

**ANGELA L. NELSON, Director, Missouri Department of Commerce and Insurance,
v. CORNERSTONE NATIONAL INSURANCE COMPANY,
Case No.: 25AC-CC08521, Circuit Court of Cole County, Missouri**

NOTICE OF LIQUIDATION & DEADLINE TO FILE PROOF OF CLAIM

TO ALL CLAIMANTS HAVING CLAIMS AGAINST THE ESTATE OF CORNERSTONE NATIONAL INSURANCE COMPANY (“CNIC”). THIS NOTICE SETS OUT IMPORTANT INFORMATION CONCERNING YOUR RIGHTS AND RESPONSIBILITIES AS A POTENTIAL CLAIMANT.

Effective March 1, 2026, the Circuit Court of Cole County, Missouri, ordered that CNIC be liquidated and that all remaining distributable assets of CNIC be distributed to approved claimants of record. A copy of the Liquidation Order is at: <https://insurance.mo.gov/companies/companies-receivership>.

CNIC records indicate you may have a claim against CNIC. The Proof of Claim form is available at <https://insurance.mo.gov/companies/companies-receivership>. You may also request a Proof of Claim form by contacting a representative at the below address. Read the instructions carefully and complete a Proof of Claim if you believe you have a claim against CNIC. Failure to fully complete the Proof of Claim with supporting documents could result in your claim being denied.

THE DEADLINE FOR SUBMITTING A PROOF OF CLAIM IS DECEMBER 31, 2026. If you wish to have an opportunity to share in the distribution of the available liquidated assets of CNIC, your Proof of Claim must be postmarked by December 31, 2026. Proofs of Claim postmarked after December 31, 2026 will be considered "late-filed." Late-filed claims will likely receive no distribution due to the financial condition of CNIC.

Information for Policyholders and Agents

Policy Termination. All CNIC policies will terminate the earliest of: (1) March 31, 2026 at 11:59 pm; (2) expiration under the policy terms; or (3) the date the policy is replaced with another policy. It is your responsibility to secure timely replacement coverage. You must notify CNIC if you secure alternative coverage prior to March 31, 2026.

Open Policy Claims and Guaranty Association Information. Insureds with an open policy claim submitted before December 31, 2026, do not need to file a separate Proof of Claim for benefits or other amounts due under CNIC policies. Each state in which CNIC operated has a guaranty association to provide protection for policyholders and beneficiaries of insolvent insurance companies, like CNIC. You may have guaranty association coverage for your claim subject to statutory terms. All policy claims made by December 31, 2026, will be transferred to the applicable guaranty association for handling under guaranty association statutes.

Deadline for Claims. The deadline for any claim seeking CNIC policy payments is December 31, 2026.

For questions, you may contact:

<https://insurance.mo.gov/companies/companies-receivership>

Cornerstone National Insurance Company

c/o Cornerstone Special Deputy Receiver

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