

**The Life and Health Insurance Company
Guaranty Corporation of New York (the New York
Guaranty Corporation)**

**Important Notice About Your
American Independent Network Insurance Company Policy**

The purpose of this notice is to explain:

1. Effective October 1, 2023, American Independent Network Insurance Company “AINIC” is in liquidation.
2. The New York Guaranty Corporation will provide coverage for all policyholders.
3. The New York Guaranty Corporation has contracted with Davies Life and Health, Inc. to continue to administer AINIC policies.
4. To be eligible for New York Guaranty Corporation coverage, **it is very important that you continue paying your policy premiums in full and on time.**
5. The process for policy questions and claim submissions remains unchanged unless you hear otherwise from us in the future.

AINIC was placed in liquidation by order of the New York State Supreme Court (“Court”) on October 1, 2023.

As a result:

- The Liquidation Order appointed Adrienne A. Harris, the Superintendent of Financial Services of the State New York (“Superintendent”), as Liquidator of AINIC, and David E. Wilson as Special Deputy Receiver of AINIC.
- The Life and Health Insurance Company Guaranty Corporation of New York (the New York Guaranty Corporation) assumed responsibility for covering eligible policy claims. The policies are subject to the New York Guaranty Corporation statutory limits, terms and conditions of coverage.

Policy Administration: The New York Guaranty Corporation has contracted with Davies Life and Health, Inc. to continue to administer your policy. All policy/claims administration phone numbers and mailing addresses will remain the same.

Claim Payments and Coverage Limits: The New York Guaranty Corporation will continue coverage and pay eligible claims under the terms of your policy, up to the New York Guaranty Corporation coverage limit of \$500,000 and subject to other conditions for coverage.

Your policy will be fully covered if the benefit limit in your policy is below the New York Guaranty Corporation coverage limit.

Where and How to Submit Claims: The process to submit a claim to AINIC is the same.

- File a new claim or ask questions about the claim process: Continue to call (800) 362-0700 (Monday–Friday, 8 a.m. – 6:30 p.m. ET).
- Submit claim information: Continue to send your documents to the same address: AINIC, Attn: Claims Department, PO Box 7066, Allentown, PA 18105-7066. Or continue to send by fax to (610) 965-6962.

Payment of Premiums: The process to pay premiums is the same.

- ***Bank drafts:*** No changes are necessary. Your premiums will continue to be deducted from your bank account based on your existing agreement.
- ***Mailed payments:*** No changes are necessary. Premium payments should continue to be mailed to AINIC, P.O. Box 7066, Allentown, PA 18105-7066.
- ***Important note:*** To be eligible for New York Guaranty Corporation coverage, it is very important that you continue paying your policy premiums in full and on time. Failure to pay applicable premiums on time may cause your policy to terminate and you to lose guaranty association coverage protection.

Sincerely,

Alan Shortell
Administrator