



PUBLIC PROTECTION CABINET

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UPDATE – URGENT NOTICE on United Home Insurance Company Business Liquidation

Date: February 2, 2024

This message is sent to notify all formerly appointed agents of United Home Insurance Company (UHIC) that all insurance policies have now been cancelled, effective December 18, 2023, pursuant to the liquidation order entered by the Arkansas Circuit Court on November 16, 2023. **NO FURTHER PREMIUM should have been received from policyholders after December 18, 2023.**

Agents should have contacted all policyholders regarding the upcoming cancellation and provided replacement coverage before 12/18/2023.

All policies in-force, renewed, or cancelled between the Liquidation Order issued on September 6, 2023, and the final, effective date of cancellation on December 18, 2023, are valid policies authorized by the Arkansas Receivership of United Home. Accordingly, the **Kentucky Insurance Guaranty Association (KIGA) has the authority to pay the existing claims and return unearned premiums for all policies through December 18, 2023.** If agents are aware of any policyholders who were initially denied benefit or unearned premium claims, agents are advised to contact the policyholders and KIGA directly to ensure the claims are reprocessed.

On September 18, 2023, the Commissioner of the Kentucky Department of Insurance issued an order suspending the Certificate of Authority for UHIC in Kentucky. This action has resulted in the automatic suspension of all agent appointments for UHIC in Kentucky, except for the purpose of renewing and servicing existing in-force policies. The suspension order will be effective for one year from the effective date of the September 18, 2023. At the end of the initial suspension period, the Commissioner of the Kentucky Department of Insurance may issue an additional suspension order or a revocation order, depending on UHIC's status in the liquidation process.

If you have questions about the liquidation process, please contact United Home at 800-467-0723 or Deputy Receiver/Liquidator Michael Surguine at 501-371-2776 or michael.surguine@Arkansas.gov.

If you have any questions regarding the claims process with the Kentucky Guaranty Fund, please contact the fund by phone at 502-327-0819 or via mail at:

Kentucky Insurance Guaranty Association
327 Townepark Circle
Suite 100
Louisville, KY 40243