

Producer Catastrophe* Claims Assignment Procedures

Note: The Dynamic Web should not be used for Assigned Catastrophe Claims (see paragraph 5 of Item IIB. Authority for other Claims).

I. CLAIMS ON WINDSTORM & HAIL POLICIES

Claims on Windstorm & Hail policies must be reported to the Member Company that issued the essential property insurance. They may not be assigned to adjusting firms unless you have specific authority from the Member Company. See “Windstorm & Hail Policies – [Catastrophe Claims Procedures for Producers](#)”.

II. CLAIMS ON BEACH AND FAIR PLAN POLICIES

A. AUTHORIZATION ON CLAIMS UP TO \$2,500.00

Repairs may be authorized on claims \$2,500.00 or less. Insured should be instructed to take photographs and submit them with itemized estimates or repair bills. They should be reminded that exclusions, deductibles and depreciation may apply. These claims should not be assigned to adjusters, but should be mailed to us with the Loss Notice clearly marked to show the amount of damages and that an inspection is not necessary.

B. AUTHORITY FOR OTHER CLAIMS

Producers in the Beach areas may make application to the Association for authority to make claim assignments following a catastrophe. Annual applications should be submitted using the [Producer Application for Catastrophe Claims Assignment Authority](#) form.

Approved Producers in the storm area may assign claims to an approved adjusting firm for **ONE CALENDAR WEEK** following the time that a named storm makes landfall within the state of North Carolina. Permission may be granted for further assignment periods, depending on the timing of the storm.

A list of approved adjusting firms will be provided to Producers yearly. Claims may be assigned to those firms only, and Producers should closely monitor the number of adjusters employed by the firm versus assignment volume. Multiple claims for the same insured should all be assigned to the same firm. If the policy is scheduled, those properties damaged must be identified.

Single Adjuster Program. The North Carolina Insurance Underwriting Association and the National Flood Insurance Program are continuing to coordinate the adjustment of wind and flood claims by a single adjuster. The main objective is to provide the most efficient use of adjusting resources and to improve service to mutual policyholders of the NC Beach Plan and Flood Program. Claim assignments involving Beach and FAIR Plan policies where a flood policy exists for the same risk should be assigned together to one of the approved adjustment firms. Producers should advise the adjusting firm they are also to handle the Flood claim. **This procedure does not apply to Wind & Hail Policies.**

Loss Notices for claims assigned by Producers should clearly reflect on each claim notice the assignment date and Independent Adjusting Firm, and should be batched and mailed separately from unassigned claims, Underwriting and other Claims mail. The envelope should be clearly marked "Assigned Claims" and mailed to the attention of the Claims Department. **THE DYNAMIC WEB SHOULD NOT BE USED FOR REPORTING ASSIGNED CATASTROPHE CLAIMS**. The fax machines should be used only for emergency claims, which have not been assigned. Once a claim has been assigned, it may not be re-assigned without permission from the NCIUA.

Producers will be responsible for reimbursing the Association for additional service fees resulting from assignment of claims outside the scope of this agreement, including but not limited to, duplicate assignments and unauthorized adjusters.

***A catastrophic loss is defined as "windstorm" loss due to a "named storm", whether a "hurricane occurrence" or a "tropical storm occurrence".**