

IMPORTANT NOTICE: The following Frequently Asked Questions and answers are intended to provide consumers an overview regarding the liquidation of Access Insurance Company (“Access”). CANTILLO & BENNETT, L.L.P., as Special Deputy Receiver of Access, reserves the right to provide updated and new information that may affect the interests of Access. **Nothing herein constitutes a binding legal statement by the Commissioner of Insurance of the State of Texas, the Special Deputy Receiver, or their representatives. Nor are the statements contained herein intended as legal advice or complete legal descriptions of the events or matters to which they relate.** The material provided herein is offered only for general information. For full legal information, interested parties should review the source documents and applicable legal authorities.

FREQUENTLY ASKED QUESTIONS

Q1. Is Access still in business?

- A. No. On March 13, 2018, Access was placed into liquidation. The company was domiciled in Texas. The Travis County District Court in Austin, Texas (the “Court” or “Receivership Court”) issued an order finding Access was insolvent, placing it into Liquidation, and appointing the Texas Commissioner of Insurance as Liquidator. CANTILLO & BENNETT, L.L.P. has been appointed as the Special Deputy Receiver (“SDR”). The SDR is responsible for the day-to-day administration of Access.

Q2. What is the status of my Access policy?

- A. If you have a policy issued by Access, it was canceled on the earliest of the following dates:
1. April 12, 2018;
 2. The date of expiration of the policy coverage; or
 3. The date you replace the insurance coverage or otherwise terminate the policy.

Q3. What if I do not find replacement coverage before the policy termination date?

- A. If you have not begun looking for replacement coverage, you should do so immediately. Failure to obtain replacement coverage means you will be uninsured until you purchase a new policy for your vehicle. You will not have coverage for any loss that occurs during that period. This means you will have to pay the full cost of repairs and any liability to others. You may also be in violation of some states’ laws which require minimum levels of insurance coverage for all drivers.

Q4. Can I renew, make changes, or add coverage to my Access policy?

- A. No renewal or new policies will be issued. Certain endorsements may be allowed.

Q5. What if I paid my premium and my policy was cancelled prior to the coverage expiration date?

- A. Claims for unearned premium are covered by most state property and casualty insurance guaranty associations (Guaranty Associations), subject to limits and other exclusions.

Q6. What if I have a new policy claim?

- A. New claims should be reported by calling 1-888-553-0021. If you have any bills for repairs or estimates of damages, you should send this information to accessclaims@cb-firm.com or mail it to the P.O. Box listed below. New and existing claims are covered by your state's guaranty association. Links to the relevant state property and casualty insurance guaranty associations are posted on the "Links" page of the SDR web site at <http://www.accessinsurancesdr.com>.

Attorneys should mail claims and other legal documents to:

Access Insurance Company, in Liquidation
P.O. Box 620430
Atlanta, GA 30362

DO NOT SEND CLAIM OR LAWSUIT DOCUMENTS TO YOUR DEPARTMENT OF INSURANCE OR GUARANTY ASSOCIATION.

Subpoenas for Access records must be served on the registered agent.

Q7. What should I do if I currently have a claim check that was issued by Access?

- A. **IF YOU HAVE A CLAIM CHECK ISSUED BY ACCESS IN YOUR POSSESSION, PLEASE PRESENT IT FOR PAYMENT BEFORE MAY 15, 2018, OR IT WILL NOT BE HONORED.** If you do not present your check for payment before that date, you will have to make a claim to a guaranty association.

Q8. What if I have an unpaid claim? Is my claim covered by a guaranty association?

- A. State guaranty associations are responsible for paying "covered claims" under Access's insurance policies, subject to applicable state law. A claim should first be made with the guaranty association in the state where the insured resides, with few exceptions.

Information regarding state guaranty associations may be found at the National Conference of Insurance Guaranty Funds web site, www.ncigf.org. Contact information for each state guaranty fund is available at <http://ncigf.org/public/guarantyfunds>.

Q9. What if my claim is not covered by a guaranty association?

- A. All claims against Access that are not covered in whole or in part by a guaranty association should be submitted to the SDR in the Proof of Claim ("POC") process. This includes claims that are related to insurance policies but denied coverage by a state insurance guaranty association/fund. It also includes claims for goods or services provided to Access that are not related to insurance

policies. If a POC is approved, it may be payable from Access's available funds. The SDR cannot predict when or if there will be funds available to pay any approved POCs.

Q10. What is the POC process?

- A. The POC process is the mechanism through which all claims against Access, that are not covered in whole or in part by a guaranty association, should be submitted to the SDR. This includes claims that are related to insurance policies but denied coverage by a guaranty association and claims for goods or services provided to Access unrelated to insurance policies. On March 25, 2019, the Receivership Court issued its order approving the SDR's POC forms and instructions. The forms and instructions can be found on the SDR's web site.

Q11: When is the POC filing deadline?

- A. September 13, 2019, is the POC filing deadline.

Q12: What happens if I miss the deadline?

- A. **IT IS IMPERATIVE TO SUBMIT YOUR POC SO THAT IT IS RECEIVED BY THE SDR BEFORE THE SEPTEMBER 13, 2019, FILING DEADLINE.** POCs submitted after the filing deadline will not be eligible to share in the assets of the receivership estate unless or until all timely presented claims have been paid in full.

Q13. Who will receive notice of the POC filing deadline?

- A. Notice of the POC process will be provided to known creditors and published in newspapers. Additional details, including claim forms and instructions, will be available on the SDR's web site.

Q14. I provided goods/services to Access but have not been paid. What is the procedure for making a claim against Access that is unrelated to an insurance policy?

- A. All claims against Access that are not related to insurance policies should be submitted to the SDR in the POC process. If you are a vendor with unpaid bills for services provided to Access, you need to file a POC. The POCs will be reviewed by the SDR Claims Staff. After all required documentation is received and the POC has been reviewed by the SDR Claims Staff, you will be notified regarding the classification of the claim. Whether there will be assets available for the payment of any POCs filed against the assets of the estate is unknown at this time.

Q15. I filed my POC. When will I be paid?

- A. The SDR will process claims as expeditiously as possible after a properly filed POC is received. However, the SDR cannot predict when or if there will be funds available to pay any approved POCs.

Q16. Why is Access in liquidation?

- A. This action was initiated in order to protect claimants, creditors, and the public from further harm which might be caused by Access's continued operation. The Receivership Court found that Access does not have sufficient assets to cover its liabilities. As the company will not be able to pay all policy claims as they come due, continuing operations would increase substantially the risk of loss to policyholders and claimants.

Q17. How do I keep up with what is going on in the receivership?

- A. All pleadings filed in the Access estate, as well as relevant notices, will be posted on the SDR's web site.

Q18. Whom should I contact for additional information regarding the SDR or with questions regarding Access?

- A. CANTILO & BENNETT, L.L.P.
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