



FLORIDA DEPARTMENT OF FINANCIAL SERVICES

Division of Rehabilitation and Liquidation  
[www.myfloridacfo.com/division/receiver](http://www.myfloridacfo.com/division/receiver)

**Si necesita una versión en español de este aviso, visite el sitio web de la  
División de Rehabilitación y Liquidación [www.myfloridacfo.com/division/receiver](http://www.myfloridacfo.com/division/receiver).  
(If you need a Spanish version of this notice, visit the Receiver's website at [www.myfloridacfo.com/division/receiver](http://www.myfloridacfo.com/division/receiver))**

**March 14, 2022**

## **NOTICE TO POLICYHOLDERS**

### **Regarding the Liquidation of Avatar Property & Casualty Insurance Company**

Dear Policyholder:

This letter is being sent to you because our records indicate that you are a policyholder of Avatar Property & Casualty Insurance Company ("Avatar"). On March 14, 2022, Avatar was ordered liquidated by the Second Judicial Circuit Court in Leon County, Florida and your coverage will be cancelled effective 12:01 a.m. on April 13, 2022. The Florida Department of Financial Services ("Department") was appointed Receiver of Avatar. A copy of the liquidation order for Avatar and other relevant information is available on the Department's website, [www.myfloridacfo.com/division/receiver](http://www.myfloridacfo.com/division/receiver).

**If you have not already discussed this matter with your agent, please contact your agent immediately to make sure that you get new coverage to replace your Avatar policy.** Your agent is in the best position to advise you as to your insurance options. To assist your agent and you in this process, we also have notified your agent directly of the cancellation of your policy.

**POLICY CANCELLATION:** Continued, uninterrupted property coverage is particularly important during hurricane season. Under the liquidation order, your Avatar policy will be cancelled effective 12:01 a.m. on April 13, 2022, unless otherwise terminated prior to that date.

CONTACT YOUR AGENT IMMEDIATELY so that your agent can assist you in securing new insurance coverage with another insurance company prior to April 13, 2022. IF YOU DO NOTHING, YOUR POLICY WILL BE CANCELLED EFFECTIVE 12:01 A.M. ON APRIL 13, 2022 and you will no longer have insurance coverage.

### **CLAIMS FOR LOSSES INCURRED PRIOR TO 12:01 A.M. ON APRIL 13, 2022:**

Claims for losses incurred prior to the April 13, 2022, will be handled by the Florida Insurance Guaranty Association ("FIGA") <https://figafacts.com/>.

**The deadline for filing claims in the Avatar receivership is March 14, 2023.**

FLORIDA DEPARTMENT OF FINANCIAL SERVICES  
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325 John Knox Road • Atrium Building Suite 101 • Tallahassee, Florida 32303 • Tel. 800-882-3054 and 850-413-3081  
Website: [www.myfloridacfo.com/division/receiver](http://www.myfloridacfo.com/division/receiver)  
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Information regarding the method for filing a claim in the receivership proceeding will be available on the Department's website, [www.myfloridacfo.com/division/receiver](http://www.myfloridacfo.com/division/receiver).

**PROCESS FOR PAYMENT OF CLAIMS:** The Department is currently gathering claim files and claim data to forward the information to FIGA. As a result, there may be a slight delay in claim processing during this transitional period. Please continue to contact Avatar using the contact information below to check the status of an existing claim and/or to file a new claim. The Department's website, [www.myfloridacfo.com/division/receiver](http://www.myfloridacfo.com/division/receiver), will be updated once the transition is completed.

**RETURN PREMIUM:** Return premiums are covered by the Florida Insurance Guaranty Association ("Guaranty Association") which has been activated to help pay refunds for Avatar policyholders.

Once all policies are canceled, the calculation of return premium amounts due to policyholders will be performed. Once completed, the information will be sent to the Guaranty Association for the processing and payment. The process will take approximately 30 to 60 days after April 13, 2022. This time is required to correctly calculate the return premium amounts, transmit the data to the Guaranty Association and allow the Guaranty Association the time necessary to process, print and mail checks.

At this time, we ask that you refrain from contacting the Guaranty Association until the cancellation calculation and submission of the return premium data is completed.

**CONSUMER/CLAIMS CALLS:**

Consumers with questions regarding Avatar should contact the Company directly at (813) 514-0333.

**CONTACTING THE DEPARTMENT:** If you have any non-claims related questions regarding the receivership, please visit the Department's website at [www.myfloridacfo.com/division/receiver](http://www.myfloridacfo.com/division/receiver). You also may contact the Department at [Consumer.Services@myfloridacfo.com](mailto:Consumer.Services@myfloridacfo.com) or by calling (800) 882-3054 or (850) 413-3081.