

Notice of Liquidation and Deadline to File a Proof of Claim

CORNERSTONE NATIONAL INSURANCE COMPANY
Case No.: 25AC-CC08521, Circuit Court of Cole County, Missouri

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

This notice is directed to policyholders and associated agents of policies under which Cornerstone writes only Liability and/or Earthquake coverage, and such coverage is combined with other coverage provided by another carrier, Forreton Mutual Insurance Company. The policies may include logos for either.

All policyholders and agents receiving this notice need to review their policies carefully and take immediate action to avoid loss of insurance coverage. The Cornerstone coverage under such policies will terminate the earliest of: (1) March 31, 2026 at 11:59 pm; (2) expiration of the policy issued by Cornerstone; or (3) the date the Cornerstone policy is replaced through other coverage. You must take immediate action to replace the Cornerstone coverage. If no action is taken, the Cornerstone coverage will terminate as described herein.

NOTE: The coverage provided by Forreton Mutual Insurance Company is NOT impacted. The Forreton coverage will remain in place.

Open Policy Claims and Guaranty Association Information. Insureds with an open Cornerstone policy claim do not need to file a separate Proof of Claim for benefits or other amounts due from Cornerstone under a Cornerstone policy to preserve a claim against Cornerstone. Each state in which Cornerstone operated has a guaranty association to provide protection for policyholders and beneficiaries of certain insolvent insurance companies, subject to the terms and conditions of the Guaranty Association statutes. The Guaranty Association will determine whether claims are eligible for Guaranty Association coverage and any such coverage will be subject to the terms, conditions, and limitations of the applicable Guaranty Association statutes.

The deadline for any claim seeking Cornerstone policy payments or any other claim against Cornerstone is December 31, 2026. Besides claimants with open Cornerstone policy claims, all other claimants must file a Proof of Claim to preserve a claim against Cornerstone. Your Proof of Claim must be submitted by December 31, 2026 or it may be considered late.

For a Proof of Claim form and inquiries, see: <https://insurance.mo.gov/companies/companies-receivership>

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