

NOTICE  
TO THE POLICYHOLDERS, DEBTORS, PRINCIPALS, OBLIGEEES,  
CLAIMANTS, CREDITORS AND ALL OTHER PERSONS INTERESTED IN THE  
AFFAIRS OF  
LINCOLN GENERAL INSURANCE COMPANY (LINCOLN GENERAL)  
(IN LIQUIDATION)

NOTICE IS HEREBY GIVEN:

The Commonwealth Court of Pennsylvania ordered Lincoln General Insurance Company (LINCOLN GENERAL) into liquidation effective November 5, 2015. Teresa D. Miller, Insurance Commissioner of the Commonwealth of Pennsylvania, was appointed the Statutory Liquidator, and was ordered to take possession of LINCOLN GENERAL's property and to liquidate its business. Deputy Insurance Commissioner Joseph DiMemmo oversees the liquidation on her behalf.

This information is important. It is recommended that you read it carefully before contacting the Liquidator's Office with questions. You may also want to consult your attorney or insurance advisors before you proceed.

A paid LINCOLN GENERAL policy or bond will terminate at its normal expiration, upon replacement or December 5, 2015 (30 days from the date of liquidation), whichever is soonest.

**If you have and want to pursue a claim against LINCOLN GENERAL, you must file a proof of claim in order to have your claim considered. Proofs of claim must be filed no later than July 6, 2016.**

A proof of claim must be filed even if a claim was made against LINCOLN GENERAL prior to liquidation, and a separate proof of claim form must be filed for each claim you have. A proof of claim shall include the following: A proof of claim form containing the original signature of the claimant; a description of the claim and any security interest; whether collateral security or personal security is pledged in accordance with the terms of the policy; documentation of any payments made on the claim; and a statement that the amount is justly owed the claimant. If you require additional proof of claim forms, please request them from the Statutory Liquidator.

A Guaranty Association may cover certain claims under a LINCOLN GENERAL insurance policy or bond. Guaranty Associations have been created under state laws to protect insureds, residing in the state whose insurance company became insolvent and was ordered liquidated, against certain types of policy claims, subject to both various statutory defenses and claim limitations. Property insurance claims are directed to the appropriate Guaranty Association in the state where the property is located. Workers compensation claims are directed to the appropriate Guaranty Association in the state where the claimant resided at the time of the incident and all other casualty claims are directed to the appropriate Guaranty Association in the state where the insured maintained its residence or principal place of business. A list of the addresses and pertinent numbers of Guaranty Associations can be found on the department's website, [www.insurance.pa.gov](http://www.insurance.pa.gov). **DO NOT FILE A PROOF OF CLAIM WITH A GUARANTY ASSOCIATION. ALL PROOFS OF CLAIM MUST BE FILED WITH THE LIQUIDATOR OF LINCOLN GENERAL.**

You are a third party claimant if you have a claim against a LINCOLN GENERAL insured, which may be covered by the insured's insurance policy (other than a claim against a bond). You may either file a Proof of Claim with the Statutory Liquidator or pursue legal action against the insured to recover your claim. If you file a claim with the Statutory Liquidator, filing of the claim shall operate as a release of the insured's liability to you on that cause of action up to the amount of applicable policy limits. If the Liquidator avoids coverage of the claim, this release becomes null and void. NOTE: The above paragraph does not pertain to claims filed against LINCOLN GENERAL bonds.

It is important to note that although LINCOLN GENERAL is insolvent, they have significant assets, including reinsurance that must be collected by the Liquidator. It will be several years before all LINCOLN GENERAL assets are collected and distribution amounts can be determined. To participate in a distribution you must file a Proof of Claim, particularly where there is no guaranty association coverage or where the claim exceeds the limit of such coverage. It is important that you keep LINCOLN GENERAL fully advised of all developments in the cases so that LINCOLN GENERAL can use this information to recover funds from reinsurers and thereby potentially increase the distribution to policyholders and creditors. Claims for losses under policies of insurance have the highest priority for payment other than administrative expenses.

Proof of Claim forms can be obtained as follows:

Download: [www.insurance.pa.gov](http://www.insurance.pa.gov)  
Click on Regulations, then Liquidations & Rehabilitations.  
Request by E-Mail: [ra-in-claims@pa.gov](mailto:ra-in-claims@pa.gov)  
Request by Telephone: (717) 787-7823  
Request by Mail: Statutory Liquidator for LINCOLN GENERAL, Capitol Associates Building, 901 N. 7<sup>th</sup> Street, Harrisburg, PA 17102

Whenever a claim is based upon an instrument in writing, a copy of the document should be attached to the proof of claim. If the document has been destroyed, a statement of the facts and circumstances of the loss must be filed, under oath, with the claim.

The Order of Liquidation enjoins all persons from instituting or continuing any action at law or in equity or any attachment or execution against LINCOLN GENERAL, or the Statutory Liquidator. All persons indebted to or having any property of LINCOLN GENERAL in their possession, directly or indirectly, are hereby notified to tender an account of the indebtedness and to pay the same and deliver such property to the Statutory Liquidator.

#### **CHANGE OF ADDRESS NOTIFICATION**

**YOU ARE REQUIRED BY ARTICLE V OF THE INSURANCE DEPARTMENT ACT TO NOTIFY THE STATUTORY LIQUIDATOR OF YOUR CHANGE OF ADDRESS. IF YOU FAIL TO DO SO YOU MAY JEOPARDIZE RECOVERY FROM THIS ESTATE.**

Additional material which answers frequently asked questions regarding the liquidation process, along with Guaranty Association information can be found at the Department's website [www.insurance.pa.gov](http://www.insurance.pa.gov) (click on Regulations, then Liquidations & Rehabilitations). Please review this material carefully.

This notice and the information contained herein are in summary form and may not contain all necessary information for your particular situation. You are urged to consult an attorney if you have any questions. All claims are subject to payment only in accordance with applicable law.

General questions about the liquidation procedure should be addressed to the Statutory Liquidator at:

Statutory Liquidator of LINCOLN GENERAL  
Capitol Associates Building  
901 N. 7<sup>th</sup> Street  
Harrisburg, PA 17102  
(717) 787-7823