

The Shared Values of the NCIGF and Its Member Property and Casualty Guaranty Funds

- * **Policyholder Protection.** The state guaranty funds exist to fulfill their statutory role to provide protection to policyholders and claimants of insolvent insurers.
- * **Public Policy Purpose and Fact-Based Strategies.** Strategies are based on the public policy purpose of the state guaranty funds. Tactics will consist of thoughtful, deliberate and fact-based steps by members and NCIGF staff to address the critical business issues facing the NCIGF, its member guaranty funds and the policyholders they serve.
- * **Member Involvement.** The guaranty fund system and the NCIGF can achieve their potential only with the active involvement of committed, engaged and informed members.
- * **Collaboration and Cooperation.** NCIGF and members of the guaranty fund system will seek to work among its members, receivers, regulators, industry organizations and others to achieve common goals.
- * **Low Cost, Highly Effective Operations.** Through the continuing development of high quality staffs and utilization of up-to-date technology, NCIGF and its member guaranty funds continually strive to provide cost-effective value to policyholders, claimants and other stakeholders.