

**Frequently Asked Questions About  
Cameron Mutual Insurance Company and Cameron National Insurance Company, in  
Rehabilitation  
("Cameron Insurance")**

**1. What is a Rehabilitation Proceeding?**

When an insurance company is impaired, insolvent, in unsound condition, or its further transaction of insurance would be hazardous to its policyholders, Missouri statutes authorize the Director of the Department of Commerce and Insurance ("Director") to ask the Circuit Court of Cole County, Missouri (the "Receivership Court") for an Order of Rehabilitation directing the Director to rehabilitate the insurance company.

An Order of Rehabilitation directs the Director, in her capacity as rehabilitator ("the Rehabilitator"), to (i) take or maintain possession of the property of the insurer, (ii) conduct the insurer's business, and (iii) take such steps to rehabilitate the business of the insurer as the Court shall direct.

**2. Who is in charge of Cameron Insurance during the Rehabilitation Proceeding?**

On August 7, 2023, the Court signed an Order of Rehabilitation appointing the Director as Rehabilitator of Cameron Insurance. The Rehabilitator is in charge of Cameron Insurance.

The Rehabilitator will appoint other persons to assist her in the rehabilitation proceedings. Only persons appointed by the Rehabilitator to assist in rehabilitating Cameron Insurance will have authority to act on behalf of Cameron Insurance.

**3. What will happen during Cameron Mutual's Rehabilitation Proceeding?**

Well before the Order of Rehabilitation, Cameron Mutual began the process of winding down its insurance operations. The Board of Directors for Cameron Mutual consented to the Order of Rehabilitation and resigned prior to entry of the Order of Rehabilitation. During rehabilitation, Cameron Mutual will wind down its insurance operations as expeditiously as possible through the following steps:

- a. Continue to non-renew all policies;
- b. Prohibit any new policies;
- c. Prohibit policy amendments that would add new risk unless required by law;
- d. Resolve claims as expeditiously and cost-effectively as possible;
- e. Evaluate the financial condition of the company to determine if the company is solvent and has sufficient assets to pay policyholder and other claims; and
- f. Provide periodic status reports to the Court and other stakeholders, including agents.

**4. What happens to any litigation involving Cameron Insurance or an insured of Cameron Insurance?**

The Order of Rehabilitation enjoins certain conduct. Please read the Order of Rehabilitation carefully. No proceedings against Cameron Insurance in the State of Missouri may proceed for ninety (90) days from the entry of the Order of Rehabilitation and for such additional time as is necessary for the Rehabilitator to obtain proper representation and prepare for further proceedings. The Rehabilitator may petition the courts having jurisdiction over litigation in other jurisdictions for stays whenever necessary to protect the estate of Cameron Insurance.

**5. What happens to my Policy with Cameron Insurance during rehabilitation? May I cancel my policy?**

Unless you elect to cancel your policy, your policy will remain in place through the policy period, but it will not be renewed for another policy term. You may elect to cancel your policy during the policy term, in which case the Rehabilitator has authorized payment of any unearned premium on any policy cancelled before the policy termination date up to at least \$10,000.

**6. Will Cameron Insurance still have a website?**

Yes, the Rehabilitator will continue operations, including the website.

**7. Should I pay my premium?**

Yes, to avoid a gap in coverage, you must pay your monthly premiums when due.

**8. Will automatic withdrawals for premium payments continue to be withdrawn from my checking account?**

Yes, until the policy expires or you cancel the policy, automatic withdrawals from premium payments will continue.

**9. Can I still submit claims?**

Yes, submit your claims to Cameron Insurance as usual. During rehabilitation, insurance claims will continue to be processed in the normal course subject to oversight by the Rehabilitator and her staff. Claims approved for payment will be paid as quickly as possible.

**10. Whom do I contact with questions about Cameron Insurance and/or the Rehabilitation?**

- (1) Visit the website of the Rehabilitator at: <https://insurance.mo.gov/companies/receiv.php>;
- or
- (2) Visit the website of Cameron Insurance at: <https://www.cameron-insurance.com>; or
- (3) Contact Cameron Insurance at: (816) 632-6511, ext. 336.