

**Notice of Rehabilitation of  
Cameron Mutual Insurance Company and Cameron National Insurance Company  
(Updated September 8, 2023)**

**The Order of Rehabilitation.** On August 7, 2023, Cameron Mutual Insurance Company (“Cameron Mutual”) and its wholly owned subsidiary, Cameron National Insurance Company (“National”), were placed in rehabilitation by the Circuit Court of Cole County, Missouri (the “Court”). The Court appointed Chlora Lindley-Myers, Director of the Missouri Department of Commerce and Insurance (“DCI Director”), and her successors in office, as the rehabilitator for both companies. Cameron Mutual consented to the rehabilitation for both companies. A copy of the Order of Rehabilitation can be found at the website of the Receiver at: <http://insurance.mo.gov/companies/receiv.php>. The Order, and all subsequent proceedings concerning Cameron Mutual and National, will be conducted in accordance with §§ 375.1150 to 375.1246, RSMo.

**Background on Cameron.** Cameron Mutual was incorporated in 1892 and is one of Missouri’s oldest mutual insurance companies. Cameron Mutual is licensed in Arkansas, Illinois, Iowa, Kansas, and Missouri. The company provides property and casualty insurance, and its lines of business include personal (primarily homeowners and auto coverage), commercial, and farm. National is a property and casualty insurer that is wholly owned by Cameron Mutual. National is licensed in Arkansas, Illinois, Iowa, Kansas, Missouri, and Nebraska, but has no active policies.

**Explanation of Rehabilitation.** The rehabilitation proceeding was prompted by a significant decline in Cameron Mutual’s financial condition. Rehabilitation is a judicial process where a Court appoints a rehabilitator to take possession of assets and administer them under the Court’s supervision. As the rehabilitator, the DCI Director assumes management of the company, attempts to correct existing problems, continues operations, maintains policyholder accounting, and develops a plan of rehabilitation or petitions the Court for liquidation. Cameron Mutual was winding down its insurance business before it went into rehabilitation and that wind-down process continues.

**Impact on Pending Lawsuits.** Pursuant to the Order of Rehabilitation, all actions or proceedings in the State of Missouri, including any arbitrations, in which either company is a party or is obligated to defend a party, is stayed for ninety (90) days from the date of the Order 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 Mutual and National.

**Impact on Policies.** In-effect Policies will remain in effect during the rehabilitation unless the insured elects to cancel coverage. If a policy is cancelled before the policy termination date, the Rehabilitator has authorized payment of unearned premium refunds up to at least \$10,000. Given Cameron Mutual’s uncertain financial condition, customers are encouraged to move their business to another insurer. If insureds prefer to maintain their policy, they should continue to pay premium. However, note that the company will not be renewing any policies for any additional policy periods.

**Impact on Claims.** Cameron Mutual will continue to accept claims under existing policies for those customers who elect to maintain their coverage. 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.

If You Have Any Questions:

Until further notice, policyholders, claimants, agents, brokers, attorneys, and other persons with questions regarding Cameron Mutual or National should:

- (1) Visit the website of the Receiver at: <http://insurance.mo.gov/companies/receiv.php>; or
- (2) Visit the website of Cameron Mutual at: <https://www.cameron-insurance.com>; or

(3) Contact Cameron Mutual at (816) 632-6511, ext. 336.