

## **Frequently Asked Questions About United Home Insurance Company, In Rehabilitation**

### **1. What is a Rehabilitation Proceeding?**

When an insurance company is impaired, insolvent, in unsound condition or its further transaction of business would be hazardous to its policyholders, Arkansas statutes authorize the Insurance Commissioner to ask the Circuit Court of Pulaski County, Arkansas (the “Receivership Court”) for an Order of Rehabilitation directing the Commissioner to rehabilitate the insurance company.

An Order of Rehabilitation directs the Commissioner, in his capacity as rehabilitator (“the Rehabilitator”) (i) to take possession of the property of the insurer, (ii) conduct the insurer’s business, and (iii) take such steps to rehabilitate the business of the insurer as the Court shall direct.

### **2. Who is in charge of United Home Insurance during the Rehabilitation Proceeding?**

On September 6, 2023, the court signed an Order of Rehabilitation appointing the Commissioner as Rehabilitator of United Home Insurance. The Rehabilitator is in charge of United Home Insurance.

The Rehabilitator will appoint other persons to assist her in the rehabilitation proceedings. Only persons appointed by the Rehabilitator to assist in rehabilitating United Home Insurance will have authority to act on behalf of United Home Insurance.

### **3. What happens to my claim against United Home Insurance?**

The Order of Rehabilitation enjoins certain conduct. Please read the Order of Rehabilitation carefully. No proceedings against United Home Insurance may proceed except in the Receivership Court. The Rehabilitator may petition the courts having jurisdiction over litigation in other jurisdictions for stays whenever necessary to protect the estate of United Home Insurance.

### **4. What happens to my policy with United Home Insurance?**

Your policy will continue pursuant to its terms and conditions. The entry of the Order of Rehabilitate does not constitute an anticipatory breach of any contracts of United Home Insurance, nor shall it be grounds for retroactive revocation or cancellation of any contracts of the company, unless such revocation or cancellation is made by the Rehabilitator pursuant to ACA §23-68-101, et seq.

**5. Will United Home Insurance still have a website?**

Yes, the Rehabilitator will continue operations, including the website.

**6. Should I pay my premium?**

Yes, to avoid a gap in coverage, you must pay your monthly premiums when due.

**7. Will automatic withdrawals for premium payments continue to be withdrawn from my checking account?**

Yes, until the policy expires or is cancelled, automatic withdrawals for premium payments will continue.

**8. Can I still submit claims to United Home Insurance as usual.**

Yes, submit your claims to United Home Insurance as usual.

**9. Does the Order of Rehabilitation apply to Farm and Home Mutual Insurance Company?**

No, the Order of Rehabilitation does not apply to Farm and Home Mutual Insurance Company.

**10. Whom do I contact with questions about United Home Insurance and/or the Rehabilitation?**

(a) Contact the Deputy Receiver at 501-371-2776 or [michael.surguine@arkansas.gov](mailto:michael.surguine@arkansas.gov).

(b) Contact United Home Insurance Company at 1-800-467-0723.

(c) Contact the Arkansas Insurance Department at 1-800-282-9134 or 501-371-2600.