NC Disaster Mediation Program Flow Chart

Insured person in disaster declared area State of emergency or Disaster is files a residential claim with their If all or part of the claim is denied, declared and the Commissioner of insurer sends denial to insured, with insurer. (Licensed insurance company, Insurance activates the Mediation NCJUA, NCIUA, or surplus lines right to mediate notice. Program. company) (The requested amount must be greater Insurer will transmit request for mediation If insured decides to participate in than \$1,500 or difference between parties to the Administrator within three business mediation, they must notify insurer, must be greater than \$1,500. Must also be NCDOI, or the Administrator of their days. (If from NCDOI, Administrator will greater than insureds deductible. Dispute notify insurer within 48 hours). request to mediate. can be over the amount, or cause of loss.) Within 5 days of mediation conference, the mediator will submit a report to the If a settlement was reached in mediation, the insurer will dispurse funds within 3 Administrator selects mediator. Administrator, indicating whether parties schedules mediation conference. were able to reach agreement or not. business days after mediation Mediation is non-binding unless agreed by conference. all parties. If the insured rescinds a settlement agreement, NCDOI may review to determine if the If settlement was reached, insured has If a settlement was not reached, the agreement was fair to the parties. If NCDOI, 3 business days after receipt of insured may choose to proceed within ten business days after receiving notice settlement funds from insurer, to under the policy's Appraisal of the rescission, deems that it was fair to the rescind the settlement agreement by parties, the insured, upon notice from NCDOI, process, by litigation, or by any notifying NCDOI and insurer (unless may withdraw the rescission within five dispute resolution procedure funds were received electronically, or business days after receipt of notice from avaliable under NC law. insured cashed/deposited the funds). NCDOI and reinstate the settlement

agreement, as if no rescission had taken place.