

### **Our Mission**

*On behalf of the Insurance Commissioner, the CLO acts to rehabilitate and/or liquidate, under Court supervision, troubled insurance enterprises. The CLO operates as a fiduciary for the benefit of claimants, handling the property of the failed enterprises in a prudent, cost-effective, fair, timely, and expeditious manner.*



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## **CONSERVATION & LIQUIDATION OFFICE**

To: Recipients of the Proof of Claim form from American Sterling Insurance Company in Liquidation

American Sterling Insurance Company (“American Sterling”) was a California domiciled casualty insurance company licensed in 17 states. American Sterling was placed into liquidation on October 26, 2011. California Insurance Commissioner Dave Jones was named Liquidator and he appointed the Conservation and Liquidation Office (CLO) as his representative for all matters pertaining to the liquidation.

To orderly conclude all operations of American Sterling, it is necessary to provide potential creditors with an opportunity to make a monetary claim against American Sterling should they believe one exists. You are being sent this notice based on the business records of American Sterling which show that you had a relationship with American Sterling, but does not necessarily show that you are owed any money by American Sterling.

Claims must be made on the enclosed Proof of Claim form and must be returned to the CLO by the Claims Bar Date, July 31, 2012. Please follow the instructions on the Proof of Claim form carefully. We will not research the company’s records to determine whether you are owed money until after you have filed a Proof of Claim form. If you believe you are owed money by American Sterling, but are not sure how much, you should file a Contingent and Undetermined claim.

All existing first and third party policy related claims were transferred to the Insurance Guaranty Association (IGA) in the claimant’s state. It is not necessary to file a Proof of Claim with regard to those claims as they are considered “deemed filed” per the Liquidation Order. All other persons with claims or potential claims against American Sterling must file a Proof of Claim by the Claims Bar Date, July 31, 2012 in order to preserve their claim.

The Commissioner is in the process of collecting assets and calculating the liabilities of American Sterling. This process includes the review of the Proofs of Claim. Those claims that are determined to be covered by an IGA in your state will be forwarded to them for processing. Those that are not covered by an IGA will be reviewed by the CLO. If more information is needed with respect to your claim, it will be requested from you. By filing your claim you agree that you will provide such information necessary to process your claim. The records of the Company in Liquidation may be incomplete or inaccurate, and you may need to provide this additional information.

For updates on the liquidation process please visit our website, [www.caclo.org](http://www.caclo.org). Click on the “Companies” tab and find American Sterling. You may also write to us at:

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