



THE STATE OF NEW HAMPSHIRE

MERRIMACK, SS.

SUPERIOR COURT

BEFORE THE COURT-APPOINTED REFEREE  
IN RE THE LIQUIDATION OF THE HOME INSURANCE COMPANY  
DISPUTED CLAIMS DOCKET

In Re Liquidator Number: 2011-HICIL-50  
2011-HICIL-51  
Proof of Claim Number: GOVT18901-11  
GOVT18901-12  
Claimant Name: Arizona Property and Casualty  
Insurance Guaranty Fund

AFFIDAVIT OF MARK STECKBECK OF THE NATIONAL CONFERENCE  
OF INSURANCE GUARANTY FUNDS IN SUPPORT OF CLAIMANT

State of INDIANA )  
 ) ss.  
County of MARION )

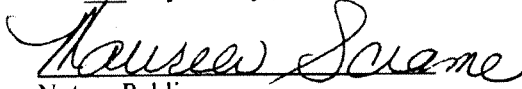
1. I am over the age of 18 and state that the following facts are based on my own personal knowledge.
2. I am the Assistant Vice President, Legal Affairs, of the National Conference of Insurance Guaranty Funds ("NCIGF"). The NCIGF is a non-profit, member-funded association that provides national assistance and support to the property and casualty guaranty funds established under the laws of, and located in, each of the fifty states and the District of Columbia, including claimant Arizona Property and Casualty Insurance Guaranty Fund (the "Arizona Fund").
3. The primary function of the NCIGF is to assist guaranty funds like the Arizona Fund in fulfilling their statutory responsibilities to handle claims. While the NCIGF does not itself handle particular claims, the NCIGF plays an important role in assisting guaranty funds in handling claims. The NCIGF assists guaranty funds in coordinating the handling of claims through insured coordinating committees which work directly with liquidators of insolvent insurers, such as the Home Insurance Company ("Home"), to accomplish the efficient handling of claims by the guaranty funds.
4. The NCIGF also plays an important role in distributing information from liquidators that is necessary for guaranty funds to handle claims, educating guaranty fund personnel in issues involved in handling claims, working with guaranty funds to resolve issues relating to the handling of claims, assisting in compliance with federal law requirements such as Medicare secondary reporting relating to the handling of claims, assisting in litigation issues relating to handling claims and maintaining a legal committee which addresses claims handling issues.

5. Each year the NCIGF publishes a compilation of case law interpreting guaranty association law for the exclusive use of member guaranty funds as well as an annual update to the Guaranty Fund Laws Manual that is a resource to guaranty funds with respect to claims handling issues.
6. The primary benefit to guaranty funds of membership in the NCIGF is assistance to guaranty funds in claims handling. The services provided by the NCIGF decrease the overall cost to the guaranty funds of handling claims under the policies of insolvent insurers and, thus, directly benefit the insolvent insurer's estate, because the cost is spread among many guaranty funds as opposed to each guaranty fund dealing separately with matters addressed by the NCIGF.
7. The dues paid by the Arizona Fund and other guaranty funds to the NCIGF are used to pay for the NCIGF staff and facilities required to carry out these activities. The dues charged by the NCIGF are not differentiated between dues relating to claims handling activities and dues relating to other functions. The dues support the NCIGF organization as a whole. The NCIGF does not permit guaranty funds to pick and choose what services they want and thereby receive a reduction in NCIGF dues. A guaranty fund either belongs to the NCIGF and pays the full NCIGF dues and obtains NCIGF benefits including assistance in handling claims as set forth herein, or it does not belong to the NCIGF.

  
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Mark Steckbeck

Subscribed and sworn to before me,

this 26 day of July, 2012.

  
Notary Public



My commission expires: Oct 9, 2016.