

PrimeGuard Insurance Co., Inc, A RRG – In Liquidation  
Frequently Asked Questions (“FAQs”)  
As of May 24, 2006

How do I file a claim?

The court has approved the official claims filing process and official Claim Response Form that will be required to submit a claim against the PrimeGuard estate. Hardcopies of the applicable notice, forms and instructions were mailed to potential claimants via the U.S. Postal Service. Electronic copies of the mailing can be viewed or downloaded from the links below.

The court established a November 30, 2006 deadline by which all claims must be received by the Liquidator. You can follow the links below for information and instructions regarding the filing of your claim.

*Notice of Liquidation Order and Procedures for Filing Claims:*

[http://www.hawaii.gov/dcca/areas/ins/ins\\_div\\_actions/primeguard/NoticeofLiquidationOrder.pdf](http://www.hawaii.gov/dcca/areas/ins/ins_div_actions/primeguard/NoticeofLiquidationOrder.pdf)

*Instructions Concerning Official Claim Response Form:*

[http://www.hawaii.gov/dcca/areas/ins/ins\\_div\\_actions/primeguard/Instructions-ClaimResponseForm.pdf](http://www.hawaii.gov/dcca/areas/ins/ins_div_actions/primeguard/Instructions-ClaimResponseForm.pdf)

*Official Claim Response Form:*

[http://www.hawaii.gov/dcca/areas/ins/ins\\_div\\_actions/primeguard/ClaimResponseForm.pdf](http://www.hawaii.gov/dcca/areas/ins/ins_div_actions/primeguard/ClaimResponseForm.pdf)

### Do I need an attorney?

Although you may retain an attorney should you wish, one is not required to submit a claim with the Liquidator. Follow the instructions in the packet you will receive (or that you have downloaded from this website) and submit your Claim Response Form along with any supporting documents, if applicable. CLAIM RESPONSE FORMS MUST BE RECEIVED BY THE LIQUIDATOR BY NOVEMBER 30, 2006 or you may be barred from any monetary distribution from the estate.

### Where should I send my receipts or copies of my warranty contract?

Your receipts, warranty contract copies or any other documents supporting your claim MUST be included WITH your properly completed and executed official Claim Response Form.

You must use the official Claim Response Form that was mailed to you (or you can download the form from the following link):

[http://www.hawaii.gov/dcca/areas/ins/ins\\_div\\_actions/primeguard/ClaimResponseForm.pdf](http://www.hawaii.gov/dcca/areas/ins/ins_div_actions/primeguard/ClaimResponseForm.pdf)

Official Claim Response Forms and supporting documentation MUST be submitted in hardcopy format. Faxes or e-mailed claim forms will NOT be accepted.

### Can I fax or e-mail my claim form?

No. Faxed or e-mailed submissions of completed claims forms will NOT be accepted as valid potential claims against the estate. Only original executed Claim Response Forms MUST be filed with the Liquidator.

**How will I know if my Claim Response Form was received?**

Within 30-45 days after we receive your Claim Response Form, we will send you a post card confirming receipt of your claim. For claims mailed to the Liquidator after September 30, you may want to consider mailing your Claim Response Form with Return Receipt Requested if you wish to you receive a delivery confirmation prior to the November 30, 2006 deadline. Otherwise, you may receive the post card receipt confirmation from us after November 30, 2006.

**Will I get a refund? How much?**

The amount of actual payment of your claim will be determined by the Court once it ascertains all claimants and available assets, and any potential distributions will have to be approved by the Court BEFORE being made. After claims have been received and processed, the Liquidator will mail out a Notice of Determination, which will tell you what the Liquidator has determined your claim to be.

We are unable, at this time, to speculate about the possibility of claimants receiving full or partial reimbursements/refunds from the estate.

Please see the following link for more information about the claim filing process.

*Notice of Liquidation Order and Procedures for Filing Claims:*

[http://www.hawaii.gov/dcca/areas/ins/ins\\_div\\_actions/primeguard/NoticeofLiquidationOrder.pdf](http://www.hawaii.gov/dcca/areas/ins/ins_div_actions/primeguard/NoticeofLiquidationOrder.pdf)

**How long will it take to get my refund?**

Because this liquidation is in the early stages, it is too soon to estimate any timelines for making any potential future distributions. As significant developments occur, they will be posted to our website noted below. Please check there periodically for updates.

<http://www.primeguard.hawaii.gov/>

**Am I still responsible for making my monthly warranty payments? Are the automatic deductions still happening?**

The Order of Liquidation filed on December 19, 2005 effectively cancelled all warranty contracts insured by PrimeGuard Insurance Co. on January 19, 2006, if not cancelled earlier. As a result, the Liquidator took steps to stop automatic deductions from your checking account or charges to your credit card. If your account or credit card is still being deducted or charged, please contact the Liquidator.

Under certain circumstances, some consumers may have financed the purchase of a warranty contract with an unrelated finance company or bank. In these situations, you may still be contractually obligated to make your monthly payment. Please review your finance documents and contact the Liquidator should you have any questions. If you purchased your warranty contract directly from First Assured Corporation or 1SourceAutoWarranty.com, then you are not responsible for making continued monthly payments.

Can I make a claim for repairs done after January 19, 2006?

No. Because all warranty contracts insured by PrimeGuard Insurance Co. were effectively cancelled by the Court on January 19, 2006, if not cancelled or expired earlier. There is no coverage for repairs done after that date.

I am selling my car. Can I still transfer the warranty?

On December 19, 2005, the court ordered the cancellation all warranty contracts insured by PrimeGuard Insurance Co. effective January 19, 2006, if not cancelled earlier. As a result, you will not be able to transfer the warranty contract.

Are the assets of the companies that sold the warranties- i.e.

1SourceAutoWarranty being seized for any payout to the claimants?

The Liquidator has gathered, and will continue to gather, assets from various sources, including but not limited to those assets previously in the possession of affiliated companies. The Liquidator will also pursue all reasonably available claims with insurance and reinsurance providers as well as claims against individuals and/or entities that may be liable to the PrimeGuard Estate.

The Liquidator will distribute the collected assets under the court's supervision in accordance with the priorities established in Haw. Rev. Stat., § 431:15-332, which includes valid claims filed by warranty contracts holders.

Is my warranty still good?

Pursuant to the Order of Liquidation that was filed on December 19, 2005, the court cancelled all warranty contracts insured by PrimeGuard Insurance Co., including but not limited to those issued by 1SourceAutoWarranty.com, First Assured Warranty Corporation and WarranteeWise, Inc. The cancellations were effective January 19, 2006, if not cancelled earlier. No warranty coverage is available from the warranty contracts issued by these companies after that date.

I was issued a check that bounced. Can you send me a new check?

Unfortunately, at this time the Liquidator is unable to re-issue a check from PrimeGuard or its insureds (First Assured Warranty Corporation, 1SourceAutoWarranty.com, Inc. or WarranteeWise) that bounced.

If you have a check from one of these entities that bounced, then you may have a claim against the estate. In order to have your claim considered by the Court, you MUST follow the claim filing instructions and file the Official Claim Response Form, along with supporting documentation, with the Liquidator by November 30, 2006.

The Liquidator must wait until the claims filing process is completed and the Liquidator is able to evaluate all of the claims filed against the PrimeGuard estate with the available assets collected. Once this is done, the Liquidator will seek the court's guidance and permission to distribute funds, if available, from the PrimeGuard estate to claimants in accordance with the priorities listed in Haw. Rev. Stat., § 431:15-332.