

**IMPORTANT NOTICE:** The following Frequently Asked Questions and answers are intended to provide consumers an overview regarding the liquidation of Access Insurance Company (“Access”). CANTILO & 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 (the “Commissioner”) as Liquidator (the “Liquidation Order”). CANTILO & 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 will be 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. For the time being, all new claims should be reported to Access as usual by calling 1-866-747-6931 or reporting the claim on <https://www.access.com>. If you have any bills for repairs or estimates of damages, you should send this information to the claims department at Access. 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>.

**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](http://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. How does the POC process work?**

- A. The SDR will develop a POC form and instructions and then file an application with the Receivership Court to set a claims filing deadline. Once approved by the Court, the SDR will provide notice of the POC deadline to known creditors, publish notice in newspapers, and post the POC form and instructions on the SDR web site. The SDR anticipates filing an application for approval of the claims filing deadline in the near future.

POCs submitted after the filing deadline will not be eligible to share in the assets of the Access receivership estate unless or until all timely presented claims have been paid in full.

**Q11. 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.

**Q12. 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.

**Q13. 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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