

NOTICE
TO THE POLICYHOLDERS, SUBSCRIBERS, DEBTORS, PRINCIPALS,
CLAIMANTS, CREDITORS AND ALL OTHER PERSONS INTERESTED IN THE
AFFAIRS OF
HEALTHCARE PROVIDERS INSURANCE EXCHANGE
(IN LIQUIDATION)

NOTICE IS HEREBY GIVEN:

The Commonwealth Court of Pennsylvania ordered HEALTHCARE PROVIDERS INSURANCE EXCHANGE ("HPIX") into liquidation effective January 12, 2018. Jessica K. Altman, Acting Insurance Commissioner of the Commonwealth of Pennsylvania, was appointed the Statutory Liquidator ("Liquidator"), and was ordered to take possession of HPIX's property and to liquidate its business. Deputy Insurance Commissioner Laura Lyon Slaymaker and her staff oversee the liquidation on the Liquidator's behalf.

This information is important. It is recommended that you read it carefully before contacting the Liquidator's Office with questions. This notice and the information contained herein are in summary form and may not contain all necessary information for your particular situation. You are urged to consult an attorney or insurance advisors if you have any questions before you proceed.

If you have and want to pursue a claim against the estate of HPIX, you must file a fully completed proof of claim in order to have your claim considered. Pursuant to the Pennsylvania Commonwealth Court's HPIX Orders, the Liquidator will file an application with the Court in April 2018 seeking to establish a claims filing deadline.

A fully completed proof of claim shall include the following: A proof of claim form containing the original signature of the claimant; a description of the claim and any security interest; whether collateral security or personal security is pledged in accordance with the terms of the policy; documentation of any payments made on the claim; and a statement that the amount is justly owed the claimant. If you require additional proof of claim forms, please request them from the Statutory Liquidator.

Please be advised that a paid HPIX policy and any accompanying extending report period will terminate at its normal expiration, upon replacement or February 11, 2018 (30 days from the date of liquidation), whichever is soonest.

The Guaranty Association in your state may cover certain claims under a HPIX insurance policy in accordance with its governing statute. Therefore, if you are an insured of HPIX your claim will automatically be forwarded by the Liquidator to the applicable Guaranty Association. Even though your claim will be automatically forwarded to the applicable Guaranty Association you are required to also file a fully completed proof of claim directly with the Liquidator. **DO NOT FILE A PROOF OF CLAIM WITH A GUARANTY ASSOCIATION. ALL COMPLETED PROOFS OF CLAIM MUST BE FILED WITH THE LIQUIDATOR OF HPIX TO BE CONSIDERED.**

Guaranty Associations have been created under state laws to protect insureds, residing in their state whose insurance company became insolvent and was ordered liquidated, against certain types of policy claims, subject to both various statutory defenses and claim limitations. Property insurance claims are directed to the appropriate Guaranty Association in the state where the property is located. Workers compensation claims are directed to the appropriate Guaranty Association in the state where the claimant resided at the time of the incident and all other casualty claims are directed to the appropriate Guaranty Association in the state where the insured maintained its residence or principal place of business. A list of the addresses and pertinent numbers of Guaranty Associations can be found on the Insurance Department's website, www.insurance.pa.gov.

If you, the insured, are found liable for damages above the applicable Guaranty Association's statutory limits, you must file a fully completed proof of claim directly with the Liquidator for the indemnity gap between the applicable Guaranty Association's statutory limits and your policy limits. Or if the applicable Guaranty Association determines that it is not responsible at all for your claim, and thus you are required to make payment in order to handle and settle the claim, in either of these circumstances you **must** file a fully completed proof of claim form directly with the Liquidator if you want to seek **reimbursement** directly from the estate of HPIX for any monies you have had to pay.

If you are a third party claimant and have a claim against a HPIX insured which may be covered by the insured's insurance policy, you may either file a fully completed proof of claim with the Liquidator or pursue legal action against the insured to recover your claim. If you file a claim with the Liquidator, the filing of the claim **shall** operate as a release of the insured's liability to you on that cause of action up to the amount of applicable policy limits. If the Liquidator avoids coverage of the claim, this release becomes null and void.

It is important to note that although HPIX is insolvent, there may be additional assets that must be collected by the Liquidator. It will be several years before all HPIX assets are collected, ultimate liabilities are established and distribution amounts are determined. Distributions will only be made on proof of claims that have been filed and allowed by the Liquidator and approved by the Pennsylvania Commonwealth Court. All claim payments are only payable in accordance with applicable law.

It is important that you keep the Liquidator fully advised of all developments regarding your claim as well as any changes in your contact information including your mailing address. The Liquidator is required to send any pertinent documents, correspondence and ultimate distribution checks, if any, to the address that is on file with the Insurance Department's Bureau of Liquidations. If your address changes it is your responsibility to notify the Liquidator immediately. **YOU ARE REQUIRED BY ARTICLE V OF THE INSURANCE DEPARTMENT ACT TO NOTIFY THE LIQUIDATOR OF YOUR CHANGE OF ADDRESS. IF YOU FAIL TO DO SO YOU MAY JEOPARDIZE RECOVERY FROM THIS ESTATE.**

General questions about the liquidation process should be directed to and Proof of Claim forms can be obtained from the following:

Download:	www.insurance.pa.gov Click on Regulations, then Liquidations & Rehabilitations.
Request by E-Mail:	ra-in-claims@pa.gov
Request by Telephone:	(717) 787-7823
Request by Mail:	Statutory Liquidator for HPIX, Capitol Associates Building, 901 N. 7 th Street, Harrisburg, PA 17102

Whenever a claim is based upon an instrument in writing, a copy of the document should be attached to the proof of claim. If the document has been destroyed, a statement of the facts and circumstances of the loss must be filed, under oath, with the claim.

Additional material which answers frequently asked questions regarding the liquidation process, along with Guaranty Association information can be found at the Insurance Departments website www.insurance.pa.gov (click on Regulations, then Liquidations & Rehabilitations).