

Lighthouse Property Insurance Corporation in Receivership (LHPIC)  
Lighthouse Excalibur Insurance Company in Receivership (LEX)  
Frequently Asked Questions (FAQ)

As of May 3, 2022

On April 5, 2022, Lighthouse Property Insurance Corporation (LHPIC) and Lighthouse Excalibur Insurance Company (LEX) were placed in Receivership by the 19<sup>th</sup> Judicial District Court.

Prior to Receivership, on, March 30, 2022, LHPIC and LEX began non-renewing policies. LHPIC and LEX ceased writing new business in February 2022. Both companies continue to service existing policies and are processing endorsements and cancellations in the normal course of business.

The Receiver has sent out 360+ Request for Proposals (RFP's) to homeowner insurance companies who are licensed in the states of Louisiana, North Carolina, South Carolina, Florida and Texas for the acquisition of the policies of LHPIC and/or LEX. If or when we locate a home for our policies through our RFP process mentioned above the Receiver will secure court approval for a transaction moving LHPIC and/or LEX policies to a new carrier(s). An acquiring carrier will be responsible for all policy administration services and for property claims related to the acquired policies from an as yet unknown future date and forward.

***Frequently Asked Questions:***

**1. Is LHPIC and LEX still in business?**

Yes. The Companies have been placed in rehabilitation; however, they are no longer writing or renewing policies.

**2. What action do I need to take?**

Policies in *Florida, North Carolina, South Carolina, and Texas* will be in force until 11:59 p.m. May 28, 2022. Policyholders in these states must seek coverage with another company since you will no longer have Lighthouse coverage as of May 29, 2022, and beyond. Please contact your agent.

Policyholders in *North Carolina, South Carolina, Texas, and Florida* may be eligible for an offer of new coverage from another carrier. If approved by the respective state, the new carrier will contact your agent to assist in the placing of your policy.

*Louisiana* policyholders do not need to take any action to facilitate moving your policy. You will receive a renewal notice from the acquiring company 30 – 60 days in advance

of your renewal date if the Receiver is able to place your policy with a new carrier. Your renewal will include an invoice so if you pay the policy yourself, simply make the payment. If your mortgage company pays your premium for you, then the mortgage company will be notified by the acquiring carrier and the mortgage company will pay the acquiring company directly. The information on where you will send your premium payments will be provided to you once an acquisition is approved.

**3. What should I do if I have a NEW claim?**

If you have a *Florida, North Carolina, South Carolina, or Texas* policy, please contact LHPIC at (504) 528-9555.

If you have a *Louisiana* policy, please contact the Louisiana Insurance Guaranty Association (LIGA) at (225) 277-7151 or via email to [LIGA@legionclaims.com](mailto:LIGA@legionclaims.com).

**4. Who do I call for problems with my EXISTING claims?**

If you have a *Florida* policy, please contact the Florida Insurance Guaranty Association at (800) 988-1450 or [nclaim@agfgroup.org](mailto:nclaim@agfgroup.org).

If you have a *Louisiana* policy, please contact the Louisiana Insurance Guaranty Association (LIGA) at (225) 277-7151 or via email to [LIGA@legionclaims.com](mailto:LIGA@legionclaims.com).

If you have a *North Carolina* policy, please contact the North Carolina Insurance Guaranty Association at (800) 456-5086 or via email to [NCIGA@ncrb.org](mailto:NCIGA@ncrb.org).

If you have a *South Carolina* policy, please contact the South Carolina Property and Casualty Insurance Guaranty Association at (803) 799-1560 or via email to [info@scguaranty.com](mailto:info@scguaranty.com).

If you have a *Texas* policy, please contact the Texas Property and Casualty Insurance Guaranty Association at (800) 856-0298 or via email to [info@tpciga.org](mailto:info@tpciga.org).

**5. I received a check from LHPIC/LEX can I cash it?**

YES.

**6. My claim was adjusted but I have not received my check.**

Please call the appropriate number applicable to your claim in #4 above.

**7. I do not agree with my adjuster and want someone to look at my claim.**

If you do not agree with the adjusted value of your claim, call the appropriate number in the information provided in #4 above.

**8. I need to get my claim adjusted. No adjuster has been to my home, or the adjuster did not complete the adjustment of my claim.**

If you need to have your claim adjusted call the appropriate number in the information provided in #4 above.

**9. How long will all this take?**

Regretfully, we are unable to put a definitive time estimate on the process. The Guaranty Association in each state will adjust and make payments on approved claims as soon as possible. Please call the appropriate number in the information provided in #4 above.

**10. Who do I contact if I receive a cancellation notice or a non-renewal notice?**

Contact your agent or Customer Service for LHPIC and LEX at (504) 528-9555.

**11. Do I have to continue to pay my premiums?**

For your policy to remain in force, you must continue to pay your premium to LHPIC or LEX when due. If you do not pay your premium, your policy will be cancelled for nonpayment.

**12. Will I be notified if I must get a new insurance policy?**

Yes. *Florida, North Carolina, South Carolina, and Texas* policyholders must seek coverage with another company since they will no longer have Lighthouse coverage as of May 29, 2022, and beyond. Policyholders are encouraged to contact their agent to find replacement coverage.

**13. Where should I send my premiums?**

All policyholders should send their premiums in as usual.

**14. What if my mortgage company pays my policy?**

A copy of your policy will be sent by the acquiring company to your mortgage company.

**15. Can I cancel my policy?**

Yes, you may cancel your policy, but you should make sure that you have other insurance coverage prior to doing so.

**16. If I cancel my policy, will I get a refund of my premium?**

Yes, you will get a refund of unearned premium that was previously collected.

**17. How do I get a copy of my policy or my dec page?**

Contact LHPIC or LEX (LA) at (888) 544-4885.

**18. I have a claim against LHPIC/LEX and I am not an agent or a policyholder. What should I do?**

You will receive a Proof of Claim form at the appropriate time.

**Contact Numbers:**

**LHPIC/LEX CUSTOMER SERVICE:**

Lighthouse Property Insurance Corporation – (504) 528-9555

Lighthouse Excalibur Insurance Company – (504) 528-9555 (LA)

**FLORIDA INSURANCE GUARANTY ASSOCIATION**

(800) 988-1450

nclaim@agfgroup.org

**LOUISIANA INSURANCE GUARANTY ASSOCIATION**

(225) 277-7151

LIGA@legionclaims.com

**NORTH CAROLINA INSURANCE GUARANTY ASSOCIATION**

(800) 456-5086

NCIGA@ncrb.org

**SOUTH CAROLINA PROPERTY AND CASUALTY INSURANCE GUARANTY ASSOCIATION**

(803) 799-1560

info@scguaranty.com

**TEXAS PROPERTY AND CASUALTY INSURANCE GUARANTY ASSOCIATION**

(800) 856-0298

info@tpciga.org

**PRODUCER/AGENT COMMISSIONS:**

Commissions are not being paid at present.

If policies are acquired by another company, the acquiring company will be paying commissions on policies for periods after the acquisition date(s).