### 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: 2012-HICIL-54
Proof of Claim Number: CLMN713953-01
Claimant Name: Gregory M. Wills
Claimant Number: 112L564866-155

### LIQUIDATOR'S OBJECTION TO CLAIMANT WILLS' MOTION REQUEST

Roger A. Sevigny, Insurance Commissioner of the State of New Hampshire, as Liquidator ("Liquidator") of The Home Insurance Company ("Home"), hereby objects to the "Motion Request" submitted on behalf of claimant Gregory M. Wills ("Claimant"). As noted in the Liquidator's Preliminary Response to Claimant's Motion Request dated November 9, 2012, the Liquidator only became aware of the Motion Request on November 8, 2012. The Liquidator has now considered the Motion Request. The Motion Request should be denied because (1) the dental expenses aspect of the claim has been resolved by the allowance for dental expenses in an amended notice of determination to which Claimant agreed, and (2) the compensatory damages aspect of the proof of claim is barred by the statute of limitations.

- A. The Dental Expenses Have Been Resolved By The Liquidator's Amended Notice Of Determination.
- 1. Claimant (acting by his father, William Wills) submitted a proof of claim in this matter on July 11, 2011. The proof of claim sought \$200,000 for final settlement and on-going treatment of Gregory Wills' teeth. Exhibit 1 (Proof of Claim) at 1. Claimant's claim is a third-party claim against Home under a homeowners' policy issued to John and Ann Schaefer in Liverpool, New York. Id. Claimant was born on September 21, 1969. He was injured on

December 30, 1977. See Exhibit 2 at 2 (Dentist's letter). He contends that the claim is a "Life Long Claim" under which "no sum of monetary damage was paid out" but Home allegedly agreed to cover Claimant's dental treatment for the teeth for life. See Exhibit 3.

- 2. On December 19, 2011, the Liquidator denied the claim on the ground that the payments of dental bills made by Home under the Medical Payments coverage of the homeowners' policy were voluntary, that Home did not concede that its insureds were liable, and that the statute of limitations had run. Exhibit 4 (Notice of Determination).
- 3. Claimant objected to the Notice of Determination on January 19, 2012, and this disputed claim proceeding was commenced.
- 4. On March 9, 2012, the Liquidator issued an Amendment to Notice of Determination (the "Amended Notice"). Exhibit 5. The Amended Notice noted the parties' disagreement but concluded that, in an effort to bring the matter to closure and in the spirit of compromise, the Liquidator would allow the claim in the amount of \$2,150 (the amount of dental expenses Claimant had presented with his proof of claim):

In the course of preparing the case file, liquidation staff have again reviewed this matter. It appears that there is disagreement over whether Home agreed to pay for dental expenses with respect to the two front teeth until the permanent crowns were put in place when Greg Wills reached adulthood or for a longer period. The letters from 1982 and 1986 fairly read did not make an open-ended commitment to pay dental expenses with respect to the two front teeth for life. However, it appears that [Claimant] had a different understanding. In light of the unpaid amounts involved (\$350 for the treatment billed June 2, 2011 and the \$1,800 on July 31, 2002), and in an effort to bring this matter to closure without the need for protracted proceedings, the Liquidator will allow the claim for the fully documented amount of \$2,150. The Liquidator issues this Amended Notice of Determination in the spirit of compromise given the amounts at issue.

<u>Id</u>. at 1. The Amended Notice also provided for Claimant to submit future dental expenses in a separate proof of claim:

[The Amended Notice] will not bar [Claimant] from filing a proof of claim seeking future dental expenses concerning the two front teeth, and the Liquidator would anticipate allowing such expenses so long as they are documented and causally related to the injury.

Id. at 1-2. It also clarified that non-dental expenses were not allowed:

The Liquidator will not allow the claim with respect to amounts other than demonstrated dental expenses because, among other reasons, the statute of limitations with respect to any such claims expired long ago.

- <u>Id</u>. at 2. It closed by requesting that the Claimant advise if the Amended Notice resolves the matter. Id.
- 5. The Claimant responded with a letter dated March 19, 2012 asking questions about the Amended Notice. Exhibit 6. The Liquidator answered the questions in a letter dated March 23, 2012. Exhibit 7. The Liquidator's letter concluded by stating:

In sum, the Amended Notice allows dental expenses in the amount of \$2,150 at Class II and preserves Mr. Wills' right to file a proof of claim for future dental expenses regarding the two teeth. To the extent Mr. Wills may seek to recover (1) amounts that are not dental expenses or (2) interest, those amounts are denied. If you wish to pursue those, you will need to raise the issues with the Referee in this disputed claim proceeding.

- 6. In a letter dated June 5, 2012, the Claimant advised that the Amended Notice resolved the matter. Exhibit 8. Specifically, Claimant's father stated that "Gregory [Wills] has agreed that the Amendment Notice of Determination Resolves the Problem." Id.
- 7. The Liquidator responded in a letter dated July 6, 2012. Exhibit 9. That letter noted Claimant's agreement, advised that the Liquidator would include the \$2,150 allowance of the Amended Notice in a claims report to the Court, and stated that: "Once the Court approves the allowance by approving the claims report, the Liquidator will request that the Referee dismiss this disputed claim proceeding (2012-HICIL-54)." <u>Id</u>. at 1.

<sup>&</sup>lt;sup>1</sup> The letter also noted that Claimant was submitting a separate proof of claim with respect to subsequent expenses. The Liquidator has allowed the expenses (totaling \$2,885), and that allowance will be included in the next report of claims and recommendations.

- 8. The Claimant's claim was included in the Liquidator's Report of Claims and Recommendations as of August 29, 2012. Page 7 of Schedule 1 to that report recommends an allowance of \$2,150 at Priority Class II. The pertinent pages of the Report are attached as Exhibit 10.
- 9. On October 11, 2012, the Court issued an Order Approving Liquidator's Report of Claims and Recommendations as of August 29, 2012. Exhibit 11.
- Notice providing for allowance of \$2,150 and for future dental expenses to be addressed under the separate proof of claim resolved the matter. See Exhibit 8. The Court approved that allowance. Exhibit 11. Accordingly, acting pursuant to the process described in the Liquidator's July 6, 2012 letter (Exhibit 9), the Liquidator filed a Motion to Dismiss Disputed Claim Proceeding on October 26, 2012. (As noted in the motion, Claimant had not responded to the Liquidator's requests for assent.)
- 11. It now appears that the Claimant does not agree that the Amended Notice resolved his claim. In the Motion Request, the Claimant's father states that his agreement in the correspondence described above was "NOT in my best interest in representation of Gregory Wills," and he again asserts a claim for pain and suffering on behalf of Gregory Wills. Motion Request at 3. In the Addendum to the Motion Request, Claimant's father asserts that he would not have agreed if he had understood that the undersigned counsel was not representing him.<sup>2</sup> But whether or not Claimant agreed, the Amended Notice resolves at least the portion of

<sup>&</sup>lt;sup>2</sup> There is no ground for this asserted confusion. The notice of appearance of undersigned counsel in this matter dated March 9, 2012 and mailed to Mr. Wills identified counsel as appearing for the Liquidator. The letter to Mr. Wills dated March 9, 2012 (Exhibit 5) begins with the statement that counsel represents the Liquidator, and the letter to Mr. Wills dated March 23, 2012 (Exhibit 7) begins with the statement that counsel writes on behalf of the Liquidator.

Claimant's claim that asserts an agreement to provide dental treatment. To the extent that the Motion Request seeks expenses of dental treatment, it should be denied. (Neither the Court's approval of the allowance of the Claimant's claim in the order approving the August 29, 2012 claims report (Exhibit 11) nor the Claimant's claim for future dental expenses in the new proof of claim will be affected by denial of the Motion Request.)

# B. Claimant's Claim For Pain And Suffering Is Barred By The Statute of Limitations.

- 12. The Liquidator had understood that the Amended Notice resolved this matter by agreement. The Motion request, however, again asserts a claim for pain and suffering. Motion Request at 3. Regardless of the Amended Notice, any claims for pain and suffering are barred by the statute of limitations.
- 13. This matter arises from an accident injuring Gregory Wills' two front teeth that occurred on December 30, 1977 in New York. Any claim for pain and suffering arising from that accident was part of Claimant's potential personal injury action against Home's insured. It is separate from the question of dental expenses that was addressed in correspondence between Home and the Wills and included in the case file.
- 14. The limitations period for personal injury actions in New York is three years. "The following actions must be commenced within three years: . . . (5). An action to recover damages for a personal injury except as provided in sections 214-b, 214-c and 215." N.Y. Civil Practice Law and Rules § 214. (The exceptions do not apply here, as they concern actions based on herbicides, involving the discovery rule, or subject to a one-year limitations period.)

  The limitations period is extended when a plaintiff is under a "disability because of infancy" at the time the cause of action accrues. N.Y. C.P.L.R. § 208. "Infancy" is defined as meaning the state of being an "infant" a person "who has not attained the age of eighteen years." N.Y.

- C.P.L.R. § 105(j). In such cases, "the time within which the action must be commenced shall be extended to three years after the disability ceases . . . ." N.Y. C.P.L.R. § 208.
- 15. The statute of limitations on Claimant's claim against Home's insureds ran long ago. Gregory Wills was born on September 21, 1969 (Exhibit 2 at 2), and was eight years old at the time of the accident on December 30, 1977. See Exhibit 2 at 2; Motion Request at 1; Exhibit 4. Accordingly, the three-year limitations period began to run on September 21, 1987, when Claimant turned eighteen. The limitations period ran three years later, on September 21, 1990. This was many years before the Home liquidation began in 2003 and even more years before the proof of claim was filed in 2011.
- 16. The claim for pain and suffering asserted in the proof of claim and in the Motion Request is thus barred by the statute of limitations.
- 17. The Claimant's Motion Request accordingly should be denied. The Liquidator has already allowed Claimant's claim for dental expenses (and Claimant can submit claims for future dental expenses), while Claimant's claim for other amounts is barred by the statute of limitations.

### Conclusion

For the foregoing reasons, the Referee should deny Claimant's Motion Request and dismiss this disputed claim proceeding.

Respectfully submitted,

ROGER A. SEVIGNY, INSURANCE COMMISSIONER OF THE STATE OF NEW HAMPSHIRE, SOLELY AS LIQUIDATOR OF THE HOME INSURANCE COMPANY,

By his attorney,

MICHAEL A. DELANEY, ATTORNEY GENERAL,

J. Christopher Marshall
NH Bar ID No. 1619
Civil Bureau
New Hampshire Department of Justice
33 Capitol Street
Concord, NH 03301-6397
(603) 271-3650

Eric A. Smith

NH Bar ID No. 16952

Rackemann, Sawyer & Brewster, P.C.

160 Federal Street Boston, MA 02110 (617) 542-2300

November 19, 2012

### Certificate of Service

I hereby certify that the foregoing Liquidator's Objection to Claimant's "Motion Request" was sent to the Claimant by email and via first class mail, postage prepaid to Gregory Wills c/o William F. Wills, 4084 Silverado Drive, Liverpool, NY 13090-1620, this 19th day of November, 2012.

Fried find
Eric A Smith

ROC	OF OF CLAIM			
he	Home Insurar	ice Company	FOR LIQUIDATOR'S	USE ONLY
lerrin	nack County Superior C	ourt, State of New Hampshire 03-E-0106	DATE PROOF OF	
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2.	Claimant's Address:			//
(88	attached	LIVERPOOL, NY, 13090-1620		if your name, address, o- mail address, or telephone
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J.	· ex riumper; (	se Number: (315 ) 399-3886 (cell)	(see attached letter)	you must notify the Liquidator so she can advise you of new information.
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	d)Broker or A	gent	Gre	gory M.Wills)
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	b. Name of law firm:	•
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	d. Attorney's telephone:	
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14.	4. If you are completing this Proof of Claim as a Third Party Claimant against an insured of The Home, you mu	
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	onditionally release your claim against the insured by signing the following, as required by N.H. Rev. Stat. Ann.	§ 402-C:40 I:
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	Claimant's signature	
15.	5. All claimants must complete the following:	
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	that the matters set forth in this Proof of Claim are true to the best of my knowledge and belief.  I also certify that no part of this claim has been sold or assigned to a third party.	ubject to criminal
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	Manchester, New Hampshire 03105-1720	
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	N. C.	

You should complete and send this form if you believe you have an actual or potential claim against The Home even if the amount of the claim is presently uncertain.

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THE HOME INSURANCE COMPANY
IN LIQUIDATION P.O. BOX# 1720
MANCHESTER, NEW HAMPSHIRE 03105-1720

JULY 7,2011

VIA CERTIFIED MAIL
RETURN RECEIPT REQUESTED

REF: THE HOME INSURANCE CO.IN LIQUIDATION POC#; CLMN713953 .Liquidation not discovered the HOME INSURANCE CO.CLAIM#: 112L564866-155

INJURED PERSON: GREGORY M.WILLS.

DEAR THE HOME INSURANCE COMPANY IN LIQUIDATION:

ENCLOSED AND ATTACHED FIND: PROOF OF CLAIM FORM COMPLETED ON THE FRONT AND BACK DATED JULY 7,2011, SIGNED BY: WILLIAM F.WILLS, (father) AS A RESULT OF GREGORY BEING BEING STATIONED OUT OF STATE SINCE MAY 2011.

ALSO ENCLOSED FIND THE FOLLOWING DENTAL EXHIBITS WHICH ARE THE ONLY ONES GREG.COULD GET FROM OFFICE OF: DR.JOSEPH TUTOR,DDS & DR.THOMAS NOLAN,DDS. 4820 WEST TAFT ROAD LIVERPOOL,NY, 13088 PHONE# 315/451-4900

EXHIBITS: 2,3,4 & 5 FOR DENTISTS: FROM: DR.TUTOR, DDS & DR.NOLAN, DDS. ( THEY ARE IN PRACTICE NOW TOGETHER)

EXHIBIT 1. IS FOR DR.JESSICA N.TORRE, DDS FOR THE EMERGENCY VISIT AND GREGORY WILL NEED A PERMANENT CROWN, HE PAID \$350.00 FOR THE PROVINSIONAL CROWN WHICH IS THE EMERGENCY VISIT ON 6/2/2011.

BECAUSE GREGORY WAS IN TRAINING IN THE CITY OF BOSTON, MASSACHUSETTS SINCE MID JUNE 2011, HE HAS NOT HAD THE OPPORTUNITY TO GET A POST OFFICE BOX AT THE POST OFFICE IN THE AREA WHERE HE IS STATIONED IN THE ISLAND OF NANTUCKET, MASSACHUSETTS,

PLEASE ADDRESS ALL CORRESPONDENCE TO MY ADDRESS WHICH IS THE ADDRESS GREGORY IS USING FOR GUARANTEE OF HIS MAIL DELIVERY UNTIL HE NOTIFY YOU OF HIS MAILING ADDRESS WHERE TO SEND HIS MAIL, AFTER HE GET THE POST OFFICE BOX:

IF YOU HAVE TO SEND MAIL FOR HIM PLEASE ADDRESS IT AS FOLLOWS.

GREGORY M.WILLS, C/O WILLIAM F.WILLS 4084 SILVERADO DRIVE LIVERPOOL,NY, 13090-1620

MY PHONE#: 315-399-9391 cell.

MY HOME PHONE#;315-622-0850 N/P N/L you can leave message on the answering machine if needed.& I will get the message/information to Gregory.

ENCLOSED/ATTACHED:

YOURS TRULY, Tofelle WILLIAM F. WILLS
FATHER OF GREGORY M. WILLS

4084 SILVERADO DR.

# STATEMENT OF SERVICES RENDERED

Jessica N. Torre, D.D.S., P.C. 43 Old South Road Nantucket, MA 02554

(508)228-2699

CHART NO. W10046

PAGEN

BELING DATE 06/02/2011

PROVIDERS: (ID,Name,Number) 1017-Jessica Torre, DDS #26-2874566

GUARANTOR NAME AND MAKING ADDRESS

Gregory M Wills 46 B Okorwaw Nantucket, MA 02554-4307 JULY 7,2011 via certified mail ret.rec.req. To; The Home Insurance Company In Liquidation. POC# CLMN713953.

The Home Insurance Co, Claim#:112L564866-155

EXHIBIT=1 enc. with letter dated 7/7/2011

and copy of the POC form filled out on nt & back ,dated 7/7/2011

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July 7,2011 The Home Insurance Company In Liquidation POC# CLMN713953 EXHIBIT-2
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he Home		DATE		A DIAGNOSTIC	I. EXEMINATION	b. Periodic	C. Emergency	2. X-Rays	Pull Mouth	D. Pentages	d. Bits Wing.	3. Diagnostic	4. Treatment'Plen/Ins.	5. Consultation	A PREVENT	1. Adult Prophy	2. Child Prophy	3. Fluoride Treatment	4. Oral Hyg	5. Tissue Medication		C. PEDODONTIC	t. ruipotomy	1. Space Maintaine	4. Corrective Appliance	D. ENDODONTIC	1. Pulp Treatment	2. Root Can			NOTICE TO INSU	require your ow	noda muse au
July 7,201, The Home	Acme Trentance Co	Lain#;112L564866-155		segory M.Wills														_												- ·			<u></u>

atta : Carol Huniciano CARING CENT STO STATEMENT TON STIR FOR PREATMENT ESTIMATE GURE Enterplies Might. LESSIGN STATIMENT OF ACTUAL SERVICES Harpam Hark, 71. J. 07932 7/7/2011 The Home Ins.Co. n Liquidation 4184 Silverado Dr. POC#CLMN713953 Riverpool, ny. 13058 The Home Ins.Co. CLAIM#; Claim# 1121564866-155 1120564866-155 EXHIBIT-4 The second secon 724 The second secon MEL MILMISSE Na prosentino propositi T. . \*,5=5; -TO EXAMPLE AND THE PROPERTY AND EST IN TERMS FROM INTERPOLATION FOR ANY STREET AND THE PROPERTY OF THE PROPERT FOR ADMINISTRATE USE ONLY Are - High Noble Crown 2750 750 00 Porc High Noble Crown 08 31 98 75000 # 9. # 9 are teeth involved in accident case # 1121564866-155 Crowns Need to be replaced due to decay + fractures. Thomas B. Joles, D. MAK ALLOWABLE स्टाब करणाम्हर है हे हैं ते हैं। देखनुष्टेंग देशदे हैं कि एक्सरेंग देखनुष्ट ते प्रात्मित

# 7/7/2011 THE HOME INSURANCE COMPANY IN LIQUIDATION POC# CLMN713953 THE HOME INSURANCE COMPANY CL#;112L564866-155 EXHIBIT 5.

TIME 7:29 AM

### Joseph Tutor DOS

DATE 6/20/2011

### **PATIENT HISTORY**

FOR 1180 - Greg Wills

	Walkout	Provider	Service				
Date	Number		Code	<u>Description</u>	Tooth	Surface	Fee Charned
7/10/2002	4630	3	02330	RESIN-ONE SURFACE, ANTERIOR	9	1 .	\$0.00
7/31/2002	5540	3	02750	CROWN-PORCELAIN FUSED TO HIGH NOBLE META	9		\$900.00
7/31/2002			02750	CROWN-PORCELAIN FUSED TO HIGH NOBLE META	8	•	\$900.00
8/14/2002	6115	3	00140	LIMITED ORAL EVALUATION-PROBLEM FOCUSED			\$0.00
8/30/2002	6811	3	09999	UNSPECIFIED ADJUNCTIVE PROCEDURE			\$0.00
10/8/2002	8460	3	00003	BLEACHING-LOWER ARCH	LA		\$250.00
10/8/2002			00002	BLEACHING - UPPER ARCH	UA		\$250.00
10/11/2002	.8613	3	00140	LIMITED ORAL EVALUATION-PROBLEM FOCUSED			\$0.00
1/2/2003	12009	3	00140	LIMITED ORAL EVALUATION-PROBLEM FOCUSED			\$0.00
1/10/2003	12347	3	00140	LIMITED ORAL EVALUATION-PROBLEM FOCUSED			\$0.00
1/10/2003			09436	CROWN/BRIDGE INSERTION	9		\$0.00
1/10/2003			09435	CROWN/BRIDGE INSERTION	8		\$0.00
1/17/2003	12668	MS	01110	PROPHYLAXIS-ADULT			\$80.00
1/17/2003			00120	PERIODIC ORAL EVALUATION			\$30.00
3/15/2005	47797	EC	01110	PROPHYLAXIS-ADULT			\$65.00
3/15/2005			00120	PERIODIC ORAL EVALUATION			\$33.00
3/15/2005			00274	BITEWINGS-FOUR FILMS			\$45.00
12/12/2006	77702	EC	01110	PROPHYLAXIS-ADULT			\$72.00
12/12/2006	٠.	3	00120	PERIODIC ORAL EVALUATION			\$40.00
12/12/2006		EC	00220	INTRAORAL-PERIAPICAL FIRST FILM			\$23.00
12/12/2006			00274	BITEWINGS-FOUR FILMS			\$51.00
12/18/2006	77901	1	01351	SEALANT-PER TOOTH	31		\$47.00
12/16/2006			02391	RESIN-ONE SURFACE POSTERIOR	18	0	\$140.00
6/14/2007	86554	MS	01110	PROPHYLAXIS-ADULT			\$84.00
6/14/2007		3	00120	PERIODIC ORAL EVALUATION			\$45.00
6/14/2007		MS	00220	INTRAORAL-PERIAPICAL FIRST FILM	- 18		\$26.00
1/10/2008	96694	MS	01110	PROPHYLAXIS-ADULT			\$84.00
1/10/2008		SM	00120	PERIODIC ORAL EVALUATION			\$45.00
1/10/2008		MS	00274	BITEWINGS-FOUR FILMS			\$56.00
1/28/2009	114198	JB	01110	PROPHYLAXIS-ADULT			\$90.00
1/28/2009		1	00120	PERIODIC ORAL EVALUATION			\$48.00
1/28/2009		JB	00274	BITEWINGS-FOUR FILMS			\$60.00
5/29/2008	119834	BON	01110	PROPHYLAXIS-ADULT			\$90.00
5/29/2008			00120	PERIODIC ORAL EVALUATION			\$48.00
11/4/2009	126847	<b>JB</b>	01110	PROPHYLAXIS-ADULT			\$90.00
11/4/2009		3	00120	PERIODIC ORAL EVALUATION			\$0.00

AUS 3 0 2011

August 26,2011.

The Home Insurance Company .......VIA CERTIFICATE OF MAILING In Liquidation, P.O.Box 1720

Manchester, New Hampshire 03105-1720

Re: Gregory Wills Claim 112L564866-155

The Home insurance Company in Liquidation POC# CLMN713953

Dear The Home insurance Company in Liquidation:

Enclosed and attached find the ORIGINAL LETTER DATED 8/23/2011 From; Dr., Joseph Tutor. DDS,

Until further notice to you send all mail for Gregory involving this case to my address listed below Thank you for your cooperation in this matter. ENCLOSED & ATTACHED:

William F Wills
Father of Gregory Wills
4084 Silverado Dr.
Liverpool, NY 13090-1620.

my phone number is; 315-399-9391



Joseph Tutor, DDS Family & Cosmetic Dentistry 4820 West Taft Rd., Suite 101 Liverpool, NY 13088

Telephone: (315) 451-4900 Fax: (315) 451-6192 Jstutor4820@centralny.twcbc..com

8/23/2011

Patient: Gregory Wills DOB: 9/21/1969

Date of Accident: 12/30/1977

To Whom It May Concern:

Greg has been a patient in this office since January 1976. At the age of eight years old he was involved in an accident and injured teeth 8 and 9 (upper front). At that time due to his age, resin restorations were done. Permanent crowns were not recommended until the age of 18 due to continued growth and facial development.

Crowns are considered permanent restorations; however they do not last forever. Normal wear and tear as well as conditions due to the aging process will require that they be replaced over a patient's lifetime. How many times is unknown as injuries may not manifest into other conditions such as root canals until years after the initial injury.

Please feel free to contact our office with any questions or concerns regarding this correspondence.

Sincerely,

Cindy L. Barna
Treatment Coordinator

Censy & Barra

ONPC

City of Concord, Town of Merrimack, County of Merrimack, State of New Hampshire.

Guperior હાઇકો Office of the Clerk,Merrimack County Supreme Court,163 N,Main Street.P.O.Box 2880 Concord,New Hampshire,03301-2880.

GREGORY M.WILLS

POC NUMBER: CLMN713953 -01

CLAIM NUMBER: 112L564866-155 life long claim

DOCKET NUMBER: 03-E-0106

VS:

THE HOME INSURANCE COMPANY IN LIQUIDATION

SWORN AFFIDAVIT

THIS IS A REQUEST FOR REVIEW BY THE COURT JUSTICE IN THIS CASE.
INVOLVING DENIAL OF LIFE LONG CLAIM AGREED ON BY THE HOME INSURANCE.
COMPANY & NOW DENIED BY:THE HOME INSURANCE COMPANY IN
LIQUIDATION.

When The Home Insurance Company Office In Syracuse,NY, lost all the billing/payments when they moved into another building in Syracuse,NY, (WE) I & my spouse contacted Ms.Rachael Kretser, New York Assistant,Attorney General,after the investigation by that office it was referred to: New Jersey Governor Consumer Protection Office Mr.Alfred Slocum,Commissioner, Justice Complex,Trenton,NJ./ & Andrea Filkowitz, Assistant, Attorney General Division of Law,Office of Attorney General,Newark NJ. The Home Insurance Company settled under "LIFE LONG CLAIM" no sum of monetary damage was paid out,however we accepted the Life Long Claim Agreement by them which would cover Gregory M. Wills for Life under the agreement.

Now, The Home Insurance Company In Liquidation is again involved in the same kind of action involving denial of the claim which was not discovered they were in Liquidation until JUNE 2011.

I have submitted several letters and billing statements to The Home Insurance Company In Liquidation & REQUESTS for them to correct information on the record from responses I have received from them over the past year (2011) I am requesting they release all the

PAGE 1 OF 3

continued .

· documentation to this court justice including my complaint letter to the attention of Mr.Tom Kober, Esq.Chief Claims Officer, New York, NY.

Because of the unethical past history with The Home Insurance Company, & now with The Home Insurance Company In Liquidation I am requesting a review from this court justice in this case which The Home Insurance Company In Liquidation had now Denied, I will not release their insured from the liability until this court Justice had made a decision due to the past "Bad Faith Practices" by the Home Insurance Company, I have absolutely NO trust & NO confidence in any thing they say now after the prior bad faith practice by The Home Insurance Company.

I am not an attorney & I don't have any kind of legal knowledge of the court or law, I express my apology to this court and request consideration from this court in this filing because of my lack of legal knowledge, & past distress caused by The Home Insurance Company in their bad faith practice which is a caution for me to never trust them again for anything they do or say. ( Cross ref; U.S.Postal Service, confirmation case# CA106515149,CA106479714 CA106479755)

COPY:

MR. PETER BENGELSDORF

Special Deputy Liquidation For:

via certified mail return receipt requested.

Roger A, Sevigny, Liquidator

Of The Home Insurance Company

In Liquidation

P.O.Box# 1720

Manchester, New Hampshire. 03105-1720

enclosed/attached copy of acknowledgement of receipt.POC CLM N713953-01

- 1.I William F, Wills am over 18 years old.
- 2. I am of sound mind.
- 3.I have authorization from Gregory M. Wills to represent him in this case.

From; William F.Wills/Representative For; Gregory M.Wills, Claimant in this case. Gregory M.Wills % William F.Wills 4084 Silverado Drive Liverpool.NY.13090-1620 enclosed/attached copy of acknowledgement of receipt.POC CLMN713953-01

PAGE 2 of 3

continued

William F.Wills Signature: Defection Date: 16th January 2012.
Sworn before me //e_this date;January 2012
Norary Signature : 100 Miles County Of Heavy York
COUNTY OF ONONDAGA, STATE OF NEW YORK

PAGE 3 of 3

continued

### THE HOME INSURANCE COMPANY IN LIQUIDATION

P.O. Box 1720 Manchester, New Hampshire 03105-1720 Tel: (800) 347-0014

POC #: CLMN713953-01

Amount Allowed: \$ 0

Gregory Wills C/O William F. Wills 4084 Silverado Drive Liverpool, NY 13090

### ACKNOWLEDGMENT OF RECEIPT

I hereby acknowledge receipt of the Notice of Determination as a Class II Creditor claim and confirm that I understand the content thereof. I further acknowledge and confirm that I understand the Instructions regarding the Notice of Determination of my Claim against The Home Insurance Company in Liquidation and in that regard advise as follows:

(Chec	ck off all applicable items.) _ I agree to the determination.
<u>X</u> .	I reject the determination and want to file a Request for Review (specific reasons must be included along with return of the signed Acknowledgment).
<u>x</u>	I reject the determination and intend to file a separate Objection with the Court, without filing a Request for Review. I am enclosing my copy of Objection filing/sworn affidavit for the court with copy of this notice to you.  I have not assigned any part of this claim.
<u>X</u>	I have not made any other recoveries with respect to this claim.  this was a life long claim settled by Home Insurance Company years ago a see copy of affidavit attached.  I have not sought and do not intend to seek any other recoveries with respect to this claim. pending response from the court due to the Bad Faith Practice by Home Insurance Company, see copy of affidavid attached.  I have made recovery from others with respect to this claim (full details must be included with this Acknowledgement).
	I have sought or intend to seek recovery from others with respect to this claim (full details must be included with this Acknowledgement).  thur this courts The Home Insurance Company In Liquidation.

I request that The Home mail further correspondence to: THE COURT JUSTICE IN THIS CASE IN ATTEMPT TO RESOLVE THIS CASE WHICH ORIGINALLY INVOLVED THE HOME INSURANCE "BAD FAITH PRACTICE" involving the case & billing involving the case& agreement to LIFE LONG CASE. (see copy of affidavit attached)

X Same name as above.
New name
X Same address as above New address
This Acknowledgment of Receipt must be completed, signed and returned to The Home i order to be eligible for distributions from The Home estate as directed by the Court.
Signature:
Printed Name:
Title: REPRESENTATIVE FOR CLAIMANT.
Date: JANUARY 16, 2012
COPY OF OBJECTION AFFIDAVIT ATTACHED.

### THE HOME INSURANCE COMPANY IN LIQUIDATION

P.O. Box 1720 Manchester, New Hampshire 03105-1720 Tel: (800) 347-0014

Date: 12/19/2011

Class: II

Gregory Wills C/O William F. Wills 4084 Silverado Drive Liverpool, NY 13090

RE:

NOTICE OF DETERMINATION Proof of Claim No.: CLMN713953-01

### **Determination Summary**

Gross Amount of Claim

:\$ 200,000.00

Amount Allowed by Liquidation

:\$0

Explanation: You filed a Proof Of Claim (POC) seeking compensation of \$200,000 and payment of on-going dental treatment expenses for damage to two teeth from an accident nearly thirty-four (34) years ago, on 12/30/77 when you were 8 years of age. Various dental bills were paid under the Medical Payments coverage of a Homeowners Policy issued to John & Ann Schaefer through The Home Insurance Company (Home). This was done without conceding or intending to infer that the Home insureds were legally liable. Said payments were voluntarily made and there was no documented intention to toll the applicable statute of limitations in New York, CPLR Sec.214 which limits bringing suit for Personal Injury to three (3) years from the date of accident potentially tolled during an infant's age of minority. Your claim was denied on 12/12/01 due to the expired statute of limitations. The filing of this POC in the Home liquidation does not revive an otherwise expired statute of limitations as is in this situation.

Also, in filing your POC, you failed to complete Question 14 identifying and conditionally releasing the Home insured as required under N.H. Rev. Stat. Ann. Sec. 402-C:38, I(a)(7). That section provides that a POC shall consist of a verified statement that includes in the case of any third party claim based on a liability policy issued by the insurer, a conditional release of the insured pursuant to RSA 402-C:40. The New Hampshire Supreme Court affirmed the constitutionality of Sec. 402-C:40 in Gonya v New Hampshire Insurance Department 153 N.J. 521 (2006).

For the reasons above, you have not submitted sufficient support of your claim to justify an allowance and so your claim is disallowed.

### Dear Claimant:

The purpose of this letter is to provide you with a determination set forth above of claims you have presented to The Home Insurance Company in Liquidation ("The Home"), under the Proof(s) of Claim specified above. The Home expects to present notice of this determination to the Superior Court for Merrimack County, New Hampshire (the "Court") for approval in accordance with New Hampshire Revised Statute, RSA 402-C:45. Read this Notice of Determination carefully as it sets forth your rights and obligations in detail.

The Home has now made a Determination on the claims as set forth above in accordance with The Home Claim Procedures (the "Procedures") approved by the Court. If the claim has been allowed, in whole or in part, it has been assigned a Class II priority as a "policy related claim" pursuant to the Order of Distribution set forth in RSA 402-C:44 and will be placed in line for payment as directed by the Court from the assets of The Home. The first \$50 of the amount allowed on each claim in this class shall be deducted from the amount distributed as specified in RSA 402-C:44.

You may have other claims against The Home for which you may receive other Notices of Determination. You will have a separate right to dispute each Notice of Determination. If your claim has been allowed in whole or in part, this Notice of Determination does not mean that your claim will immediately be paid, or that it will be paid in full or at all. Pursuant to order of the Court, The Home may make distributions of its assets as a percentage of all allowed claims in a particular priority class in The Home estate as approved by the Court. The amount of the final payment for allowed claims will be determined by the final ratio of assets to liabilities and the applicable priority. Please be advised that the final percentage of payment you receive from The Home, at the time The Home estate is finally closed, is the total payment amount that you will be entitled to for this claim.

The Liquidator does not expect there to be assets sufficient to make a distribution to creditors in classes below Class II.

Any and all distributions of assets may be affected and/or reduced by any payments you have received on this claim from any other sources not listed on the Notice of Distribution. Any such distributions by The Home are based on The Home's knowledge and/or understanding of the amounts you have received in settlement and/or reimbursement of this claim from all other sources at the time of the allowance or thereafter. Should The Home subsequently become aware of prior recoveries from other sources The Home has the right to reduce its future distribution payments to you to the extent of such other recoveries or to seek and obtain repayment from you with respect to any previous distributions that were made to you.

A copy of the January 19, 2005 Restated and Revised Order Establishing Procedures Regarding Claims Filed With The Home Insurance Company in Liquidation may be obtained from the website of the Office of the Liquidation Clerk for The Home Insurance Company in Liquidation and US International Reinsurance Company in Liquidation, www.hicilclerk.org

Further, if you seek or receive any future payment from any other source on this claim after you receive a distribution payment from The Home you must notify The Home at the address below and The Home has the right to recover from you the distribution payments in whole or in part, to the extent of any such other future recoveries.

As a condition to receipt of any distributions, The Home shall be entitled to any rights to subrogation you may have against any third party and you shall be deemed to have assigned to The Home such rights upon receipt of any distributions. You shall also be obliged to reimburse The Home for any legal fees or other costs associated with The Home recovering from you any distribution payments to which you are not entitled.

The following instructions apply to this Notice of Determination:

### Claim Allowed

1. If this claim has been allowed in whole or in part and you agree with the determination, sign and date the enclosed Acknowledgment of Receipt of the Notice of Determination and mail the completed Acknowledgment to The Home.

### Claim Disallowed

2. A. If all or part of your claim has been disallowed or you wish to dispute the determination or creditor classification for any reason, you may file a Request for Review with the Liquidator. The Request for Review is the first of two steps in the process of disputing a claim determination. The Request for Review must be received by The Home within thirty (30) days from the date of this Notice of Determination.

### REQUEST FOR REVIEW FILING REQUIREMENTS:

- (a) Sign and return the attached Acknowledgment of Receipt form.
- (b) On a separate page, state specifically the reasons(s) you believe that the determination is in error and how it should be modified. Please note the Proof of Claim number on that page and sign the page.
- (c) Mail the Request for Review to:

The Home Insurance Company in Liquidation P.O. Box 1720
Manchester, NH 03105-1720

You should keep a copy of this Notice of Determination, Acknowledgment of Receipt and Request for Review, then mail the Original Request for Review to us by U.S. Certified Mail.

(d) The Request for Review must be received by The Home within thirty (30) days from the date of this Notice of Determination. The Request for Review must be in writing.

(e) The Liquidator will inform you of the outcome of the review and issue to you a Notice of Redetermination.

IF A REQUEST FOR REVIEW IS NOT FILED WITH THE HOME WITHIN THE THIRTY (30) DAY PERIOD, YOU MAY NONETHELESS DIRECTLY FILE AN OBJECTION WITH THE COURT WITHIN SIXTY (60) DAYS FROM THE MAILING OF THIS NOTICE. You do not have to file the Request for Review as a prerequisite to dispute the Notice of Determination. Please see Section 2B (below) for the Objections to Denial of Claims.

B. If your claim is disallowed in whole or in part, you may file an Objection with the Court at

Office of the Clerk, Merrimack County Superior Court

163 N. Main Street, P.O. Box 2880

Concord, New Hampshire 03301-2880

Attention: The Home Docket No. 03-E-0106

within sixty (60) days from the mailing of the Notice of Determination and bypass the Request for Review procedures as noted in Section 2A (above). If the Request for Review is timely filed, as outlined in Section 2A, the Liquidator will inform you of the outcome of the review and issue to you a Notice of Redetermination. If the redetermination is to disallow the claim, you may still file an Objection with the Court. You have sixty (60) days from the mailing of the Notice of Redetermination to file your Objection. Please also sign and return the Acknowledgment of Receipt form and mail a copy of the Objection to the Liquidator.

IF YOU DO NOT FILE AN OBJECTION WITH THE COURT WITHIN EITHER SIXTY (60) DAYS FROM THE MAILING OF THIS NOTICE OF DETERMINATION OR SIXTY (60) DAYS FROM THE MAILING OF ANY NOTICE OF REDETERMINATION, YOU MAY NOT FURTHER OBJECT TO THE DETERMINATION.

A timely filed Objection will be treated as a Disputed Claim and will be referred to the Liquidation Clerk's Office for adjudication by a Referee in accordance with the Procedures.

3. You must notify The Home of any changes in your mailing address. This will ensure your participation in future distributions, as applicable. For purposes of keeping The Home informed of your current address, please notify us at the address given on the letterhead above.

Sincerely yours,

Peter Bengelsdorf, Special Deputy Liquidator For Roger A. Sevigny, Liquidator of The Home Insurance Company in Liquidation

If you wish to speak to someone regarding this Notice of Determination, please contact:

George Ertle Senior Manager Home Insurance Company in Liquidation

Phone: 212-530-4340

## THE HOME INSURANCE COMPANY IN LIQUIDATION

P.O. Box 1720 Manchester, New Hampshire 03105-1720 Tel: (800) 347-0014

POC #: CLMN713953-01

Amount Allowed: \$ 0

Gregory Wills C/O William F. Wills 4084 Silverado Drive Liverpool, NY 13090

### ACKNOWLEDGMENT OF RECEIPT

I hereby acknowledge receipt of the Notice of Determination as a Class II Creditor claim and confirm that I understand the content thereof. I further acknowledge and confirm that I understand the Instructions regarding the Notice of Determination of my Claim against The Home Insurance Company in Liquidation and in that regard advise as follows:

(Check off all applicable items.)  I agree to the determination.
I reject the determination and want to file a Request for Review (specific reasons must be included along with return of the signed Acknowledgment).
I reject the determination and intend to file a separate Objection with the Court, without filing a Request for Review.
I have not assigned any part of this claim.
I have not made any other recoveries with respect to this claim.
I have not sought and do not intend to seek any other recoveries with respect to this claim.
I have made recovery from others with respect to this claim (full details must be included with this Acknowledgement).
I have sought or intend to seek recovery from others with respect to this claim (full details must be included with this Acknowledgement).

I request that The Home mail further correspondence to:

Same name as above.	
New name	
Same address as above	
New address	
This Acknowledgment of Receipt must be completed, signed and returned to order to be eligible for distributions from The Home estate as directed by the C	The Home in Court.
Signature:	
Printed Name:	
Title:	
Date:	

RACKEMANN SAWYER & BREWSTER

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PROFESSIONAL CORPORATION
COUNSELLORS AT LAW

Established 1886

Eric A. Smith 617-951-1127 esmith@rackemann.com

March 9, 2012

Mr. William F. Wills 4084 Silverado Drive Liverpool, NY 13090-1620

In the Matter of the Liquidation of The Home Insurance Company

Disputed Claim Proceeding: 2012-HICIL-54 Proof of Claim Number: CLMN713953-01

Claimant: Gregory M. Wills

### Amendment to Notice of Determination

Dear Mr. Wills:

As you know, I represent Roger A. Sevigny, New Hampshire Insurance Commissioner, as the Liquidator (Liquidator) of The Home Insurance Company (Home). We have received your letter of March 1, 2012. I understand that you want to be sure that the signature page of the Acknowledgement of Receipt is included in the case file. I will circulate a supplement to the case file including the signature page by the end of next week. The supplement will also include this letter, which is an Amendment to the Notice of Determination included in the case file.

In the course of preparing the case file, liquidation staff have again reviewed this matter. It appears that there is disagreement over whether Home agreed to pay for dental expenses with respect to the two front teeth until the permanent crowns were put in place when Greg Wills reached adulthood or for a longer period. The letters from 1982 and 1986 fairly read did not make an open-ended commitment to pay dental expenses with respect to the two front teeth for life. However, it appears that you had a different understanding. In light of the unpaid amounts involved (\$350 for the treatment billed June 2, 2011 and the \$1,800 on July 31, 2002), and in an effort to bring this matter to closure without the need for protracted proceedings, the Liquidator will allow the claim for the fully documented amount of \$2,150. The Liquidator issues this Amended Notice of Determination in the spirit of compromise given the amounts at issue.

Should future dental expenses be incurred with respect to the two front teeth (prior to any subsequent deadline established with respect to claims against Home) so as to warrant the filing of a new proof of claim, your son, Greg Wills, should do so at that time, referring to this proof of claim and fully explaining the new expenses. A new proof of claim form may be obtained at the web site of the liquidation clerk, <a href="https://www.hicilclerk.org">www.hicilclerk.org</a>. This Amended Notice of Determination

160 Federal Street Boston, MA 02110-1700 FEL 617 542 2300 FAX 617 542 7437

www.rackemann.com

Mr. William F. Wills March 9, 2012 Page 2

RACKEMANN SAWYER & BREWSTER

will not bar your son from filing a proof of claim seeking future dental expenses concerning the two front teeth, and the Liquidator would anticipate allowing such expenses so long as they are documented and causally related to the injury.

The Liquidator will not allow the claim with respect to amounts other than demonstrated dental expenses because, among other reasons, the statute of limitations with respect to any such claims expired long ago.

Therefore, the Liquidator hereby amends the Notice of Determination dated December 19, 2011 regarding Proof of Claim No. CLMN713953-01 to state that the Amount Allowed by Liquidation is \$2,150. Except as specified above, the other provisions of the Notice of Determination, including those with respect to distributions, continue to apply.

Please let me know if you have any questions regarding this matter. Please also advise if this Amended Notice of Determination resolves this matter.

Very truly tours,

Eric A. Smith

cc: Christopher Marshall Thomas Kober George Ertle



RACKEMANN
Sawyer & Brewster
Professional Corporation
Attorneys At Law.
Attn;Mr. Eric A.Smith,Esq.
160 Federal Street
Boston,MA, 02110-2300

19,March 2012 certificate of mailing.

RE; The Home Insurance Company In Liquidation.

Disputed Claim Proceeding; 2012-HICIL-54

Proof of Claim No. CLMN713953-01

Claim Number: 112L564866-155- Life Long Claim

Docket Number: 03-E-0106 Claimant; Gregory M.Wills.

Subject: Amendment to Notice of Determination.

Dear Mr.Smith, Esq.

Thank you for your letter to me dated 9, March 2012 which you state The Liquidator issues this Amended Notice of Determination in the spirit of compromise given the amount at issue.

Your letter state you represent Mr.Roger A,Sevingly, New Hampshire Insurance Commissioner, No I did not know that until I received your letter dated 9,March 2012.

My apology to you regarding my email to you dated 2,March 2012 with copy to:

help@hicilclerk.org when I requested from you to advise your client Mr.George Ertle stop calling our home to discuss the case that is in the court system re;his call to my home on 2 March 2012.)

I believe it is the right thing to do to amend the determination, I want to be sure that I fully understand the legal terms, Future expenses are pending at this time involving two (2) crowns on the two front teeth. (a) Should he include that now in this case being the court is aware future treatment from the POC filing. ? (b) Should he do a new proof of claim form NOW for the two front teeth.? I just want to be clear on that involving any questions that may be raised again being all the "Bad Faith Action's " in the past caused by The Home Insurance Co. (c will the Amendment to Notice of Determination stay valid for as long as he has to have work done on the two front teeth, ? (Again,my apology to you for my not having any knowledge of legal terms.) It is my concern to raise these issues now while the case is still in the court system & not having somebody come back later & say I did not question it. I am basing this on the past history of

of The Home Insurance Company/The Home Insurance Company In Liquidation. I am now raising the issue of "Rolling Interest" to the amount of \$2,150.00 that the Liquidator has allowed, I strongly believe it is only proper in "Good Faith" to allow the rolling interest.

Questions I am Raising to you now are:

- (a) If the Rolling Interest is denied can I appeal it thru the court Justice .?
- (b) Will the Rolling Interest be added to the amount the Liquidator allowed .?
- (c) Will Greg need a written statement from the dentist for the future treatments of the two front teeth prior to him having the work done, or can he just complete the Proof of Claim without the estimate from the dentist? (d) Will Greg submit the bills to the Liquidator or can the dentist send them in.? Will the liquidator pay the dentist or will Greg have to pay first & get reimbursed from the Liquidator,?.

Regarding your confirmation of my 1,March 2012 (with Ex-A proof of my mailing/ your tab-D filing w/copy to Office of the Clerk % Merrimack County Court) Thank you for your acknowledgement that you will circulate it to the case file.

I will look forward to hear back from you.

Thank you for your cooperation in this matter.

Copy; Office Of The Clerk
% Merrimack County Superior Court

certificate of mailing

Yours Truly : Selection of Sele

Gregory M.Wills, % William F.Wills

4084 Silverado Drive

Liverpool, NY, 13090-1620

Page 2



PROFESSIONAL CORPORATION
COUNSELLORS AT LAW

Established 1886

Eric A. Smith 617-951-1127 esmith@rackemann.com

March 23, 2012

Mr. William F. Wills 4084 Silverado Drive Liverpool, NY 13090-1620

In the Matter of the Liquidation of The Home Insurance Company

Disputed Claim Proceeding: 2012-HICIL-54 Proof of Claim Number: CLMN713953-01

Claimant: Gregory M. Wills

Re: Your letter of March 19, 2012

Dear Mr. Wills:

Thank you for your letter to me of March 19, 2012. I write on behalf of Roger A. Sevigny, New Hampshire Insurance Commissioner, as the Liquidator (Liquidator) of The Home Insurance Company (Home) and respond to your questions as follows:

- 1. You first ask whether your son should now file for future expenses. In the Amended Notice of Determination dated March 9, 2012 (Amended Notice), the Liquidator allowed Gregory Will's claim for dental expenses presented to date in the amount of \$2,150. That will close the present proof of claim. As stated in the Amended Notice, if Mr. Wills pays dental expenses with respect to the two front teeth in the future, he will need to file a new proof of claim. A reference in that proof of claim to the Amended Notice will suffice to explain the circumstances for the new filing for dental expenses. As stated in the Amended Notice: "This Amended Notice of Determination will not bar your son from filing a proof of claim seeking future dental expenses concerning the two front teeth, and the Liquidator would anticipate allowing such expenses so long as they are documented and causally related to the injury."
- 2. You ask whether the Amended Notice will stay valid. It will, but as stated in the Amended Notice, filings with respect to future dental expenses are subject to any future deadline established with respect to claims against Home. At some point in the future, the Court will likely enter a deadline pursuant to which all claims not submitted and proven will be barred. That deadline will apply to this claim like all others. Notice of that deadline, when set, will be given to Mr. Wills.
- 3. You ask about interest. Interest will not be added to the allowed claim amount. Under the New Hampshire insurer liquidation statutes, interest on claims from the date of



liquidation (here, June 13, 2003) is placed in Priority Class VII and can only be paid after all claims are paid in full. See N.H. RSA 402-C:44, VII. The Liquidator does not expect to pay any claims below Class II, so no interest will be paid on any claim.

- 4. You ask about submitting estimates. The dental care is a matter between Mr. Wills and his dentist. Any future proof of claim should include the invoices that Mr. Will's has paid, but there is no need to provide estimates in advance.
- 5. You ask who should submit the proof of claim. It will need to be Mr. Wills, not the dentist.
- 6. Your letter implies that you anticipate either that Home will pay the dentist (not possible, see No. 5 above) or that a check will follow shortly after allowance of a claim. This is not possible. Home is insolvent and being liquidated because its assets are insufficient to meet its obligations. Under the New Hampshire insurer liquidation statutes, claims are allowed and placed in priority classes. This is a lengthy process. As described in the initial Notice of Determination, claims allowed in Class II are not expected to be paid in full or immediately. At some point in the future, a percentage distribution will be paid to claimants with allowed Class II claims pursuant to Court order. Mr. Wills' claim will be treated like other Class II claims as respects the timing and percentage of payment.

In sum, the Amended Notice allows dental expenses in the amount of \$2,150 at Class II and preserves Mr. Wills' right to file a proof of claim for future dental expenses regarding the two teeth. To the extent Mr. Wills may seek to recover (1) amounts that are not dental expenses or (2) interest, those amounts are denied. If you wish to pursue those, you will need to raise the issues with the Referee in this disputed claim proceeding.

Very truly yours,

Suid Smet

Eric A. Smith

cc: Christopher Marshall Thomas Kober George Ertle

5,June 2012 JUN 0 7 2012

RACKEMANN
Sawyer & Brewster
Professional Corporation
Counselors at Law
Attn;Mr.Eric A.Smith,Esq.
160 Federal Street
Boston,MA, 02110-1700

Certificate of Mailing

Regarding; Amendment to Notice of Determination dated 19, December 2011.

In the Matter of the Liquidation of The Home Insurance Company Proof of Claim Number: CLMN713953-01

Proof of Claim Number: CLMN/13953-01
Disputed Claim Proceeding; 2012-HICIL-54

Claimant Claim#: 112L564866-155

Claimant; Gregory M.Wills

Dear Mr.Smith

This letter is generated due to the computer problems with the email I just sent to you,

This letter is in response to your letter to me dated; 9, March 2012.

Gregory has agreed that the Amendment Notice of Determination Resolves the Problem.

A new Proof of Claim Form has now been completed, (will be mailed to the court today) for the replacement of the two front teeth crowns, The permanent two front teeth crown's work is scheduled.

Please acknowledge. Thank you for your cooperation.

William F Wills/Representative for:

Yours Truly, Y Defile

Gregory M Wills

4084 Silverado Drive Liverpool,NY. 13090-1620

### Smith, Eric A. EAS

From:

وسر

Bill Wills <williamwills99@gmail.com>

Sent:

Tuesday, June 05, 2012 11:37 AM

To:

Smith, Eric A. EAS

Subject:

Fwd: Amendment to notice of Determination

----- Forwarded message -----

From: Bill Wills < williamwills 99@gmail.com >

Date: Tue, Jun 5, 2012 at 11:28 AM

Subject: Amendment to notice of Determination

To: esmith@rackemann.com

RACKEMANN
Sawyer & Brewster
Professional Corporation
Counselors At Law
Attn; Mr. Eric A.Smith,Esq.
160 Federal Street
Boston,MA. 02110-1700

Regarding: Amendment to Notice of Determination dated 19, December 2011

In the Matter of the Liquidation of The Home Insurance Company

Proof of Claim Number: CLMN713953-01 Disputed Claim Proceeding: 2012-HICIL-54

Claimant Claim#: 112L564866-155

Claimant; Gregory M.Wills.

Dear Mr, Smith:

This email is in response to your letter to me dated 9, March 2012.

Gregory has agreed that the Amendment Notice of Determination Resolves the Problem,

A new Proof of Claim Form has now been completed & will be mailed today to the court for the replacement of the two front teeth crowns, The permanent two front teeth crown's work is scheduled.

Please acknowledge receipt of this email. (computer problems involved in attempt to send it to you)

Thank you for your cooperation.

Yours Truly

William F Wills/Representative For; Gregory M Wills

4084 Silverado Drive Liverpool,NY 13090-1620

Gregory has agreed that the AMENDMENT NOTICE OF DETERMINATION



PROFESSIONAL CORPORATION
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Established 1886

Eric A. Smith 617-951-1127 esmith@rackemann.com

July 6, 2012

Mr. William F. Wills 4084 Silverado Drive Liverpool, NY 13090-1620

In the Matter of the Liquidation of The Home Insurance Company Disputed Claim Proceeding: 2012-HICIL-54 Proof of Claim Number: CLMN713953-01

Claimant: Gregory M. Wills

Re: Your email and letter of June 5, 2012

Dear Mr. Wills:

Thank you for your email and letter to me of June 5, 2012. The email and letter advise that Gregory Wills has agreed that the Amendment to Notice of Determination set forth in my letter of March 9, 2012 (further explained in my letter of March 23, 2012) resolves this matter. Since the Amendment to Notice of Determination resolves the matter, the Liquidator will take the following steps:

- The Liquidator will include the \$2,150 Class II amended allowance for the claim
  on the Liquidator's next report of claims and recommendations to the Court.
  Approval of the recommended allowance by the Court is the official action
  recognizing the allowance and making it eligible to participate in Class II
  percentage distributions as they are made.
- 2. Once the Court approves the allowance by approving the claims report, the Liquidator will request that the Referee dismiss this disputed claim proceeding (2012-HICIL-54).
- 3. In the meantime, the Liquidator will file a supplement to the Case File with the Referee. The supplement will contain our recent correspondence so that the Referee will continue to hold the matter in abeyance pending the Court's approval of the allowance.

160 Federal Street Boston, MA 02110-1700 TEL 617 542 2300 FAX 617 542 7437



Mr. William F. Wills July 6, 2012 Page 2

This will also confirm that the Liquidator has received the new proof of claim for future dental expenses dated June 5, 2012. That proof of claim has been assigned the number CLMN714296. Please refer to that number in future correspondence regarding the claim.

Very truly yours,

Suit fuit

Eric A. Smith

cc: Christopher Marshall

Thomas Kober George Ertle

### THE STATE OF NEW HAMPSHIRE

MERRIMACK, SS.

SUPERIOR COURT

Docket No. 03-E-0106

In the Matter of the Liquidation of The Home Insurance Company

# LIQUIDATOR'S REPORT OF CLAIMS AND RECOMMENDATIONS AS OF AUGUST 29, 2012

Pursuant to Paragraph 4 of the Order Approving Liquidator's Report of Claims and Recommendations entered December 16, 2004, Roger A. Sevigny, Insurance Commissioner of the State of New Hampshire, as Liquidator ("Liquidator") of The Home Insurance Company ("Home"), hereby submits this report of claims and recommendations for allowance. The claims are identified and the Liquidator's recommendations are set forth on the attached Schedule 1. The Liquidator recommends that the Court approve the treatment of the claims as set forth on the Schedule pursuant to RSA 402-C:45 and RSA 402-C:38.

- 1. The Liquidator has issued notices of determination concerning the claims described on Schedule 1 in the amounts and at the priorities set forth on the Schedule.
- 2. With respect to all claims described on Schedule 1, either the claimants have acknowledged that they agree with the claim determinations or more than sixty days have passed from the mailing of the notices of determination without any objection being filed with the Court. The claimants accordingly may not object further to the determinations with respect to these claims. See RSA 402-C:41, I; Restated and Revised Order Establishing Procedures Regarding Claims Filed With The Home Insurance Company In Liquidation dated January 19, 2005, § 8.

- 3. Several claims described on Schedule 1 reflect determinations that the third-party claimant proofs of claim were incomplete because the insured was not identified and the conditional release required by RSA 402-C:38, I(a)(7), and set forth at item 14 of the proof of claim, was not executed. See RSA 402-C:38, I(b) ("No claim need be considered or allowed if it does not contain all the information under subparagraph (a) which may be applicable."). The Liquidator sent letters to such claimants or their law firms requesting that they complete the proofs of claim within thirty days in light of the Supreme Court's decision in Gonya v.

  Commissioner, New Hampshire Ins. Dept., 153 N.H. 521 (2006). In the absence of a response, the Liquidator issued notices of determination. More than sixty days have passed from the mailing of the notices of determination without any objection being filed with the Court. The claimants accordingly may not object further to these determinations.
- 4. Certain of the claims on Schedule 1 arise under AFIA Treaties. The determinations of these AFIA claims have been agreed by Century Indemnity Company.
- 5. In accordance with RSA 402-C:45, I, the Liquidator hereby reports on the claims set forth on Schedule 1 to the Court and recommends that the claims be allowed in the amounts and at the priority classes set forth on the schedule pursuant to RSA 402-C:45, II. The Liquidator has reviewed the claims and submits that the amounts recommended are fair and reasonable and that the priority classes recommended are proper under RSA 402-C:44.
- 6. In light of the suggestion in the Referee's Ruling on Liquidator's Motion for Clarification in Disputed Claims Docket No. 2005-HICIL-2 (Nov. 14, 2005), the Liquidator notes that there may be potential setoffs regarding certain of the claims set forth on the schedule. In any such event, those setoffs will be applied before distributions are made.

Respectfully submitted,

ROGER A. SEVIGNY, INSURANCE COMMISSIONER OF THE STATE OF NEW HAMPSHIRE, AS LIQUIDATOR OF THE HOME INSURANCE COMPANY,

By:

Peter A. Bengelsdorf

Special Deputy Liquidator

Date: September 6th, 2012

# THE HOME INSURANCE CO. IN LIQUIDATION Liquidator's Report of Claims and Recommendations Dated August 29, 2012 - Pursuant to RSA402-C:45 (Notice of Determination Acknowledged as Agreed or Not Timely Objected To)

Distribution will be subject to set off.

00	Class	=	=	=	=	=	=	=	=	=	=
MOD Amount	Recommended	00.0	0.00	00.0	00.0	2,150,00	00.0	00.0	00.0	0.0	00.00
	Brief Description	Claimant's counsel confirmed the underlying claims were settled or dismissed and they are no longer proceeding against the insured. Hence the POC was denied No further claim asserted against The Home.	Claimant's counsel confirmed the underlying claims were settled or dismissed and they are no longer proceeding against the insured. Hence the POC was denied. No further claim asserted against. The Home.	Claimant's counsel confirmed the underlying claims were settled or dismissed and they are no longer proceeding against the insured. Hence the POC was denied. No further claim assertled against The Home.	Claimant's counsel confirmed the underlying claims were settled or dismissed and they are no longer proceeding against the insured. Hence the POC was denied. No further claim asserted against The Home.	Claimant's father, as authorized agent for Claimant. submitted the instant POC as well as an additional proof of claim seeking allowances for reasonable and necessary dental work claimed under a Home insurance policy. This allowance resolves the initial proof.	Claimant's counsel confirmed the underlying claims were settled or dismissed and they are no longer proceeding against the insured. Hence the POC was denied. No further claim asserted against The Home.	Claimant's counsel confirmed the underlying claims were settled or dismissed and they are no longer proceeding against the insured. Hence the POC was denied. No further claim asserted against The Home.	Claimant's counsel confirmed the underlying claims were settled or dismissed and they are no longer proceeding against the insured. Hence the POC was denied No further claim asserted against The Home.	Claimant's coursel confirmed the underlying claims were settled or dismissed and they are no longer proceeding against the insured. Hence the POC was denied. No further claim asserted against The Home.	The underlying suit had been settled in 2005. The Massachusetts insurers insolvency Fund had paid \$130,000.00 to settle the claim on behalf of The Home. Hence the POC was denied. No further claim asserted against The Home.
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		WESTLAKE	1 AKE CHARLES	LAKE CHARLES	LAKE CHARLES	COGG	WESTI AKE	LAKE CHARLES	OWA	CHURCH POINT	BOSTON
	**************************************	Address	TO COMPT TO	1607 MOELING ST	1078 WOOD! AND HILLS DR		4084 SILVERADO DR	1801 JOHN STINE ND	19151 CLIFFTON RD HWY	ENG W HANDY ST	ATT: ERIC EISENBERG. ESQ. 28 STATE STREET
				CLMN700360-01 FRED P VICTORIAN		GREGORY WILLS C/O WILLIAM	wus	CLMN700952-01 HARLAN J DUHUN CLMN700952-01 HARLAN J DUHUN	CLMN700935-01 HARRY J BROUSSARD	ACINO COMPANY	HINCKLEY, ALLEN & SNYDER.
		NOD Number	CLMN700965-01 EZRA MAK IN	CLMN700980-01		CLMN/002/0-01	CLMN713953-01	CLMN700952-01	CLMN700935-01		INSU701626-01



### THE STATE OF NEW HAMPSHIRE

MERRIMACK, SS.

SUPERIOR COURT

Docket No. 03-E-0106

In the Matter of the Liquidation of The Home Insurance Company

### [PROPOSED]

# ORDER APPROVING LIQUIDATOR'S REPORT OF CLAIMS AND RECOMMENDATIONS AS OF AUGUST 29, 2012

On consideration of the Liquidator's Report of Claims and Recommendations as of August 29, 2012 ("Claims Report"), submitted by Roger A. Sevigny, Insurance Commissioner of the State of New Hampshire, as Liquidator of The Home Insurance Company, it is hereby ORDERED as follows:

- 1. The Claims Report is hereby APPROVED; and
- 2. The claims identified on Schedule 1 to the Claims Report are hereby

ALLOWED in the amounts and at the priorities set forth in the schedules.

So Ordered.

Dated: 10/1/12

Presiding Justice