

**Questions and Answers from the
June 13-15 2006 Single Adjusters Meetings**

1. Question: When would the NCJUA / NCIUA want to know about reserve exposure?

Answer: At \$100,000 and over.

2. Question: How would NCJUA /NCIUA like to know about risks with underwriting issues?

Answer: Adjusters can use their own "Notice to Company" forms.

3. Question: How is the NCJUA / NCIUA preparing for Law and Ordinance issues with municipal codes increasing due to storm activity?

Answer: The NCJUA / NCIUA follows the Law and Ordinance coverage provided in the policy forms.

4. Question: In evaluating storm damage does the adjuster also handle Rental and Additional Living Expense coverages?

Answer: No. The adjuster provides the insured with a "Loss of Rental" form for the insured to complete and forward to the company. NCJUA/NCIUA will complete the adjustment of this aspect of the loss.

5. Question: Are shingles that are lifted but not removed covered under wind or wind driven rain.

Answer: The adjuster must make this determination. Each incident must be individually assessed.

6. Question: Have Catastrophe procedures for Member Companies been posted on the NCJUA / NCIUA website?

Answer: Yes.

7. Question: What is the proper procedure if authority was given to an insured for the \$2,500 repair and at the time of total repair the cost exceeds this amount?

Answer: The policyholder will have to submit a bill for supplemental payment. The invoice for additional repair cost should supply sufficient details to support the supplement.

8. Question: What does the wind adjuster do when the flood adjuster will not give up the flood claim?

Answer: The NIFP coordinator, Donald Waters, and the Association Claims Manager, Mario Marchese, are to be brought in on this situation as soon as possible. They will work to resolve this problem or any other issues.

9. Question: When policyholders report claims directly to companies how can they find out if a claim has been filed?

Answer: The Member Companies will have procedures for the producers to obtain claims information.

10. Question: Can adjusters transmit their reports through automation?

Answer: No. The Associations CAT Instructions clearly state that all reports must be submitted in writing.

11. Question: Is it required that out of State adjusters and public adjusters be licensed in NC?

Answer: Claims adjusters can work under the license of the Independent Adjusting firm which employees them. However, The Independent firm is required to provide to the Department of Insurance, monthly, the names of all claims representatives employed and if they are licensed in any other state(s).

Public adjusters must be licensed by the D.O.I.

12. Question: When should the Association be advised of an attorney or public adjuster representation?

Answer: Immediately. Once correspondence is received from an attorney or a public adjuster the information should be forwarded to the Association's Claim Manager.