NAMIC ARBITRATION PROGRAM
The National Association of Mutual Insurance Companies (NAMIC) is an insurance company trade association with members located throughout the United States and Canada. Any property casualty insurance company may participate in the NAMIC Arbitration Program (Program) by signing the NAMIC Arbitration Agreement, thereby agreeing to resolve subrogation disputes through the Arbitration Committee rather than through the judicial system.

The Arbitration Committee (Committee) exercises automatic nationwide jurisdiction over any subrogation claim arising from damage to or by motor vehicles or livestock in which insurance companies who have signed the Signatory Agreement (Signatory or Signatories) are involved as Petitioner or Respondent.

FILING FEE SCHEDULE
Filing fees include $120.00 - due and payable at the time of filing by the company initiating arbitration, and a $120.00 fee for any respondent company pursuing a counterclaim due and payable at the time the counterclaim is submitted.

Checks for fees should be made payable to NAMIC Service Corporation.

ARBITRATION AGREEMENT (SIGNATORY AGREEMENT)
The objective of this Claim Arbitration Agreement, and the Program, is to promote the settlement of disputed claims by arbitration rather than by litigation.

SUBSCRIBERS
Any property casualty insurance company may become a Signatory by signing the NAMIC Signatory Agreement, which shall be filed with the Arbitration Administrator. The effective date for participation shall be thirty (30) days after the signed Signatory Agreement is received. The new Signatory shall be bound by the decisions of the Committee in all claims that are submitted for arbitration on or after the effective date. Claims that are in litigation on the effective date may be dismissed and submitted to the Committee only upon agreement of both Signatories.

The Arbitration Administrator shall annually make available to all Signatory companies a list of Signatories and notify them of any Signatory company additions or withdrawals, if they should occur.

WITHDRAWAL OF SIGNATORIES
Any Signatory may withdraw from the Agreement by filing a notice of withdrawal with the Arbitration Administrator. The effective date shall be ninety (90) days after written notice of withdrawal from when the Agreement is received. Signatories withdrawing from the Agreement are bound by the Agreement in the case of accidents in which the date of loss occurs before such withdrawal becomes effective.

PROGRAM FEES AND EXPENSES
An annual subscription fee may be charged to Signatory companies in an amount determined by the Board of Directors of the NAMIC Property Casualty Conference (Conference).

The Board of Directors of the Conference may provide for all or a portion of the Program’s expense to be assumed by the Signatory companies as a whole, or by the Signatory companies submitting claims for arbitration, which may include a change in the filing fee. If the Board of Directors takes such action, it shall not become effective until after (30) days notice to the Signatory companies.
**ARBITRATION COMMITTEE**

The Arbitration Administrator of the Conference shall be Secretary of the Arbitration Committee and shall keep its docket. The Secretary shall provide every Signatory with a list of the regular members of the Committee who will serve until the next annual meeting.

The Committee shall consist of at least six (6) representatives of Signatory companies who shall serve a term of two (2) years or until their successors are appointed. The Arbitration Administrator shall invite representatives of Signatory companies to fill vacancies of retiring Committee members.

Upon recommendation of the Chairman of the Committee and approval of the Board of Directors, three (3) additional representatives of Signatory companies may be added to the Committee’s regular membership when the caseload creates the need.

Any representative of a Signatory company is eligible to serve on the Committee, provided the Committee members represent different subscribing companies and the representative is involved in the claim function of the Signatory company.

If a member of the Committee severs his relationship with the Signatory company he represented when appointed to the Committee, his membership on the Committee shall terminate automatically, and he will be ineligible to attend or participate in any future meetings of the Committee. The Arbitration Administrator shall appoint an eligible representative of a Signatory to serve until the next annual meeting.

If a member of the Committee is unable to serve a full two (2) year term due to death, continued physical disability, or resignation, the Arbitration Administrator shall appoint an eligible representative of a Signatory to fill the vacancy and to serve until the next annual meeting.

The Committee may make reasonable rules for its procedure under this Agreement, which are not inconsistent with the intent and spirit of its provisions. Any such rules, or changes to such rules, shall be submitted to the Board of Directors of the Conference and, if approved, the Arbitration Administrator shall inform the Signatories.

**ALTERNATE ARBITRATORS**

In addition to the regular members of the Arbitration Committee, alternate arbitrators shall be available at the call of the Chairman to assist the Committee by accepting assignments and participating in the consideration and determination of arbitration cases.

Alternate arbitrators shall not be required to serve on the Committee except on call of the Chairman to: (1) substitute for regular members who are unable to serve at any meeting due to illness, ineligibility to participate, or other temporary disability; or (2) assist at any meeting for which the number of cases pending, at the discretion of the Chairman, would create an excessive burden on the regular members of the Committee or cause postponement of pending cases.

Regular members of the Arbitration Committee whose terms expire each year shall automatically be appointed upon retirement from the Committee as alternate arbitrators.
ARBITRATION OF CLAIMS

Any Signatory may become a Petitioner and request an arbitration of a claim by the Committee by submitting any claim file material or documentation supporting such claim and two (2) copies of the petition and contentions form (all such material to be referred to as a Petition) to the Arbitration Administrator of the Conference. Upon receipt of a Petition, the Arbitration Administrator shall notify the company against whom the Petition is filed (Respondent) by sending one (1) copy of the Petition to the Respondent and requesting a copy of any claim file material or documentation supporting its position together with two (2) copies of the Respondent’s response and contentions (all such material to be referred to as a Response).

Should the Respondent need additional time to file a Response, a written request for a one-time thirty (30) day extension of time to file a Response may be made. This request must be made on or before the initial Response due date. Once a Response is filed, however, no extension will be allowed. Responses postmarked after the Response date communicated by the Arbitration Administrator will not be accepted or considered by the Committee. In the event that a timely Response or request is not received, the Arbitration Administrator shall place the case on the docket.

In the event that the Arbitration Administrator receives Respondent’s Response, the Arbitration Administrator shall place the case on the docket. The docket shall be maintained as a calendar of the business of the Committee. The Arbitration Administrator will send a copy of any Response filed to the Petitioner.

After the initial Petition and/or Response have been filed, either the Petitioner or Respondent may make one (1) more submission of claim file material or documentation or legal arguments regarding the case. One copy of any such supplementary submission (Supplement) must be sent to the Arbitration Administrator and a separate copy must be sent to the opposing company. However, any such Supplement must be postmarked by the date communicated by the Arbitration Administrator. Supplements postmarked after the date communicated by the Arbitration Administrator will not be accepted or considered by the Committee.

The Committee, regardless of when the information is received, will not consider any further submission of claim file material, documentation or legal arguments with the following exceptions:

a. Additional documentation submitted solely for the purpose of establishing the amount of damage that is in dispute will be accepted up to the day of the scheduled hearing of the case.

b. If the Respondent has made a counterclaim, the Petitioner has the opportunity to provide a Response to the counterclaim but must do so by the date communicated by the Arbitration Administrator.

c. Whenever it shall appear to the majority of the Committee that there are circumstances that justify deferment of any case, the Committee may defer such a case for one year from the date of filing of the Petition. At the time that a deferred case is ready to be heard by the Arbitration Committee, either Petitioner or Respondent may submit additional arguments or documentation (Additional Submission). One copy of the Additional Submission should be sent to the Arbitration Administrator and a separate copy must be sent to the opposing Company. However, any such Additional Submission must be postmarked by the date communicated by the Arbitration Administrator. Any Additional Submission postmarked after the date communicated by the Arbitration Administrator will not be accepted or considered by the Committee.
All cases submitted for arbitration shall be considered and decided on the basis of the Petitions, Responses, Supplements and additional submissions of claim file material, documentation or legal arguments properly submitted by the companies involved. The authority of the Committee shall include the arbitration of claims paid under automobile policies covering:

a. Materials damage subrogation claims, including the determination of the amount of damages where that question is specifically pleaded in Respondent’s Response;

b. Subrogation claims created by the payment of claims or benefits to insureds or qualified third parties under the mandatory benefits portion of automobile accident reparations statutes;

c. Subrogation of medical payments coverage claims where permitted by state law;

d. By agreement of the companies involved, subrogation of excess or voluntary optional benefits provided under any automobile accident reparations statute;

e. By agreement of the companies involved and the Committee, questions of policy coverage involving the rights of the two insurance companies only;

f. Third party contribution claims.

The amount paid by Petitioner or Counterclaiming Respondent shall be prima-facie evidence of the amount of loss or damage in the Petition or Counterclaim, and if the decision of the Committee is in favor of the Petitioner or in the favor of the Counterclaiming Respondent, recovery shall be in the amount claimed unless the company against whom the Petition or Counterclaim is filed proves to the satisfaction of the Committee that the amount paid by the Petitioner or Counterclaiming Respondent is excessive, in which event the Committee shall determine the amount of the recovery by the evidence.

If the Petitioner and Respondent settle a claim that has been submitted to the Arbitration Administrator for arbitration (whether as part of a Petition or a Counterclaim) before the case has been considered by the Committee, it shall be the duty of the company that submitted the claim for arbitration to notify the Arbitration Administrator in writing so that the case can be removed from the docket.

Three members of the Committee shall constitute a quorum. Members of the Committee affiliated with a Signatory, which is involved in an arbitration case, shall be ineligible to participate in the consideration of that case on account of “company interest” and shall withdraw completely from the hearing. If there is not a quorum after the ineligibility of a Committee member because of company interest, the consideration of the case shall be postponed until the next meeting of the Committee. The agreement of a majority of the members of the Committee present shall constitute a decision binding upon the companies submitting the case to arbitration.

Each Committee member shall prepare a written decision (Decision) in each case assigned to him. They shall prepare sufficient copies of the Decision for use during the arbitration hearing. The Arbitration Administrator shall note disposition of the case on the docket, file one (1) copy of the Decision as a permanent record, and mail one (1) copy to the appropriate participating company representatives as soon as possible after each meeting of the committee.

The claim amount paid by the petitioning company shall be prima-facie evidence of the amount of loss or damage with the authority of the Committee not to exceed $100,000. Claims in excess of $100,000 may also be submitted with the prior written consent of the parties.
For the purpose of determining the authority of the Committee with regards to the amount of loss or damage not to exceed $100,000, Signatories agree to consider a claim and counterclaim as two separate claims within the meaning of this rule. Similarly, Signatories agree to consider a claim and companion claim for different lines of coverage as separate claims within the meaning of this rule.

SPECIAL ARBITRATION
In Special Arbitration, the Committee may hear a wide variety of claims (homeowner and farmowner losses, BI, etc.). Filing procedures are the same as regular arbitration with the exception that a Special Arbitration Waiver must be signed by all parties consenting to be bound by the decision rendered.

MEETINGS
It shall be the duty of the Chairman to call as many meetings of the Committee as are required to service the Signatories. At least two meetings shall be held each year. The Chairman shall fix the time and place of the meetings, subject to the foregoing provisions.

AMENDMENTS
This Agreement may be amended by the action of a majority of the members of the Board of Directors of the Conference. The Arbitration Administrator shall forward a notice of any amendment to all Signatories. Any amendment adopted by the Board of Directors of the Conference shall not become effective until thirty (30) days after the mailing of the notice by the Arbitration Administrator.

ARBITRATION AGREEMENT (SIGNATORY AGREEMENT)
Whereas it is our desire to approve and participate in the Arbitration Agreement (Signatory) approved by the Board of Directors of the NAMIC Property Casualty Conference the undersigned hereby agrees to forego litigation of the claims between the subscribers to the Signatory Agreement within the authority of the NAMIC Arbitration Committee, and in place thereof to submit to arbitration all questions that may arise with another subscriber within the authority of the NAMIC Arbitration Committee.

By the Board of Directors of the NAMIC Property Casualty Conference: 9/20/98 6/23/03 12/8/03

(Copies of the Signatory Agreement for signature may be obtained from the office of the Arbitration Administrator.)

ARBITRATION COMMITTEE
The NAMIC Arbitration Committee (Committee) is comprised of representatives from signatory NAMIC member companies; each Committee member serves a term of two (2) years. The Committee generally meets seven times annually. After thorough study of documentary evidence submitted by the companies involved, a decision is rendered in each case based on current insurance practice and applicable state law.
PROCEDURAL AND JURISDICTIONAL RULES

JURISDICTION

1. **Automatic:** The Committee has jurisdiction in subrogation cases involving damage to or by motor vehicles or livestock, including medical payments, wherein Signatory companies are involved on both sides.

   *Each company must separately sign the Signatory Agreement before automatic jurisdiction will apply to that company, regardless of any corporate relationship with other Signatories.*

2. a. **Nonsignatory Petitioner:** A nonsignatory company may petition the Committee to take jurisdiction in a subrogation case involving damage to or by motor vehicles or livestock, naming a Signatory as Respondent, provided such petitioner (Nonsignatory Petitioner) will agree to waive, in writing, the lack of automatic jurisdiction of the Committee, in a form approved and provided by the Committee (Waiver), and to be bound by its decision. The prescribed filing fee must be submitted with the Petition and Waiver. The Signatory Respondent in all cases involving a Nonsignatory Petitioner must consent to such arbitration, in writing (Waiver), and agree to be bound by the Committee’s decision.

   b. **Nonsignatory Respondent:** The Committee has no authority to exercise jurisdiction in a subrogation case involving damage to or by motor vehicles or livestock, including medical payments, where the Respondent is not Signatory to the Agreement, unless such respondent (Nonsignatory Respondent) will agree to provide a Waiver and to be bound by its decision. Such Waiver should be included with the Petition.

   c. **Nonsignatory Third Party:** If a nonsignatory third party cannot, in certain states, be impleaded as a third party defendant, the Committee will take jurisdiction in a subrogation case involving damage to or by motor vehicles or livestock under the theory that Petitioner had the choice of proceeding against multiple possible tortfeasors and elected to go against the one whose insurer is signatory to the Agreement. However, if such third party can be impleaded according to the law of the state involved, then the Committee cannot take jurisdiction without the nonsignatory party’s consent. The Signatory Respondent company must also consent to such arbitration and agree to be bound by the Committee’s decision.

   The Committee shall determine the materiality of the involvement of any third party, whenever either company raises the issue. If such involvement is deemed material, jurisdiction will not apply unless that party could not be impleaded according to the laws of the state involved or could not be identified.

3. **Self-Insurer:** Where the Respondent has a deductible property damage endorsement making the policyholder a partial self insurer for the amount of the deductible, the Committee cannot accept or assert jurisdiction without consent of the policyholder, unless arbitration between companies is mandatory under state law or the Petitioner waives its rights of judicial action against the Respondent’s insured for the property damage deductible.

4. **Insured:** The Committee has jurisdiction in cases involving an action brought by an individual against a Signatory and/or its insured, when that Signatory files a counterclaim against the individual whose carrier is also Signatory.

**Comment:** Much consideration was given to this problem by the Committee and, while it is recognized that asserting jurisdiction may deprive the counterclaiming carrier of a legal right, nevertheless the refusal to hear cases might tend to encourage deception among companies in delaying or promoting civil actions by their policyholders. This would not be consistent with the intent and spirit of the Agreement, the purpose of which is to reduce litigation among the members.
5. **Policy Coverage:** The Committee may accept jurisdiction in any claim involving a question of policy coverage involving the rights of two or more companies only upon agreement of the companies and as limited by such an agreement.

6. **Company Owned Vehicle:** Signatories to the Agreement are permitted to arbitrate a loss on a company owned vehicle, including claims for loss of use, when all parties to the accident are Signatories to this Agreement. A policy of insurance on the involved vehicle is not necessary to qualify for this service. If all parties to the dispute are not Signatories, then the appropriate provision of Rule No. 2 will apply.

7. **Eligibility Dates:** The effective date for automatic jurisdiction to apply shall be thirty (30) days after the signed Agreement is received. The new Signatory shall be bound by the decisions of the Arbitration Committee in all claims submitted for arbitration on or after the effective date. Signatories withdrawing from the Agreement are bound by the Agreement in the case of accidents in which the date of loss occurs before such withdrawal becomes effective.

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**PETITION**

8. **Petitioner’s Original Claim:** The following must be included as part of the petitioner’s request for arbitration:

   a. Original and one (1) copy of the completed Petition form.

   b. Filing Fee.

   c. Evidence of payment of each claim is required for the Committee to take jurisdiction. In cases with multiple payments and/or if salvage was included, a complete breakdown of calculations used to arrive at the net claim is required.

   d. Respondent’s Denial of Claim—A letter of denial **must** be part of the Petitioner’s file in order for the Committee to assert jurisdiction. However, constructive denial allowing the Committee to assert jurisdiction may be established where petitioner has sent two subrogation demands within a period of sixty (60) days.

   Respondent’s denial is not required in cases of medical payment only claims.

   e. Waiver of nonjurisdiction (where applicable).

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**RESPONSE**

9. **Respondent’s Response:** The following must be included as part of the Respondent’s Response to the original Petition:

   a. Original and one (1) copy of the completed Response form.

If the Respondent is raising the issue of policy coverage, it must be pleaded in the original Response.

   b. Compulsory Counterclaim:

      i. If the Respondent desires to assert any counterclaim against the Petitioner arising out of the same accident that is the subject of the Petition, it shall be presented as a part of Respondent’s Response, to be determined by the Committee at the same arbitration hearing. Any counterclaim not presented at the time of filing the Response shall be deemed waived.
2. Proof of loss must be provided by the Respondent to support such counterclaim. In cases with multiple payments and/or if salvage was included, a complete breakdown of calculations used to arrive at the net claim is required.

3. Counterclaim filing fee.

If a counterclaim is filed, the original Petitioner shall be entitled to file a Response to the counterclaim.

**Note:** Companies are entitled to copies of opponent’s Petition or Response, but not to the file or its contents.

**DAMAGES**

10.  
   a. *Petitioner’s Original Claim:* Petitioner must include in its Petition all claims arising out of the same accident or occurrence, subject to the jurisdiction of the Committee, including companion claims concerning medical pay, material damage, or benefits provided under any automobile reparations act; only one filing is required to determine the issue of liability, and claims not presented are waived.

   b. *Nondetermination of Damages:* If damages cannot be determined at the time of the initial arbitration hearing, the issue of liability shall be determined without assessment of damages, and either Petitioner or Respondent company may thereafter resubmit the question of damages. On any such resubmission the Committee shall hear and determine the matter of damages only. However, Petitioner and Respondent are encouraged to voluntarily determine any question of damages before the Committee hears the resubmission.

**BAILMENT**

11. a. *Proof of Bailment:* The Committee will consider a bailment only if it is specifically pleaded and proved. In order for the Petitioner or Respondent to receive an award based on a bailment, there must be written statements or recorded interviews in the file from both the car owner and the driver-operator, covering the following points:

   1. Ownership of the automobile
   2. Permission to use the automobile
   3. The specific purpose(s) of the trip using the automobile

   b. *Bailee Negligence:* If an accident occurs in a state where there is contribution between joint tortfeasors, and if the Respondent can impede the bailee driver of the Petitioner’s motor vehicle, and if the Committee finds joint negligence on the part of the Respondent and the bailee, it may allow an award based on the law of the state where the accident occurred. The burden of establishing the requirements of such contribution law is on the Petitioner or the Respondent, whichever so asserts. In the absence of sufficient proof, the Committee may award 50 percent of the motor vehicle physical damage.

**COMPARATIVE NEGLIGENCE**

12. Where the state allows contribution on the basis of comparative negligence, the Committee’s award may be based on such comparative or percentage of negligence. The burden of establishing that such comparative negligence is the law of the state where the accident occurred is on the Petitioner or the Respondent, whichever so asserts.
THIRD PARTY CONTRIBUTION

13. Where the state allows contribution between joint tortfeasors, the Committee’s award may be based upon such comparative or percentage of negligence. The burden of establishing that contribution between tortfeasors is the law of the state where the accident occurred is on the Petitioner or the Respondent, whichever so asserts.

STATUTE OF LIMITATIONS

14. The Statute of Limitations may be pled as a defense, but it must be specifically pleaded in the Response to the Petition. If the Committee can reasonably conclude that the Petition was mailed prior to the expiration of the Statute of Limitations, this defense will fail. If the Respondent is in doubt as to this defense, it may also file its defense on the merits without waiving the Statute of Limitations defense.

DEFERMENT

15. Arbitration of a case may be deferred until all companion claims or suits not subject to arbitration, involving the same damages issue, have been disposed of by settlement or otherwise, where a Petitioner or Respondent requests deferment in writing citing the reasons therefore. Deferment of a case does not relieve a Respondent from the obligation to file its Response or to address liability issues. Jurisdictional issues will not be deferred. One year from the date of filing, a deferred case shall be set for a hearing unless a continuance of the deferment is requested. In the meantime, however, the company granted the deferment shall give the Committee, through the Arbitration Administrator, a report every one hundred and eighty (180) days until the case is resolved. If a deferment request is challenged, the case will then go to the Committee for ruling on the question of deferment.

RELEASE

16. a. All signatories waive the requirements of releases in subrogation claims. The paying of settlement drafts to the claimant company shall constitute a full and final release of the paying company.

b. All payments shall be made from company to company with no second or third party payees permitted.

REHEARING OF CASES

17. The Committee will reconsider and review cases only where a concept of law of a particular state was erroneously applied, or if a clerical error has been made in preparing the written decision; provided, however, that any request for reconsideration and review is filed with the Arbitration Administrator within thirty (30) days of the date the Committee decision was transmitted by that office to the interested company. The other party (or parties) in the case will be provided with a copy of the request for rehearing, as notice, should the Committee accept such request, along with any brief which is filed in support thereof. Such other party (or parties) shall then have thirty (30) days after mailing of the notice to them by the Arbitration Administrator within which to file a written reply in the form of a letter, brief or otherwise. A copy of such reply will be furnished to the company requesting the rehearing.

RETENTION

18. a. Files: The Arbitration Administrator is authorized to destroy files after one (1) year following final determination and issuance of the Committee’s decision to the companies involved. Files are not returned to the parties to the case unless a specific request to that effect is made.

b. Decisions: The Arbitration Administrator shall maintain a copy of all decisions rendered by the Claim Arbitration Committee for a minimum of six (6) years. CCiC Arbitration Rules originally promulgated 9/13/61 and changed to NAMIC Property Casualty Conference 9/20/98.
19. Double payment: Petitioner shall refund all or part of any arbitration award which represents a double payment by Respondent as a result of a judgment entered in litigation instigated after arbitration was completed.

20. Hold Harmless: Signatories agree that NAMIC, the Committee, the Arbitration Administrator, their assigns, successors, agents or employees shall not be liable to any person(s) asserting a claim against any award made in favor of a Signatory. Signatories further agree to hold harmless and indemnify NAMIC, the Committee, and the Arbitration Administrator, their assigns, successors, agents or employees from and against any and all claims and expenses, including attorney fees arising out of their performance under the Agreement.

ARBITRATION CHECKLIST

The following is a set of guidelines for reference when preparing an arbitration file. In addition to items that are required, this list suggests helpful information to include.

1. **Arbitration Petition/Response Form (required)**
   Complete the form entirely. Name each company involved and provide full addresses. Note accident information (time, place, road conditions, etc.). Include a statement of facts. List all items submitted in evidence and discuss the legal premises upon which the filing is based.

2. **Denial (required)**
   Respondent’s denial of liability or rejection of the amount of damages claimed must be included in the Petitioner’s file. Subrogation notice from the opposing party is not sufficient to constitute denial. Constructive denial may be established where Petitioner has sent two subrogation demands within sixty (60) days. Respondent’s denial is not required in cases of medical payment only claims.

3. **Evidence of Payment (required)**
   Draft copies are required for each claim. In cases with multiple payments and/or if salvage was included, a complete breakdown of the calculations used to arrive at the claim amount is required.

4. **Filing Fee for Petition or Counterclaim - $120.00.**

5. **Police Report**

6. **Detailed Diagram**

7. **Photos of Scene and Photos of Damage**
   Original photos are preferred and will be returned upon request.

8. **Statements from All Parties Involved**
   Transcribed recordings or legible handwritten statements should be submitted. Statement resumes are not acceptable. Underlining the facts pertinent to the accident and identifying each statement (i.e., Petitioner, Respondent, witness) at the top of each page will facilitate review.

9. **Copies of Legal Items**
   Opinions, court decisions and local statutes that may apply and anything else that may help prove contentions.

   Important: When reference is made to a specific opinion, statute, etc., it is the responsibility of the party asserting such to provide a copy of the opinion, statute, etc. and its citation.
SOME THINGS TO REMEMBER

1. Group Affiliates of Signatories are not subject to the automatic jurisdiction of the Committee without a separate Agreement signature and the payment of applicable filing fees.

2. If a nonsignatory is involved in a case, either as Petitioner or as Respondent, written consent to arbitrate (Waiver of Non-Jurisdiction) must be received from all parties (both Signatory and nonsignatory).

3. Files are returned only upon request. If you require the return of any material contained in your Petition or Response once a decision is reported, please include a stamped, addressed envelope large enough to accommodate the file with your materials. At the time your decision is mailed, you will be advised to notify the NAMIC office if you wish to have your materials returned.