## NOTICE OF LIQUIDATION: CAMERON MUTUAL INSURANCE COMPANY ("CMIC")

Lindley-Myers v. Cameron Mut. Ins. Co., et al., 23AC-CC04735 Circuit Court of Cole County, Missouri ("Court")

To: Policyholders and insureds who may have claims against CMIC

Effective December 1, 2023, the Court entered a Judgment, Decree, and Final Order of Liquidation relating to CMIC ("Liquidation Order") and appointed Chlora Lindley-Myers, the Missouri Director of the Department of Commerce and Insurance, as liquidator of CMIC ("Liquidator"). The Court directed the Liquidator to take possession of the property, records, and assets of CMIC and to administer them under the supervision of the Court. The Liquidator is vested by operation of law with title to all the property, contracts, and rights of action, and all records of CMIC, wherever located, and all other authority granted to the Liquidator under Missouri law. The Liquidation Order enjoins the commencement, prosecution or further prosecution of any suit, action, or other proceeding against or involving CMIC, its property or assets, the Liquidator, or its former Rehabilitator, other than claims asserted as part of the Liquidation proceeding.

**<u>Policy Cancellation</u>**. Under § 375.1178 RSMo, all CMIC policies shall terminate the **<u>earliest</u>** of: (1) **December 31, 2023** at 11:59 pm, (2) expiration of coverage under the policy terms, or (3) the date the policy is replaced with equivalent coverage from another insurer or otherwise terminated.

*Existing* Policy Claims. Insureds with an existing policy claim do not need to act or file a Proof of Claim <u>unless</u> the insured believes the claim could exceed the applicable state guaranty association coverage limit (\$300,000 in Missouri and Arkansas, \$500,000 in Iowa), in which case the claimant should submit a Proof of Claim by <u>March</u> 29, 2024.

**Future Policy Claims.** The deadline to make any claim against the Cameron Mutual Estate is **March 29, 2024**. Insureds do not need to file a Proof of Claim for policy benefits and other amounts due under CMIC policies **unless** the insured believes the claim could exceed the applicable state guaranty association coverage limit (\$300,000 in Missouri and Arkansas, \$500,000 in Iowa) in which case the insured should submit a Proof of Claim by March 29, 2024. If the policy claim is under the guaranty association coverage limit, it may be submitted to Cameron Mutual through the normal claims process.

<u>**Guaranty Associations.</u>** Each state in which Cameron Mutual wrote business has a property and casualty Guaranty Association to provide protection for policyholders and beneficiaries if the Court determines an insurer is insolvent. The Court has not declared Cameron Mutual insolvent, but it may do so in the future. In the event the Court declares Cameron Mutual insolvent, your claim will be transferred to the Guaranty Association of the state of your residence for further handling. Coverage provided by the Guaranty Associations would be subject to certain statutory limits and other terms.</u>

All other claimants must file a Proof of Claim for any claim they may have against the CMIC liquidation estate by <u>March 29, 2024</u>. A Proof of Claim form can be downloaded from the website listed below or by submitting a request to the addressee listed below.

If you have any questions regarding this Notice, other matters related to CMIC, or the Liquidation proceeding, please submit your inquiries to:

Cameron Mutual Insurance Company in Liquidation c/o Kirsten A. Byrd Husch Blackwell 4801 Main Street, Suite 1000 Kansas City, MO 64112 Email: clientservices@cameron-insurance.com Phone: 800-326-6511 Fax: 866-454-5051 Policy Claim Reporting: <u>https://www.cameron-insurance.com/lossreporting/</u> Pleadings, Proof of Claim form, and other updates: <u>https://www.cameron-insurance.com/</u> or Department updates: <u>https://insurance.mo.gov/companies/receiv.php</u>