

Windhaven National Insurance Company
Frequently Asked Questions
March 2020

Question	Response
1. What is the current status of WNIC?	On March 5, 2020, the District Court for Travis County, 419th Judicial District (Court) found that WNIC was insolvent, and placed it into liquidation in Cause No. D-1-GN-20-001052. A copy of this order (Liquidation Order) is available at https://windhavennational.com . The Court appointed the Texas Commissioner of Insurance as Liquidator, and the Liquidator appointed Risk & Regulatory Consulting, LLC as SDR for WNIC.
2. What is the difference between WNIC and Windhaven Insurance Company	WNIC and Windhaven Insurance Company (WIC) are separate and distinct companies. Both WNIC and WIC sold policies in Florida, and WNIC also sold policies in Texas. Please review your policy document to determine which insurance company issued your policy. For more information on WIC, please go to: https://www.myfloridacfo.com/Division/Receiver/Companies/windhaven/default.htm
3. I'm insured with Windhaven, but when I call, I'm told I'm with Old American. Why?	<p>Several companies had a version of the "Windhaven" name that handled policies and claims for other companies, including Old American County Mutual (Old American) and State National (The Hearth). If your policy number starts with one of the prefixes listed below, your policy is with one of the Old American companies. Please call (800) 919-9114 or assistance and follow the prompts that apply to your situation. The Old American companies are not part of the receivership order that applies to WNIC. The SDR for WNIC only has authority and information for WNIC matters; therefore, we are unable to assist you with your claims or policy questions for companies other than WNIC. If your policy starts with any of these prefixes, your policy is under Old American:</p> <ul style="list-style-type: none"> • TXAS • TXEL • APX • EDG • TXAL <p>If your policy starts with any of these prefixes, your policy is under the Hearth/State National:</p> <ul style="list-style-type: none"> • HIG • FLH3
4. What does "liquidation" mean?	An insurance company is ordered into liquidation when it is insolvent, and does not have enough funds to pay claims that are due. When an insurance company is liquidated, the Liquidator collects the remaining assets of the company and verifies the amount of the unpaid liabilities. The Court must approve the distribution of the company's assets. The liquidation is governed by Chapter 443 of the Texas Insurance Code, which is available at: http://www.statutes.legis.state.tx.us/Docs/IN/htm/IN.443.htm .
5. What is the status of my policy with WNIC?	Under Texas law and the Liquidation Order, all WNIC policies of insurance which are in force as of March 5, 2020 are canceled effective at 11:59 p.m. (Central Time), April 4, 2020. Insurance policies issued by WNIC with normal expiration dates prior to April 4, 2020, or which are terminated by insureds, canceled for non-payment of premium, or otherwise canceled by before April 4, 2020 remain canceled as of the earlier cancellation date.
6. Should I get an insurance policy	Yes, your policy will be cancelled effective 11:59 p.m. on April 4, 2020, unless otherwise terminated prior to that date as explained above. Your agent is best able

Windhaven National Insurance Company
Frequently Asked Questions
March 2020

with another company?	to advise you as to your insurance options. To assist your agent and you in this process, we also have notified your agent directly of the cancellation of your policy.
7. How can I find a new insurance company?	The agent that sold you the current WNIC policy may be able to place coverage for you with another insurance company. You may also choose to contact a different agent, check with other local insurance agencies or look on the Internet. For more information regarding automobile insurance in Texas, see the Texas Department of Insurance's website at: https://www.tdi.texas.gov/consumer/auto-insurance.html . For more information regarding automobile insurance in Florida, see the Florida Office of Insurance Regulation website at https://www.floir.com/choices.aspx .
8. Should I continue to pay the premiums for my WNIC policy?	You are required to continue to pay the premiums as they become due until you have coverage with another insurance company. You should stop paying premiums to WNIC after you obtain replacement coverage with another insurance company or as of April 4, 2020, whichever date comes first. Please remember to stop all automatic credit card payments after your last premium payment.
9. What is a guaranty association?	The Florida Insurance Guaranty Association (FIGA) and the Texas Property and Casualty Insurance Guaranty Association (TPCIGA) handle claims under insurance policies when an insurance company is insolvent and placed into liquidation. The coverage provided by FIGA and TPCIGA is subject to some conditions, limits and exceptions, and is never in excess of the policy limits of the insolvent insurer. (See Question 10 below.) FIGA handles claims for Florida policies and TPCIGA handles claims for Texas policies.
10. Since my insurance company has been placed into liquidation, who will pay my claims?	FIGA and TPCIGA can pay valid policy claims incurred before the policy is terminated, subject to policy limits and other conditions, limits and exceptions. The SDR will forward your claim to the appropriate guaranty association. Claims which are not covered by a guaranty association, or portions of claims that are not covered by them, can be filed with the SDR. Claims that are not covered by guaranty associations may be paid at some time in the future, if enough funds are available. (See Question 24 for information on how to file a proof of claim in the WNIC receivership.) Please note, if you are seeking payment on a liability claim, you may be required to exhaust existing coverage from other insurance policies, including uninsured motorist coverage, before guaranty association coverage will apply.
11. What benefits do FIGA and TPCIGA provide?	<p>FIGA and TPCIGA provide three policyholder benefits:</p> <ol style="list-style-type: none"> 1.) Pays unearned premium claims owed by WNIC. 2.) Pays covered automobile accident claims of WNIC which cannot be paid by any other insurer. 3.) Defends lawsuits against WNIC policyholders. <p>Please note - as mentioned above, claims payable by FIGA and TPCIGA are subject to conditions, limits and exceptions:</p> <ul style="list-style-type: none"> • FIGA - All claims are subject to a \$100 deductible over and above any deductible you are required to pay under your WNIC policy. Loss claims are subject to a \$300,000 limit and unearned premium claims are subject to a \$100 deductible. • TPCIGA - Claims are not subject to a deductible over and above any deductible you are required to pay under your WNIC Policy. Loss claims are subject to a \$300,000 limit and unearned premium claims are subject to a \$25,000 limit.

Windhaven National Insurance Company
Frequently Asked Questions
March 2020

12. When should I contact the guaranty association?	The Liquidator is in the process of transferring claim information to FIGA and TPCIGA. The guaranty associations will not be able to begin paying WNIC claims until the claim information has been loaded in the guaranty association's claim systems.
13. How do I contact the guaranty association?	<p>Contact information for FIGA and TPCIGA is provided below:</p> <p>FIGA Phone- (800) 988-1450 Address- ATTN: Windhaven National, P.O. Box 14249, Tallahassee, FL 32317 Website: http://figafacts.com/</p> <p>TPCIGA Phone- (800) 856-0298 Address- ATTN: Windhaven National, 9120 Burnet Road, Austin, TX 78758-5204 Website: http://tpciga.org</p>
14. Can I file a new claim against WNIC?	<p>Yes, continue to report a claim or loss to WNIC at:</p> <p>Florida policies: (800) 988-1450.</p> <p>Texas policies: (844) 830-6480.</p>
15. What is the deadline for filing a claim?	<p>You must act promptly, and notify WNIC right away if you have a claim. There are different deadlines that you should be aware of:</p> <ul style="list-style-type: none"> • Any claim filing deadline provided in your insurance policy or in accordance with the law, such as statute of limitations, will still apply. • If you are a Texas policyholder or have a claim against a Texas policyholder, you must file a claim with TPCIGA on or before eighteen months from March 5, 2020. • If you are a Florida policyholder or have a claim against a Florida policyholder, you must settle your claim or file suit with FIGA on or before twelve months after the claim filing deadline set by the Court. • The Court will set a deadline for filing proofs of claims (POCs) in the WNIC receivership in the near future. When a deadline is established, the SDR will send notices and POC forms, and will post the information on the WNIC web site. You cannot make a claim with TPCIGA by filing a POC with the SDR.
16. Can I file a lawsuit against WNIC?	No. The Liquidation Order prohibits anyone from filing any action in court against WNIC. (See page 7, paragraph IV of the Liquidation Order). All claims against WNIC that are not covered by FIGA or TPCIGA must be filed in the receivership (see Question 24). Lawsuits against WNIC are stayed, which means that these lawsuits cannot be continued. Lawsuits against WNIC's policyholders are stayed for 90 days from March 5, 2020. (See page 10, paragraph V of the Liquidation Order.)
17. I've been served with a lawsuit. What should I do?	<p>For Florida claims, contact FIGA at:</p> <p>FIGA Phone- (800) 988-1450 Address- ATTN: Windhaven National, P.O. Box 14249, Tallahassee, FL 32317 Website: http://figafacts.com/</p>

Windhaven National Insurance Company
Frequently Asked Questions
March 2020

	<p>For Texas claims, contact TPCIGA at: TPCIGA Phone- (800) 856-0298 Address- ATTN: Windhaven National, 9120 Burnet Road, Austin, TX 78758-5204 Website: http://tpciga.org</p>
18. Can I make changes to my policy to increase the amount of coverage or add a driver?	No. No changes can be made to any policies issued by WNIC which will increase coverage. If you need to add a driver or increase limits of your policy, you should secure replacement coverage from another insurer.
19. I paid off my vehicle, how do I update the lienholder information for my policy?	Contact your agent to have lienholder, address or other policy information updated.
20. How can I find out more information regarding the liquidation of WNIC?	The SDR will continue to post information to https://windhavernational.com as more information becomes available.
21. How can I contact the SDR?	If you have questions for the SDR regarding the Liquidation of WNIC you may contact us at Windhaven@riskreg.com or by phone at: (888) 616-0540
22. If I received a non-renewal letter that provides coverage past April 4, 2020, does that mean my policy is in force until that later date?	No. The non-renewal notice cannot extend coverage beyond April 4, 2020. All policies will be terminated no later than 11:59pm on April 4, 2020.
23. If I received a non-renewal letter that cancels my coverage before April 4, 2020 and a cancellation letter that ends my coverage on April 4, 2020 does that mean I am covered until April 4, 2020?	No. Any policies non-renewed prior to April 4, 2020 are canceled as of the date on the non-renewal letter.
24. How do I file a POC in the WNIC receivership?	The SDR will mail the POC forms once they are available. Information will also be posted to the WNIC receivership website on how you can obtain a POC form. The SDR will update the FAQs with instructions for filing a POC soon. Please check back frequently. A POC form must be properly filed with the SDR to establish a

Windhaven National Insurance Company
Frequently Asked Questions
March 2020

	claim in the receivership estate. The claims filing deadline will be set by the Court in the near future.
25. I am a vendor providing claim services and I am owed money for services performed before the receivership date. Will my bills be paid?	A POC form must be properly filed with the SDR to establish your claim in the receivership estate by the claims filing deadline set by the Court. (See Question 24.) The payment of claims in a receivership are paid in priority order as defined by Chapter 443 of the Texas Insurance Code. The only assets available for distribution are the assets of the company.
26. Do I need to submit a POC form to the SDR in order to have the guaranty association (FIGA and TPCIGA) make payments on my pending WNIC claim?	No. The guaranty associations (FIGA and TPCIGA) have access to the company claim files and will review your claim to determine if it is a covered claim on which payments may be due. If you are not certain that your claim is covered by the guaranty association and/or you wish to make a claim against the WNIC receivership estate, you must submit a POC form to the SDR by the claim filing deadline that will be set by the Court. (See Question 24.)
27. I have recently changed my name or mailing address and need to update the company's records to make sure I receive any information mailed to me. What do I do?	It is your responsibility to notify the SDR, in writing, if you change your name or mailing address. You can download the appropriate form and instructions from the WNIC receivership website, https://windhavennational.com . Whenever you are corresponding with the SDR, be sure to reference your policy number and/or claim number which will allow the SDR to associate your request with the correct receivership.
28. What if I have my bank account automatically pull my monthly premium?	Contact your bank or go online and withdraw your request for auto payment for your monthly premium payment after you have made your final premium payment.
29. I have a Windhaven	No. There are not sufficient funds to clear checks issued prior to liquidation. Checks relating to claims covered by the Florida and Texas guaranty associations will be reissued once the claim information is transferred.

Windhaven National Insurance Company
Frequently Asked Questions
March 2020

<p>National check. Should I cash it?</p>	
<p>30. I cancelled my policy and should be receiving money back. What should I do?</p>	<p>Claims for unearned/return premium are paid by state guaranty funds (in this case either Florida or Texas depending on where your policy was issued) less any statutory deductible. If your claim is for an amount that is less than the guaranty fund's statutory deductible, your claim for unearned/return premium will be a claim against the estate. In the near future, the SDR for WNIC will mail instructions on how to file a claim for unearned premium. At the present time, the SDR team is gathering the data needed to confirm the unearned/return premium claim amounts. It is too early in the receivership proceedings to know the timing of payment of these claims.</p>
<p>31. AGENTS - How is a claim for unpaid commissions handled?</p>	<p>If an agent is due unpaid commission, the agent may file a POC in the receivership. FIGA and TPCIGA does not cover an agent's claim for unpaid commissions.</p>
<p>32. AGENTS - If WNIC was my only appointment, will my license be suspended?</p>	<p>If WNIC was your only active appointment, your license will not expire unless you fail to renew it by the expiration date.</p>
<p>33. AGENTS - What do I do with funds owed to WNIC?</p>	<p>If you have funds that are owed to WNIC, you are obligated to remit and provide an accounting for those funds as required under your contract and the Texas Insurance Code. Send payments to the SDR and provide any necessary documentation.</p>
<p>34. AGENTS - I'm an agent and can no longer access the agent portal. Why is that, and what should I do if I need to access or submit information?</p>	<p>There have been changes to both the claims and policy sides of the system since Windhaven National Insurance Company (WNIC) entered court ordered liquidation. We can no longer allow access to the system through the portal or app.</p> <p>The Florida DHSMV will only accept policy letters of experience if they are prepared and signed by the WNIC Special Deputy Receiver (SDR)'s staff. Please forward all requests for letters of experience and loss experience letters to the SDR at windhaven@riskreg.com. Please include in your request the policyholder's name, policy number and effective coverage dates.</p>