

## CastlePoint National Insurance Company in Conservation Notice to Providers, Attorneys and Claimants

On July 28, 2016, the Superior Court of the City and County of San Francisco entered an Order Appointing Conservator, in the case entitled Insurance Commissioner of the State of California v. CastlePoint National Insurance Company, Case No. CPF-16-515183 ("Conservation Order"). Pursuant to the Conservation Order, the California Insurance Commissioner has been appointed as the statutory Conservator of CastlePoint National Insurance Company ("CastlePoint"). The Conservation Order authorizes and empowers the Commissioner, through his Conservation & Liquidation Office, to conserve CastlePoint and its assets for the benefit of CastlePoint's claimants, creditors and shareholder, as provided in Sections 1010 through 1062 of the Insurance Code of the State of California. CastlePoint consists of the following companies that were merged prior to Conservation:

CastlePoint National Insurance Company	Tower Insurance Company of New York
Tower National Insurance Company	Hermitage Insurance Company
CastlePoint Florida Insurance Company	North East Insurance Company
Massachusetts Homeland Insurance Company	Preserver Insurance Company
York Insurance Company of Maine	CastlePoint Insurance Company

**The purpose of this notice** is to inform you that the Conservator of CastlePoint has filed a petition for an Order of Liquidation with a finding of insolvency against CastlePoint. A copy of the petition is available at [www.caclo.org/CastlePoint](http://www.caclo.org/CastlePoint). The Liquidation hearing is scheduled for March 30, 2017 and the Order of Liquidation is expected to be effective on March 31, 2017. **The Liquidation Order will not cause any disruption or delay in the delivery of workers' compensation wage replacement benefits to injured workers covered under CastlePoint policies.** The liquidation order will trigger the activation of affected state insurance guaranty associations where CastlePoint wrote business. These guaranty associations become statutorily obligated to pay **covered** CastlePoint claims (up to applicable state limits) once a member insurer becomes insolvent. Contacts for the applicable state guaranty associations can be found at [www.caclo.org/CastlePoint](http://www.caclo.org/CastlePoint).

**For injured workers**, your claim will be handled as usual through March 31, 2017. Once the order of liquidation is issued by the liquidation court, your claim will be transferred to the appropriate guaranty association. Workers' compensation indemnity benefits will be pre-paid by the Conservator of CastlePoint for the months of April and May. Beginning on June 1, 2017, the appropriate state guaranty association will begin making your workers' compensation indemnity payments. Medical provider billings and pharmacy charges incurred subsequent to March 31, 2017 will be sent to the guaranty associations for authorization, processing and payment beginning in April.

**For other claimants**, your insurance claim file will be transferred to the applicable state guaranty association by the Conservator once the liquidation order is issued (likely to be March 31, 2017).

**For attorneys handling cases for CastlePoint**, the applicable state guaranty association will be made aware of your representation. The decision concerning your continued representation will be made by the applicable guaranty association. **It is important that you submit your invoices for services provided up to March 31, 2017 on a timely basis to the Conservator through the normal claims-handling process.** Any invoices for services after March 31, 2017 will be the responsibility of the applicable state insurance guaranty association.

**For providers of claim-related services for CastlePoint**, the Conservator will pay all approved invoices for services through March 31, 2017. Beginning on April 1, 2017, the applicable state guaranty associations will be responsible for all provider related invoices. **It is important that you submit your invoices for services provided up to March 31, 2017 on a timely basis to the Conservator through the normal claims-handling process.**

Additional information about CastlePoint can be found on the Company's website at [www.twrgroup.com](http://www.twrgroup.com) or contact CastlePoint at 877-813-8531.