



**NORTH CAROLINA
INSURANCE UNDERWRITING ASSOCIATION**

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JOINT UNDERWRITING ASSOCIATION**

COASTAL PROPERTY INSURANCE POOL

FAIR PLAN

February 27, 2018

OPERATIONAL AND PROCEDURAL CHANGE
Homeowners and Homeowners Windstorm or Hail Programs

Producers:

In 2017, the North Carolina Insurance Underwriting Association (NCIUA) began collaborating with the Insurance Institute for Business & Home Safety (IBHS) to improve the resilience of our coastal communities. Attached are two letters which will be sent to your homeowner and homeowner wind customers explaining our 2018 pilot programs.

As you may recall, in 2017, the Board of Directors approved the Association to begin the first pilot program in territories 110 and 120 for homeowner and homeowner wind customers. This pilot program provided optional coverage for an upgrade to an IBHS FORTIFIED roof, if the insured had a claim that required a roof replacement and the home was eligible for an IBHS FORTIFIED roof.

The 2017 pilot has been extended to June 2018. Additionally, in 2018, if the insured decides to replace their roof and wants to install an IBHS FORTIFIED roof, the new pilot program will provide coverage for an IBHS Fortified Evaluator up to a maximum of \$600. With this additional enhancement, the insured does not have to experience a claim to obtain coverage for an IBHS Evaluator. The endorsement (PF 01 02 11 17) is attached to the letter and will be sent to customers in coverage territories 110 and 120.

The Association is also beginning a new pilot program for homeowner and homeowner wind customers in territories 130,140,150 & 160 which provides coverage for an IBHS Fortified Evaluator up to a maximum of \$600. The endorsement (PF 01 03 11 17) is attached to the letter and will be sent to customers in coverage territories 130,140,150 & 160.

The Board of Directors of NCIUA will evaluate future pilot programs when these expire in June of 2018.

If you have any questions, please email Bob Eades (bob.eades@ncjua.com) or call the Claims Department.

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