

**North American Refractories Company Asbestos  
Personal Injury Settlement Trust  
Frequently Asked Questions**

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**General Information**

**IN THE EVENT OF ANY CONFLICT BETWEEN THESE  
FREQUENTLY ASKED QUESTIONS (“FAQs”) AND THE  
NARCO ASBESTOS TRUST’S TRUST DISTRIBUTION  
PROCEDURES (“TDP”), THE TDP GOVERNS.**

**What is this settlement trust about?**

On January 4, 2002 (the “Petition Date”), North American Refractories Company (“NARCO”) filed a voluntary petition for reorganization under chapter 11 of the Bankruptcy Code. In 2013, as part of NARCO’s Plan of Reorganization, the North American Refractories Company Asbestos Personal Injury Settlement Trust (the “NARCO Asbestos Trust”) was formed to resolve all NARCO Asbestos Trust Claims and NARCO Asbestos Demands caused, in whole or in part, by exposure to asbestos-containing products manufactured, sold or distributed by NARCO or its predecessors, for which NARCO and/or Honeywell International Inc. and their predecessors, successors, and assigns have legal liability.

**Where can I obtain a copy of the TDP?**

The TDP can be found on the [NARCO Asbestos Trust - Documents](#) tab.

**What is the current payment percentage?**

100%.

**Eligibility and Claim Review Options**

**Who can file a claim with the NARCO Asbestos Trust?**

A claim may be filed with the NARCO Asbestos Trust by anyone asserting a NARCO Asbestos Trust Claim or NARCO Asbestos Demand caused, in whole or in part, by exposure to asbestos-containing products manufactured, sold, or distributed by NARCO or its predecessors, for which NARCO and/or Honeywell International Inc. and their predecessors, successors, and assigns have legal liability. For more information on guidelines and procedures, please refer to the

TDP and the NARCO Trust Directives Related to Exposure on the [NARCO Asbestos Trust - Documents](#) tab.

### **What is a “Pre-Established Claim”?**

There are two types of “Pre-Established” claims associated with the NARCO Asbestos Trust.

#### **a. Pre-Established Liquidated Claim (“PEL” Claim):**

Pre-Established Liquidated Claim refers to a NARCO Asbestos Trust claim whose liquidated value has been determined by (i) a binding settlement agreement, entered into by a claimant with NARCO prior to January 4, 2002 (the “Petition Date”), for a particular claim, that was judicially enforceable by the claimant, (ii) a binding settlement agreement entered into by a claimant with Honeywell after the Petition Date, but prior to April 30, 2013 (the “Effective Date”), if the settlement agreement in question provides that the NARCO Asbestos Trust shall be responsible for satisfying any or all of the unpaid portion of a particular claim, or (iii) by a judgment that became final and non-appealable prior to the Petition Date. See TDP, Section 4.2(a). The claim is liquidated if the settlement agreement or judgment fixes a specific amount that NARCO, Honeywell or the NARCO Asbestos Trust is obligated to pay the claimant.

If you believe you have a PEL claim, you may apply to obtain payment for your liquidated claim by completing a Claim Form for Liquidated Pre-Established Claims Subject to Settlement Agreements and Pre-Petition Judgments (available on the [NARCO Asbestos Trust - Documents](#) tab), and submitting that form plus all other required documentation to CRMC. See TDP, Section 4.2.

#### **b. Unliquidated Pre-Established Claim (“PEU” Claim):**

Unliquidated Pre-Established Claim refers to an (i) unliquidated NARCO Asbestos Trust Claim that was filed and served on NARCO or Honeywell as a defendant in the tort system prior to January 4, 2002 (the “Petition Date”), based upon allegations that the injured party’s alleged asbestos-related injury arose in whole or in part from exposure to a NARCO asbestos-containing product, or (ii) a claim subject to a binding settlement agreement entered into with Honeywell after the Petition Date, but prior to April 30, 2013 (the “Effective Date”), and the

settlement agreement entitles the claimant to file a NARCO Asbestos Trust Claim to be liquidated by the NARCO Asbestos Trust in accordance with the provisions of the Trust Distribution Procedures (“TDP”). See TDP, Section 4.2(a).

If you have a PEU claim, you may apply for consideration of that claim by completing either a (i) Proof of Claim Form for Unliquidated Claims to be Processed Under Expedited Review, or (ii) Proof of Claim Form for Unliquidated Claims to be Processed Under Individual Review (both forms are available on the [NARCO Asbestos Trust - Documents](#) tab), and submitting that form plus all other required documentation to CRMC. See TDP, Section 4.2.

### **What is an “Annual Contribution Fund Claim” (“ACC” Claim)?**

ACC claim refers to all NARCO Asbestos Trust Claims that do not fall into one of the above Pre-Established Claim categories. All ACC claims must be submitted to the NARCO Asbestos Trust for liquidation pursuant to the terms of the TDP.

If you have an ACC claim, you may apply for consideration of your ACC claim by completing either a (i) Proof of Claim Form for Unliquidated Claims to be Processed Under Expedited Review), or (ii) Proof of Claim Form for Unliquidated Claims to be Processed Under Individual Review (both forms are available on the [NARCO Asbestos Trust - Documents](#) tab), and submitting that form plus all other required documentation to CRMC. See TDP, Section 4.3.

### **What is an “Indirect” Claim?**

Indirect NARCO Asbestos Trust Claim refers to the claim of an entity that paid in full the liability and obligations of the NARCO Asbestos Trust to an individual to whom the NARCO Asbestos Trust would otherwise have had a liability or obligation pursuant to the TDP.

If you have an Indirect Claim, you may apply for consideration of your liquidated claim by completing a Proof of Claim Form for Indirect Asbestos Trust Claims(available on the [NARCO Asbestos Trust - Documents](#) tab), and submitting that form plus all other required documentation to CRMC. See TDP, Section 4.6.

### **What is an “Extraordinary” Claim and how do I qualify?**

An Extraordinary Claim is a NARCO Asbestos Trust claim that otherwise satisfies the Medical/Exposure Criteria for Disease Levels III-VII and that is held by an injured party whose exposure to asbestos: (i) occurred primarily as a result of

working in a manufacturing facility of NARCO or its predecessors during a period in which NARCO was manufacturing asbestos-containing products at that facility, provided that the claim is a tort claim that is not otherwise barred pursuant to a statutory workers' compensation program, or (ii) was at least 75% the result of exposure to a specific asbestos-containing product manufactured or distributed by NARCO or its predecessors and there is little likelihood of a substantial recovery elsewhere. See TDP, Section 4.4(a).

**What is an “Exigent” Claim and how do I qualify?**

An Exigent Health Claim is a claim which meets the Medical/Exposure Criteria for Severe Asbestosis (Disease Levels III) or an asbestos-related malignancy (Disease Level IV-VII) and the claimant provides a declaration or affidavit made under penalty of perjury by a physician who has examined the injured party within 120 days of the date of the declaration or affidavit in which the physician states (a) that there is substantial medical doubt that the injured party will survive beyond six months from the date of the declaration or affidavit, and (b) that the injured party's terminal condition is caused by the relevant asbestos-related disease. See TDP, Section 4.4(b)(1).

An Exigent Hardship Claim is a claim which meets the Medical/Exposure Criteria for Severe Asbestosis (Disease Level III) or an asbestos-related malignancy (Disease Levels IV-VII), and the NARCO Asbestos Trust, in its sole discretion, determines (a) that the claimant needs financial assistance on an immediate basis based on the claimant's expenses and all sources of available income, and (b) that there is a causal connection between the claimant's dire financial condition and the injured party's asbestos-related disease. See TDP, Section 4.4(b)(2).

**What diseases are compensable under the TDP?**

<b>Disease Level</b>	<b>Disease</b>
VII	Mesothelioma
VI	Lung Cancer 1
V	Lung Cancer 2
IV	Other Cancer
III	Severe Asbestosis
II	Asbestosis/Pleural Disease
I	Other Asbestos Disease

See TDP, Section 4.3(a)(3).

Unliquidated claims that do not meet the presumptive Medical Criteria for Disease Levels I-VII but that involve a significant asbestos-related condition may also be submitted to the NARCO Asbestos Trust. See TDP, Section 4.3(b)(1) for more information on these claims.

For more information on the review options available to claims in the various Disease Levels please see the following FAQ:

*What are the claim review option(s) and TDP values for ACC and PEU claims?*

**What are the claim review option(s) and TDP Scheduled Values for ACC and PEU claims?**

<b><u>Review Options and TDP Scheduled Values by Disease Level**</u></b>				
<b>Disease Level</b>	<b>Disease</b>	<b>Expedited Review</b>	<b>Scheduled Value</b>	<b>Individual Review *</b>
VII	Mesothelioma	Y	\$75,000.00	Y
VI	Lung Cancer 1	Y	\$18,000.00	Y
V	Lung Cancer 2	N	-	Y
IV	Other Cancer	Y	\$9,000.00	Y
III	Severe Asbestosis	Y	\$18,000.00	Y
II	Asbestosis/ Pleural Disease	Y	\$7,500.00	N*
I	Other Asbestos Disease	Y	\$1,200.00	N*

\* All Disease Level V claims, Extraordinary Claims, Exigent Claims, Foreign Claims, and Secondary Exposure Claims, including Secondary Exposure Claims for Disease Levels I-II, must be evaluated under the Individual Review process. Extraordinary Claims are potentially eligible for greater recoveries as set forth in TDP, Section 4.4(a).

\*\* For the Overall Average Value and Maximum Values for Disease Levels III – VII, see TDP, Section 4.3(b)(3) and the latest notice regarding Overall Average Values and Maximum Values posted on the [NARCO Asbestos Trust – Documents](#) tab under “Average and Maximum Values.”

Unliquidated claims that do not meet the presumptive Medical Criteria for Disease Levels I-VII but that involve a significant asbestos-related condition must be evaluated under the Individual Review process. See TDP, Section 4.3(b)(1) for more information on these claims.

**I was exposed to a NARCO asbestos-containing product not through my employment but second-hand, such as through a family member or someone else who was exposed at their workplace. Can I submit a claim?**

Yes. You may submit a “secondary exposure” claim for evaluation under Individual Review. See TDP, Section 4.5 for more information on these claims.

### **Deceased or Incompetent Claimants**

**Can I file a claim for someone who is now deceased or is incompetent to act on his or her own behalf? If so, how?**

You may file a claim on behalf of a deceased or incompetent claimant if you are the claimant’s personal representative and you provide a copy of the letters of administration or other proof of your official capacity as provided or allowed by applicable law. If the applicable law does not require court administration of the deceased claimant’s testamentary estate in order to bring a claim, documentation establishing the individual’s authority to file the claim in connection with the deceased claimant must be submitted to the Trust (*i.e.*, an affidavit from the surviving spouse filing the claim indicating her relationship (as surviving spouse) to the deceased claimant).

Alternatively, to establish your authority as the claimant’s personal representative for a deceased claimant, instead of providing the above documents, you may provide the Trust with **both** the (i) Affidavit of Decedent’s Representative **and** (ii) the Law Firm/Attorney’s Representations Affirming Official Representative’s Authority (together, the “NARCO Personal Representative Forms”). To be clear, if you choose to prove your official capacity by submitting the NARCO Personal Representative Forms, submitting one form and not the other form will not be sufficient – **both forms** must be executed and submitted to the Trust. Both forms are available on the [NARCO Trust’s Documents Page](#).

***Please be advised that any offer on a claim requiring certificate of capacity documentation is contingent upon the Trust receiving both the signed release and the appropriate certificate of capacity documentation. The claim will not be paid without the appropriate certificate capacity documentation.***

If you believe you have filed a document compliant with the applicable state law or **both of** the NARCO Personal Representative Forms establishing the filing individual’s capacity to bring a claim with the trust and you receive a deficiency in

connection with such document(s) please contact CRMC at [NarcoInquiry@claimsres.com](mailto:NarcoInquiry@claimsres.com) for more information.

If a personal representative has been appointed at the time the claim is filed, the required information must be provided on the claim form. If a personal representative has not yet been appointed, please follow the below instructions:

**“Representative” field: required for both Expedited Review (“ER”) and Individual Review (“IR”) claims.** If the injured party is deceased or lacks capacity, and a personal representative has not yet been appointed, enter the first and last name of the individual anticipated to be the personal representative, or the first and last name of the individual instructing the law firm to file the claim.

**“Representative Relationship” field: required for both ER and IR claims.** If the injured party is deceased or lacks capacity, and a personal representative has not yet been appointed, also provide the “Representative Relationship,” that is, the relationship to the injured party of the individual anticipated to be the personal representative or the first and last name of the individual instructing the law firm to file the claim (relative, guardian/admin, or other with description).

**What do I do if the seal on my letters of administration or other proof of personal representative’s capacity does not show up when the document is copied or scanned?**

Complete the Certificate of Capacity Seal Affirmation located on the [NARCO Asbestos Trust - Documents](#) tab and submit that certificate with your letters of administration or other proof of personal representative’s capacity.

## **Claim Filing and Review**

**If I file a claim, am I guaranteed payment?**

No. Each Claim type (ER or IR) and Disease Level has specific eligibility requirements and evaluation criteria that must be met before a claim becomes eligible for payment. Additional information about these specific requirements and criteria can be found in the claim form instructions, the claim form itself, the TDP, and other documentation which can be accessed on the [NARCO Asbestos Trust – Documents](#) tab.

**If I establish that I worked at a site on the Worksite List during the stipulated time frame, have I met my exposure requirements?**

No. For all claims there are specific exposure criteria that must be met. See TDP, Sections 4.3(a)(3) and 4.7(b) for the specific exposure requirements and criteria.

As an example, one way to satisfy the Trust's exposure requirements is to establish, in accordance with the TDP, that the injured party (or in the case of a Secondary Exposure claim, the occupationally-exposed person):

- a. worked at a site on the Worksite List during the stipulated time frame,
- b. worked in a NARCO presumptive occupation and industry pairing as identified on the Presumptive NARCO Exposure Chart located on the [NARCO Asbestos Trust - Documents tab](#), and
- c. satisfies the Significant Occupational Exposure requirements or 5 years cumulative exposure requirements, if any such requirements are applicable with respect to the subject Disease Level.

Claims that do not meet all of the foregoing criteria but have established that the injured party or occupationally exposed person (as applicable) worked at a site on the Worksite List during the stipulated time frame must still demonstrate the injured party's or occupationally exposed person's (in the case of a secondary exposure claim) occupational exposure to that product.

**If I worked at a site on the Worksite List during the stipulated time frame but do not have a NARCO presumptive occupation and industry pairing, do I have to identify a specific NARCO asbestos containing product by name?**

No. An injured party or an occupationally exposed person (in the case of a secondary exposure claim) who worked on a site on the Worksite List during the stipulated time frame can identify a NARCO product generally. However, claimants must still establish with competent and credible evidence the injured party's or occupationally exposed person's (in the case of a secondary exposure claim) occupational exposure to the NARCO product generally identified. See TDP Section 4.7(b) and NARCO Trust Directives Related to Exposure (Directive 9) located on the [NARCO Asbestos Trust - Documents](#) Tab.

**What is required for a document, such as an affidavit, declaration, deposition, or interrogatory, to be acceptable for consideration in support of NARCO exposure?**

The NARCO Exposure Document chart below sets forth the threshold requirements for exposure documents. Whether the document meets the requirements of the TDP will be determined on a case-by-case basis.

For these types of documents by a non-injured party to be competent, the document must describe the basis of the affiant's/deponent's personal knowledge of the facts he/she alleges, (*e.g.* an affiant might state that he has personal knowledge of the injured party's asbestos exposure by stating that "the injured party told me that he/she regularly breathed asbestos dust while on the job"). Members of the injured party's immediate family or household are presumed to have personal knowledge of certain information, including but not limited to the injured party's worksites, dates of employment, job titles, day-to-day duties, and working conditions.

**Notarized Affidavit:**

Affiant	Required elements
Injured Party	Injured party name Injured party signature Notary signature Notary commission expiration Notary stamp or seal if required by state Statement of personal knowledge of, and competency to testify about, the matters stated Sworn under penalty of perjury
Family Member	Injured party name Family member name Family member signature Notary signature Notary commission expiration Notary stamp or seal if required by state Statement of personal knowledge of, and competency to testify about, the matters stated Sworn under penalty of perjury

Affiant	Required elements
Co-Worker	Injured party name Co-worker name Co-worker signature Notary signature Notary commission expiration Notary stamp or seal if required by state Statement of personal knowledge of, and competency to testify about, the matters stated Sworn under penalty of perjury For more information regarding Co-Worker Affidavits please see the following FAQ: <i>How does the NARCO Asbestos Trust apply the definition of Co-worker provided by footnote 11 to TDP Section 4.7(b)(3)?</i>
Third Party	Third Party name Third Party signature Notary signature Notary commission expiration Notary stamp or seal if required by state Statement of personal knowledge of, and competency to testify about, the matters stated Sworn under penalty of perjury

**Non-Notarized Affidavit, Sworn Statement, Declaration, Statement under Penalty of Perjury (each as allowed by applicable state or federal law):**

Affiant/Declarant	Required elements
Injured Party	Injured party name Injured party signature Statement of personal knowledge of, and competency to testify about, the matters stated Sworn under penalty of perjury in accordance with the requirements of the relevant state or federal law

Affiant/Declarant	Required elements
Family Member	Injured party name Family member name Family member signature Statement of personal knowledge of, and competency to testify about, the matters stated Sworn under penalty of perjury in accordance with the requirements of the relevant state or federal law
Co-Worker	Injured party name Co-worker name Co-worker signature Statement of personal knowledge of, and competency to testify about, the matters stated Sworn under penalty of perjury in accordance with the requirements of the relevant state or federal law For more information regarding Co-Worker Affidavits please see the following FAQ: <i>How does the NARCO Asbestos Trust apply the definition of Co-worker provided by footnote 11 to TDP Section 4.7(b)(3)?</i>
Third Party	Third Party name Third Party signature Statement of personal knowledge of, and competency to testify about, the matters stated Sworn under penalty of perjury in accordance with the requirements of the relevant state or federal law

**Deposition:**

Deponent	Required elements
Injured Party, Family Member or Co-Worker	Entire Deposition with the pertinent sections highlighted and signed by the court reporter or accompanied by a completed Unsigned Deposition Affirmation which can be found on the <a href="#">NARCO Asbestos Trust - Documents</a> tab.

## Interrogatory Answers:

Respondent	Required elements
Injured Party, Family Member or Co-Worker	Executed as required under the applicable jurisdiction's rules regarding interrogatory responses Entire set of interrogatory answers with the pertinent sections highlighted

### **How does the NARCO Asbestos Trust apply the definition of Co-worker provided by footnote 11 to TDP Section 4.7(b)(3)?**

Footnote 11 of the TDP defines “Co-worker” and directs that a Co-worker affidavit must provide competent evidence sufficient to show that the Co-worker meets the definition. The definition provides that a Co-worker “shall mean one or more individuals” who provide the required information, which is “(i) that the claimant worked with or around refractory products and (ii) that asbestos-containing products manufactured or distributed by NARCO were present at the worksite during the relevant period.” Accordingly, the required evidence for a claim may be submitted by one or more individuals. Specifically, one individual may submit an affidavit, based on his/her personal observations, establishing that an asbestos-containing NARCO product was present at a particular worksite during the relevant time period (i.e. the time period the claimant worked at the site in question) and another individual may submit an affidavit, also based on his/her personal observations, establishing that he/she worked with the claimant and that the claimant worked with or around refractory products at that worksite, all during that relevant time period. As provided in Section 4.7(b)(3), exposure evidence may also be provided by the claimant, family members in the case of a deceased claimant, depositions, sworn interrogatory answers, invoices, construction or similar records, or other competent evidence. The definition of “Co- worker” does not alter or impact the evidentiary showing a claimant is obliged to make under Section 4.7(b)(1), which requires a demonstration of the claimant's occupational exposure to a specific NARCO asbestos-containing product.

### **What is the deadline for filing a claim?**

For information on the deadline for filing claims, see Section 4.1(a)(2) of the TDP, the Supplemental Notice of NARCO Asbestos Trust Filing Deadlines dated November 7, 2016, the NARCO: Important Notice Re Deadlines for Filing Claims, the December 31, 2017 Claims Filing Deadline Webinar (all of which are available on the [NARCO Asbestos Trust - Documents](#) tab).

### **Can I authorize another individual to communicate with CRMC about my claim?**

Yes, you may designate an attorney to act and communicate on your behalf with CRMC. If you are represented by an attorney, the attorney can contact CRMC at [NarcoInquiry@claimsres.com](mailto:NarcoInquiry@claimsres.com). If you are not represented by an attorney, you may authorize a representative to respond to any questions CRMC may have about your claim and that representative can contact CRMC at [NarcoInquiry@claimsres.com](mailto:NarcoInquiry@claimsres.com) for more information.

**If I am represented by an attorney, can CRMC communicate directly with me about the claim I filed?**

No. If you are represented by an attorney, CRMC will communicate directly with your attorney regarding your claim. CRMC cannot communicate directly with you about any claims for which you are represented by an attorney without the express, written consent by your attorney and you.

**What occupation code should I use when my occupation is not an exact match to an occupation on the occupations list in the claim form?**

Select Occupation Code “126. Other” and use the comment field to provide your specific occupation.

**What worksite code should I use when my NARCO exposure occurred at a site not on the Worksite List?**

The worksite code “583 - Not Qualified” is to be used when the worksite/plant of exposure is not on the approved Worksite List and the injured party or occupationally exposed person (in the case of a secondary exposure claim) alleges exposure to a NARCO asbestos containing product at that worksite. Do not use worksite code “4895 – Not Narco” for a worksite where you are alleging exposure to a NARCO asbestos-containing product. The worksite code “4895 – Not Narco” should only be used for exposure to another manufacturer’s asbestos-containing product. For the complete NARCO Trust Worksite List please see the [NARCO Asbestos Trust - Documents](#) tab.

**What worksite code should I use when my NARCO exposure occurred at a site on the Worksite List but not within the stipulated time period of the site?**

The worksite code for that specific site should be used and the applicable NARCO exposure dates for that claim should be entered.

**What industry code should I use?**

The Industry Code options may be found on page 15 of the Proof of Claim Form for Unliquidated Claims to be Processed Under Expedited Review or page 18 of the Proof of Claim Form for Unliquidated Claims to be Processed Under Individual Review. If the appropriate industry is not listed under the Industry

Code options, use Industry Code “25 Other” and describe the industry in which the injured party’s (or the occupationally exposed person’s in the case of a Secondary Exposure Claim) exposure took place. The industry selected should correspond with the worksite (e.g. Norfolk Naval Shipyard corresponds to Shipyard Construction/Repair) or be supported by the exposure evidence.

**How do I enter worksite information for exposure that occurred onboard a ship?**

If you are alleging exposure to a NARCO asbestos containing product, enter worksite code “583 – Not Qualified” and enter the ship information as described below. If you are not alleging exposure to a NARCO asbestos containing product and are alleging exposure to another manufacturer’s asbestos, enter worksite code “4895-Not Narco.” For more information on worksite code “4895-Not Narco” please see the following FAQ:

*What worksite code should I use when my NARCO exposure occurred at a site not on the Worksite List?*

Name of Site/Plant of Exposure:	Enter the ship name
City:	Enter the ship name, at sea or maritime
State/Province:	Enter the state of home base/port or maritime
Country:	Enter USA for a U.S. ship or the country of origin for a foreign ship

**What documentation will the NARCO Asbestos Trust accept if I do not have a file-stamped copy of the litigation face sheet to provide in support of my prior asbestos-related litigation history?**

If you do not have and cannot obtain a file-stamped copy of the litigation face sheet, you may submit a copy of the electronic docket sheet showing the date your lawsuit was filed and all plaintiffs and defendants in the lawsuit together with a statement confirming that you do not have and cannot obtain a file-stamped copy of the litigation face sheet.

**If I submit a check-the-box affidavit to prove exposure to a non-NARCO asbestos containing product for Significant Occupational Exposure, may the claims reviewer consider that affidavit?**

Yes, the claims reviewer may consider exposure allegations in “check-the-box” format to determine if a claimant has established Significant Occupational Exposure (if applicable). See Directive 7(b) of the NARCO Trust Directives Related to Exposure available on the [NARCO Asbestos Trust - Documents](#) tab.

**If I receive an offer in Individual Review and do not wish to accept the offer, what are my options?**

You can elect to pursue ADR. Please note: Once an offer has been received in Individual Review, you cannot change your election from Individual Review to Expedited Review and you cannot withdraw an Individual Review claim and refile as an Expedited Review claim. For more information please see the Notice regarding timing of a change of election from Individual Review to Expedited Review available on the [NARCO Asbestos Trust - Documents](#) tab.

**Who do I contact if I have a question about a deficiency notice?**

Questions regarding deficiency notices issued by the NARCO Asbestos Trust, should be directed to its claims processor, the Claims Resolution Management Corporation (CRMC), at [NarcoInquiry@claimsres.com](mailto:NarcoInquiry@claimsres.com) or by calling [1-800-536-2722](tel:1-800-536-2722).

For more information regarding communications with CRMC please see the following FAQs:

*Can I authorize another individual to communicate with CRMC about my claim?*

*If I am represented by an attorney, can CRMC communicate directly with me about the claim I filed?*

### **Claims Audit Program**

**Where can I find the rules and procedures pertaining to the “Claims Audit Program”?**

The “Claims Audit Program” adopted by the Trust can be located under the [NARCO Asbestos Trust - Documents](#) tab. Audits are conducted by the auditor selected by the Trust, Mazars LLP.

**Who is the contact for questions about the Claims Audit process?**

Please contact the Trust at [claims.audit@narcoasbestostrust.org](mailto:claims.audit@narcoasbestostrust.org).

**If a claim is chosen for audit, will the claim be paid while the audit is underway?**

No. Each claim selected for audit will be placed on hold while the audit of that claim is in process.

## ADR

### **When is my claim eligible to go to ADR?**

An Expedited Review claim can proceed to ADR (i) if the claim has been found deficient or (ii) if an offer is made to pay the claim at a Disease Level other than the disease asserted on the Proof of Claim form. If a deficiency is issued to a claim in Expedited Review, the claimant may elect to proceed directly to arbitration, and the award in arbitration shall be zero or Scheduled Value. If an Expedited Review claimant proceeds directly from Expedited Review to arbitration, the claimant may not then elect Individual Review of that claim (even if the claimant withdraws and refiles the claim). See TDP, Sections 4.10(b) and 4.10(e).

An Individual Review claim can proceed to ADR after the claim has completed the Individual Review process with respect to the disputed issue. Individual Review will be treated as completed for these purposes when the claim has been reviewed by the NARCO Asbestos Trust, the NARCO Asbestos Trust has made an offer on the claim, the claimant has rejected the liquidated value resulting from Individual Review, and the claimant has notified the NARCO Asbestos Trust of the rejection in writing. Individual Review will also be treated as completed if the NARCO Asbestos Trust issues a deficiency on the claim, the claimant disputes the deficiency, and has notified the NARCO Asbestos Trust of this dispute in writing. For electronic filers, this notification is done by selecting the ADR option in eClaims on the offer status page. Individual Review shall also be treated as completed if the claim has gone through Individual Review and the NARCO Asbestos Trust has rejected the claim. See TDP, Section 4.10(b).

### **How do I initiate the ADR process?**

Select the ADR option in eClaims on the offer status page and the NARCO Trust will then contact you.

## eClaims

### **What Document Type in eClaims do I select for documents supporting a claim?**

A comprehensive list of Document Types and descriptions is available on the [NARCO Asbestos Trust - Documents](#) tab by selecting the link called Document Type (the “Document Type List”). If a document does not fit into any of the Document Descriptions or overlaps with more than one Document Description, please contact CRMC who will assist you in selecting the appropriate Document

Type. Questions should be directed to [NarcoInquiry@claimsres.com](mailto:NarcoInquiry@claimsres.com), or you can call the help desk at [1-800-536-2722](tel:1-800-536-2722).

For more information regarding communications with CRMC please see the following FAQs:

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### **Where can I find information regarding exposure deficiencies issued on a specific claim?**

The Exp Sum Tab in eClaims identifies and provides details on all exposure-related deficiencies issued in connection with a claim.

### **What does my claim status code mean?**

Please refer to the list of e-Claims Status Descriptions under the [NARCO Asbestos Trust - Documents](#) tab.

## **Other**

### **What if I have additional questions that are not addressed in these FAQs?**

Questions should be directed to [NarcoInquiry@claimsres.com](mailto:NarcoInquiry@claimsres.com), or you can call the help desk at [1-800-536-2722](tel:1-800-536-2722). For more information regarding communications with CRMC please see the following FAQs:

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