

**IN THE COURT OF COMMON PLEAS
FRANKLIN COUNTY, OHIO**

**MARY JO HUDSON,
Superintendent of Insurance
in her Capacity as Liquidator of
The Guarantee Title and Trust Company,**

Plaintiff,

vs.

The Guarantee Title and Trust Company,

Defendant.

CASE NO. 08CVH07-10725

JUDGE GUY L. REECE, II

CLERK OF COURTS

2009 MAR 27 PM 4:15

FILED
COMMON PLEAS COURT
FRANKLIN COUNTY, OHIO

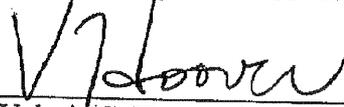
**MOTION FOR AN ORDER APPROVING
LIQUIDATOR'S NOTICE OF THE LIQUIDATION ORDER
AND FOR AUTHORITY TO SEND PROOF OF CLAIM FORMS**

Mary Jo Hudson, in her capacity as the Court-appointed Liquidator ("Liquidator") of The Guarantee Title and Trust Company ("GTT"), moves this Court for an Order under Revised Code ("R.C.") 3903.22(C) declaring that: (1) as of March 4, 2009, Notice of Liquidation has been given in accordance with R.C. 3903.22 and the Liquidation Order; and (2) authorizing the Liquidator to mail Proof of Claim forms to those persons the Liquidator successfully notified of the Liquidation Order. The reasons supporting this Motion are more fully articulated in the attached Memorandum in Support.

Respectfully Submitted By:

RICHARD CORDRAY
Attorney General State of Ohio

By Outside Counsel:
KOHRMAN, JACKSON & KRANTZ, LLP



Valoria C. Hoover (0059596)

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655 Metro Place South, Ste. 600

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*Attorneys for Mary Jo Hudson,
Superintendent of Insurance, in her
Capacity as Liquidator of The Guarantee
Title and Trust Company*

MEMORANDUM IN SUPPORT

On October 27, 2008, this Court entered a Final Order and Judgment of Liquidation and Appointment of Liquidator ("Liquidation Order") against The Guarantee Title and Trust Company ("GTT") in this case ("the Liquidation Case"). (The relevant portions of the Liquidation Order are attached as Exhibit A.) The Liquidation Order and R.C. 3903.22 require the Liquidator to issue notice of the Liquidation Order to several classes of people. R.C. 3903.22 provides, in relevant part:

(A) Unless the court otherwise directs, the liquidator shall give or cause to be given notice of the liquidation order as soon as possible to all of the following:

(1) By first class mail and either by telegram or telephone to the superintendent of insurance or equivalent officer of each jurisdiction in which the insurer is doing business;

(2) By first class mail to any guaranty association or foreign guaranty association which is or may become obligated as a result of the liquidation;

(3) By first class mail to all insurance agents of the insurer;

(4) By first class mail to all persons known or reasonably expected to have claims against the insurer including all policyholders, at their last known address as indicated by the records of the insurer;

(5) By publication in a newspaper of general circulation in the county in which the insurer has its principal place of business and in such other locations as the liquidator considers appropriate.

(C) If notice is given in accordance with this section, the distribution of assets of the insurer under sections 3903.01 to 3903.59 of the Revised Code is conclusive with respect to all claimants, whether or not they received notice.

See also, Liquidation Order, para. 38, 39, Exh. A.

To fulfill this duty, the Liquidator mailed the Liquidation Order via first class mail and e-mail to the superintendents of insurance in fifteen (15) states, including each jurisdiction in which GTT did business. *See* Notice to Superintendents of Insurance attached and hereby incorporated by reference as Exhibit B. In compliance with R.C. 3903.22(A)(2), the Liquidator verbally notified and had conversations with the Michigan and Illinois guaranty associations early in the liquidation. The Liquidator followed up with first class mail notice. *See* Notice to Superintendents of Insurance attached and hereby incorporated by reference as Exhibit C. Illinois and Michigan are the only states with statutes that potentially provide guaranty fund coverage for title insurance claims arising in title insurance company liquidations. Michigan has confirmed that its guaranty fund covers title insurance claims, but Illinois currently disputes that its statutes apply to title insurance company liquidations.

R.C. 3903.22(A)(3) and (4) require the Liquidator to notify known and potential claimants, policyholders and agents of the Liquidation Order, which are the largest notice "pools." Likewise, the Liquidation Order requires the Liquidator to notify "all persons which [GTT's] books and records reveal have, or may have, claims against [GTT] * * *." Exh. A, para. 38. To accomplish notice to known and potential claimants, policyholders, agents and all persons which GTT's books and records reveal have, or may have, claims against GTT, the Liquidator examined and extracted policyholder, agent, claimant and potential claimant data from GTT's electronic systems: (1) Closer's Choice (and its predecessor known as Spencer Title System) which is a closing system that eleven of GTT's agents utilized at various points in time since approximately 1996 to maintain closing information, including information related to GTT policies issued by these agencies; and (2) SB Stone, which is a policy system that GTT utilized

since approximately 1990 to record information related to GTT policies issued by all of its direct and independent agents. These systems contained GTT's records of the names and last known addresses of 268,058 of its most recent policyholders. GTT did not maintain or turn over to the Liquidator any policyholder registers or records indicating the names and last known addresses of policyholders or other known or potential claimants, except the data in the Closer's Choice and SB Stone systems and the data contained in open paper claims files.

The Liquidator mailed by first class mail the Notice to Claimants that this Court approved in the Liquidation Order to each of these policyholders, using the exact name and address information the company maintained, beginning on or about November 21, 2008. However, GTT kept incomplete records in its electronic closing and policy systems. As a result, the U.S. postal service rejected approximately 151,000 of the Liquidator's attempted mailings, the vast majority of which were mailings directed to individual policyholders using the exact name and address information the company maintained in SB Stone system. These mailings were rejected and returned to the Liquidator as undeliverable because the address information maintained by GTT is incomplete. As one example, the company recorded the policyholder's name and street name in the SB Stone system, but omitted a street number, city, state and/or zip code.

Because of the nature of the title insurance business and the fact that GTT had been in business for more than 100 years, the Liquidator expected that GTT's independent agents, who wrote GTT policies and also maintained the policy and policyholder information related to GTT transactions, could assist the Liquidator in identifying and thereafter directly notifying the totality of potential policyholder claimants. Therefore, on October 30, 2008 and again on January 15, 2009, the Liquidator notified all of GTT's agents of the Liquidation Order via first class mail. At those times, the Liquidator further sought the agents' cooperation pursuant to Paragraph 26 of

the Liquidation Order¹ by requesting, among other things, that the agents issue the Notice to Claimants approved by this Court to the each of their customers who had a GTT policy in force at the time of liquidation and provide the Liquidator with a complete listing and contact information of customers who are GTT policyholders so that the Liquidator can send each of those persons a Proof of Claim form. *See* Notices to Agents attached and hereby incorporated by reference as Exhibit D; compare 40 P.S. §221.25 (requiring independent agents of a liquidated insurer to notify each policyholder named in a policy issued through the agent of the Liquidation Order within 15 days after receiving notice of liquidation from the Liquidator, if the agent has a record of the address of the policyholder) (attached as Exhibit E).

The result of the Liquidator's efforts with GTT's agents fell into four (4) main categories: (1) agents that completely complied or are in the process of complying with the request to notify policyholders and provide the Liquidator with the names and addresses of every customer the agent ever had who at any point in time had a GTT policy; (2) agents that partially complied or are in the process of complying by providing partial data, generally policyholder lists dating back three to five years, (3) agents that did not comply at all with the Liquidator's request because and the agents demonstrated to the Liquidator that they lacked historical records, staff technology and/or money to issue the requested notice or search primarily paper files of their agency business to identify which customers have or ever had a GTT insurance policy; and (4) agents that failed to respond in any way to the Liquidator's October 30, 2008 and January 15, 2009 mailings.

¹ Paragraph 26 of the Liquidation Order provides, in pertinent part: "... (c) all other persons, ... with possession, authority, control or information of or pertaining to any aspect of Defendant Guarantee's business, Property or other assets, including but not limited to.... agents... formerly acting in concert with Defendant Guarantee ... shall cooperate with the Liquidator in the performance of her duties." Exh. A. The Liquidation Order also requires all persons to turn over records of and pertaining to GTT. *See* Exh. A.

Notwithstanding these barriers, this effort with agents has resulted in notification to an additional 18,568 policyholders as of March 3, 2009. The Liquidator will continue to notify policyholders as she receives additional policyholder information from agents and will continue to post notice and other information of the liquidation including Proof of Claim forms on its website, but the Liquidator requests that she be permitted to cease active efforts to obtain policyholder contact information from agents.

In further compliance with R.C. 3903.22(A)(4) and beginning on October 29, 2008, the Liquidator issued first class mail notice of the Liquidation Order to 4,166 banks, vendors, landlords, attorneys and reinsurers with whom GTT did business prior to liquidation, and to GTT's directors and officers. If the potential claimant had multiple accounts or transactions with GTT (for example, a bank with multiple accounts or lender's policies or a law firm defending multiple claims), the Liquidator generally issued one notice of the Liquidation Order to the potential claimant's home office in order to conserve estate assets.

Importantly, the Liquidator also widely published the liquidation notice in seven newspapers of general circulation in the state where GTT had its principal place of business and in the other states where GTT earned the majority of its premium in order to capture the majority of GTT's potential policyholder and other claimants. See Liquidation Order, para. 39, Exh. A; R.C. 3903.22(A)(5), supra. Specifically, notice of the Liquidation Order was published in the following seven newspapers across the country for the week of November 2-9, 2008: Arizona Republic; Chicago Tribune; Kansas City Star; Detroit News and Detroit Free Press; The Cincinnati Enquirer; The Columbus Dispatch; and Philadelphia Inquirer.

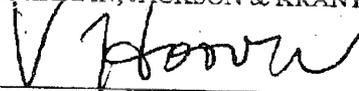
Based on the foregoing, the Liquidator believes that she has fully complied with R.C. 3903.22 and the notice requirements under paragraphs 38 and 39 of the Liquidation Order. She

therefore respectfully requests an Order under R.C. 3903.22 (C), supra at page 4, that (1) the notices of the Liquidation Order that have been given to date, or will be given based on contact information the Liquidator later receives from agents, is notice in accordance with R.C. 3903.22 and the Liquidation Order, whether or not claimants received notice; (2) directing the Liquidator to cease further efforts to actively obtain policyholder or other claimant contact information from former agents or other persons; (3) authorizing the Liquidator to proceed on or before April 27, 2009 to mail Proof of Claim forms to the current address databases prepared by the Liquidator from the results of successful mailings of the notices of Liquidation Order described above and, in addition, to all policyholders identified in the open paper claim files that GTT turned over to the Liquidator; and (4) otherwise make Proof of Claim forms available to potential claimants by posting the form on the Liquidator's web site at www.ohinsliq.com.

Respectfully Submitted By:

RICHARD CORDRAY
Attorney General State of Ohio

By Outside Counsel:
KOHRMAN, JACKSON & KRANTZ, LLP



Valoria C. Hoover (0059596)

Metro V

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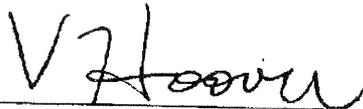
Telephone: (614) 408-9700

Facsimile: (216) 621-6536

*Attorneys for Mary Jo Hudson, Superintendent
of Insurance, in her Capacity as Liquidator
of The Guarantee Title and Trust Company*

CERTIFICATE OF SERVICE

I hereby certify that in accordance with paragraph 41 of the Liquidation Order, a true and accurate copy of the *Motion for an Order Approving the Liquidator's Notice of Liquidation Order and for Authority to Send Proof of Claim Forms* was posted on the Liquidator's website (www.ohliq.com) substantially contemporaneous with the filing of this Agenda.



VALORIA C. HOOVER (0059596)
*Outside Counsel for Mary Jo Hudson,
Superintendent, Ohio Department of
Insurance, in her Capacity as Liquidator
of The Guarantee Title and Trust Company*

**IN THE COURT OF COMMON PLEAS
FRANKLIN COUNTY, OHIO**

**MARY JO HUDSON,
Superintendent of Insurance
in her Capacity as Liquidator of
The Guarantee Title and Trust Company,**

Plaintiff,

vs.

The Guarantee Title and Trust Company,

Defendant.

CASE NO. 08CVH07-10725

JUDGE GUY L. REECE, II

**JOURNAL ENTRY AND ORDER APPROVING
LIQUIDATOR'S NOTICE OF THE LIQUIDATION ORDER AND GRANTING
AUTHORITY TO SEND PROOFS OF CLAIM**

This matter came before the Court upon the Motion ("Motion") of Mary Jo Hudson, in her capacity as the Court-appointed Liquidator ("Liquidator") of The Guarantee Title and Trust Company ("GTT"), for Approval of the Liquidator's Notice of the Liquidation Order and For Authority to Send Proofs of Claim.

For good cause shown, the Motion is GRANTED and this Court further ORDERS:

1. The Liquidator has given notice of the Final Order and Judgment of Liquidation and Appointment of Liquidator ("Liquidation Order") issued on October 27, 2008 in accordance with Revised Code 3903.22(A) and the Liquidation Order. Under Revised Code 3903.22(C), any distribution of assets of the insurer under sections 3903.01 to 3903.59 of the Revised Code is conclusive with respect to all claimants, whether or not they received notice.
2. The Liquidator is authorized to cease further efforts to obtain additional policyholder or claimant information from GTT's former agents or other persons;

3. The Liquidator is authorized to proceed with mailing on or before April 27, 2009 the Proof of Claim forms to the current address databases prepared by the Liquidator from the results of successful mailings of the notices of Liquidation Order and, in addition, to all policyholders identified in the open paper claim files that GTT turned over to the Liquidator. Otherwise, the Liquidator will make Proof of Claim forms available to potential claimants by posting the form on the Liquidator's web site at www.ohinsliq.com.

IT IS SO ORDERED.

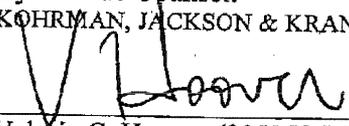
Dated: _____

JUDGE GUY L. REECE, II

APPROVED:

RICHARD CORDRAY
Attorney General State of Ohio

By Outside Counsel:
KOHRMAN, JACKSON & KRANTZ, LLP



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*Attorneys for Mary Jo Hudson, Superintendent
of Insurance, in her Capacity as Liquidator
of The Guarantee Title and Trust Company*

**IN THE COURT OF COMMON PLEAS
FRANKLIN COUNTY, OHIO**

MARY JO HUDSON,
Superintendent of Insurance,
Ohio Department of Insurance, in her
Capacity as Rehabilitator of The Guarantee
Title and Trust Company,

Plaintiff,

vs.

The Guarantee Title and Trust Company,

Defendant.

CASE NO. 08CVH07-10725

JUDGE GUY L. REECE, II

CLERK OF COURTS

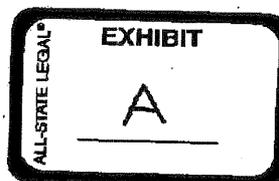
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FILED
COMMON PLEAS COURT
FRANKLIN CO., OHIO

**FINAL ORDER AND JUDGMENT OF LIQUIDATION AND APPOINTMENT OF
LIQUIDATOR OF THE GUARANTEE TITLE AND TRUST COMPANY AND
DECLARATION OF ABSOLUTE FINAL BAR DATE FOR CLAIMANTS TO FILE
PROOFS OF CLAIMS AND NOTICE OF CONTINUOUS HEARINGS**

This cause came before this Court on October 27, 2008 on the Motion of Mary Jo Hudson, Ohio Superintendent of Insurance in her capacity as Rehabilitator of The Guarantee Title and Trust Company ("Plaintiff"), pursuant to R.C. 3903.16(A) seeking a Final Order and Judgment of Liquidation and Appointment of Liquidator with respect to Defendant The Guarantee Title and Trust Company ("Plaintiff's Motion"). Plaintiff appeared by and through outside counsel to the Ohio Attorney General, Kohrman, Jackson & Krantz, LLP. The Directors of The Guarantee Title and Trust Company, including Christopher M. Likens and Hiram E. Blomquist, ("the Directors") appeared by and through their counsel, Nelson Levine deLuca & Horst, LLC.

Based on Plaintiff's Motion, the Directors' Memorandum In Response To Plaintiff's



are necessary to aid in the efficient, economic and effective administration of the liquidation of Defendant Guarantee, subject to the approval of such procedures by the Court;

(c) Fulfill R.C. 3903.21(A)(6) by collecting those debts and monies due and claims belonging to Defendant Guarantee, wherever located, which, in the judgment of the Liquidator, are economically feasible to collect;

(d) Apply for and/or receive any tax refunds, credits tax loss carry-forwards or other tax benefit that would be available to Defendant Guarantee but for the Order of Liquidation;

(e) Exercise all other powers and authority in R.C. Chapter 3903;

(f) Do all such other acts and things not herein specifically enumerated herein or in R.C. 3903.21 that are permitted by law and may be necessary or appropriate to effectuate, accomplish or aid the liquidation of Defendant Guarantee.

26. (a) All current and former owners, shareholders, partners, officers, directors and employees, of Defendant Guarantee; and (b) all current and former consultants and attorneys representing Defendant Guarantee and/or its policyholders; and (c) all other persons, firms, associations, partnerships, corporations or other entities or persons with possession, authority, control or information of or pertaining to any aspect of Defendant Guarantee's business, Property, or other assets, including but not limited to, insurers, reinsurers, brokers, agents, trusts, banks, savings and loan associations, financial or lending institutions, depositories, stock or mutual associations, parent companies, holding companies, subsidiaries affiliates, and any of their respective current and former owners, shareholders, partners, officers, directors, trustees and employees, and any other representative acting or formerly acting in concert with Defendant.

Guarantee (all of the persons in (a)-(c) above are hereafter collectively referred to as "Other Persons"), shall cooperate with the Liquidator in the performance of her duties. The directive "to cooperate" shall include, but not be limited to, a duty to do both of the following:

- (1) Reply promptly in writing to any inquiry from the Liquidator requesting such a reply; and
- (2) Make available and deliver to the Liquidator any and all books, accounts, documents, agreements, records, legal/litigation files, information or property of pertaining or relating to, Defendant Guarantee, regardless of ownership.

27. All Other Persons are hereby restrained, except under the express authorization of the Liquidator or by the further order of this Court, from doing, operating and conducting any business of or for or on behalf of Defendant Guarantee. All Other Persons are hereby restrained, except under the express authorization of the Liquidator or by the further order of this Court, from doing, operating and conducting any business of or on behalf of Defendant Guarantee under any charter, permit, license, contract, power or privilege, belonging to or heretofore issued by or to said Defendant Guarantee, and from in any manner conducting, doing or engaging in the business of insurance for or on behalf of Defendant Guarantee.

28. All persons, including but not limited to, all creditors and all Other Persons, are hereby restrained from:

- (a) obstructing or interfering with the Liquidator in the conduct of any of her duties as Liquidator;
- (b) dealing with or permitting to be done any action which might waste or dispose of the Property any other property or assets of Defendant Guarantee;
- (c) disposing of, using, transferring, selling, assigning, canceling, releasing,

documents, records, reports and files which are in its possession or control and which are related to the providing of representation or other legal services to Defendant Guarantee or to any Defendant Guarantee insured by virtue of its policy with Defendant Guarantee.

Notice to Claimants and Declaration of Absolute Final Bar Date For Filing Proofs of Claims

37. Defendant Guarantee is in liquidation effective today, and the form and contents of the proof of claim form and the notice of Defendant Guarantee's liquidation order, the absolute final bar date for filing proofs of claim and continuous hearings, attached hereto and incorporated herein by reference as Exhibit A, are hereby approved.

38. The Liquidator shall notify all persons which Defendant Guarantee's books and records reveal have, or may have, claims against Defendant Guarantee, its property or assets, to present and file with the Liquidator proper proofs of claim in the form set forth in Exhibit A on or before 4:30 p.m. Eastern Daylight Time (United States) on October 27, 2009. Said notice by the Liquidator shall specify 4:30 p.m. Eastern Daylight Time (United States) on October 27, 2009 to be the Absolute Final Bar Date by which a proof of claim may be received by the Liquidator for purposes of participating in any distribution of assets that may be made on timely filed claims which are allowed by the Liquidator in these proceedings. Said notice shall also specify that claimants must submit to the Liquidator sufficient supporting information to document their claim no later than the Absolute Final Bar Date of 4:30 p.m., Eastern Daylight Time (United States) on October 27, 2009, or their claim will be foreclosed and forever barred. Further, the Liquidator will reject any attempted filing of a claim after the Absolute Final Bar Date and will return the claim to the person attempting to file it, advising them that the claim will not be considered by the Liquidator and shall be treated as if no claim was filed, and that the claimant attempting to present such a late-filed claim after the Absolute Final Bar Date shall not

be entitled to any further consideration. Finally, the Liquidator will reject all requests for Proof of Claim Forms that are received after the Absolute Final Bar Date.

39. The Liquidator shall also provide notice by publication to all persons who have, or may have claims against Defendant Guarantee or against its insureds or policyholders, by causing a notice to be published once a week for two (2) consecutive weeks in the following newspapers of general circulation:

Arizona-Arizona Republic (Phoenix)
Illinois-Chicago Tribune
Kansas-Kansas City Star
Michigan-Detroit News/Detroit Free Press
Ohio-The Columbus Dispatch and The Cincinnati Enquirer
Pennsylvania-Philadelphia Enquirer

and such other newspapers as the Liquidator may deem advisable. The notice shall: (a) advise all such persons of their right to present their claim or claims against Defendant Guarantee, its property or assets, or against a Defendant Guarantee insured or policyholder, to the Liquidator; (b) advise all such persons of the procedure by which they may present their claims to the Liquidator; (c) advise all such persons of the Liquidator's office where they must present their claims; (d) specify 4:30 p.m., Eastern Daylight Time (United States) on October 27, 2009 as the Absolute Final Bar Date by which proofs of claim may be received by the Liquidator for purposes of participating in any distribution of assets that may be made on timely filed claims allowed in these proceedings; and (e) specify that claimants must submit to the Liquidator sufficient supporting information to document their claim no later than the October 27, 2009 Absolute Final Bar Date, or their claim will be foreclosed and forever barred.

40. All persons having or claiming to have any accounts, debts, claims or demands against Defendant Guarantee, its property or assets, or against a Defendant Guarantee insured or policyholder, shall present their claims to the Liquidator at his or her office as designated in the

notice, on or before the Absolute Final Bar Date of 4:30 p.m., Eastern Daylight Time (United States) on October 27, 2009, by way of a properly completed proof of claim that complies with R.C. 3903.36, or their claims will be foreclosed and forever barred.

Notice of Continuous Hearings

41. The Court will hold continuous hearings concerning this Liquidation in Courtroom 7A at 8:30 a.m./p.m. on: November 21, 2008 and on December 17, 2008 and on January 22, 2009 and thereafter on the first Friday of every month until further scheduling order of this Court. Plaintiff's Counsel shall file with the Court an Agenda for each of these scheduled continuous hearings two (2) days prior to the hearing, whichever is earlier. There will be no hearing if there are no matters scheduled on the filed Agenda. The Plaintiff shall post the Agenda on the Liquidator's website substantially contemporaneous with the filing of the Agenda. No further notice of these hearings will be given.

Full Faith and Credit

42. This Court requests that, in all actions or proceedings pending or hereafter filed outside of the State of Ohio, involving Defendant Guarantee, full faith and credit be given to this Order.

This Order is a final appealable order and judgment. There is no just cause for delay.

IT IS SO ENTERED THIS 27th DAY OF OCTOBER, 2008

THE STATE OF OHIO
Franklin County, ss

I, JOHN O'GRADY, Clerk
OF THE COURT OF COMMON
PLEAS, WITHIN AND FOR
SAID COUNTY,

HEREBY CERTIFY THAT THE ABOVE AND FORE-
GOING IS TRULY TAKEN AND COPIED FROM THE
ORIGINAL FILED 2008
NOW ON FILE IN MY OFFICE
WITNESS MY HAND AND SEAL OF SAID COUNTY
THIS 27 DAY OF October, A.D. 2008

GUY L. REED
By [Signature] Deputy

Office of the Ohio Insurance Liquidator
50 W. Town Street, Third Floor, Suite 350
Columbus, Ohio 43215-4197

Mary Jo Hudson
Liquidator

Telephone: 614/487-9200
Fax: 614/487-9418

October 30, 2008

Insurance Department
Address
City, State, Zip

Re: The Guarantee Title and Trust Company, in Liquidation ("Guarantee")

Dear Superintendent:

On October 27, 2008, Judge Guy L. Reece, II, of the Court of Common Pleas in Franklin County, Ohio, liquidated The Guarantee Title and Trust Company ("Guarantee") pursuant to a Final Order and Judgment of Liquidation with a finding of insolvency entered in Case No. 08CVH07-10725. Mary Jo Hudson, Ohio Superintendent of Insurance, is appointed as Liquidator. A copy of the Liquidation Order is attached. A copy of the Notice to Claimants of Absolute Final Bar Date of October 27, 2009 For Filing Proofs Of Claims And Notice Of Continuous Hearings is also attached. This Notice will be sent to applicable Insurance Guaranty Associations.

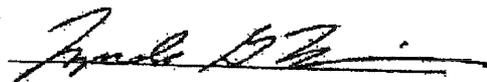
The Court ordered all agents and brokers to cease issuing GTT commitments and policies. The Court further ordered that all insurance policies, commitments and certificates of insurance issued by GTT are cancelled no later than 30 days from the date of entry of the Final Order and Judgment of Liquidation, which will cause the cancellation to be effective no later than 12:01 a.m., November 26, 2008. GTT will provide no insurance coverage after this date. The Liquidation Order also contains the Liquidator's disavowal of all mutual indemnity agreements, indemnity letters and any other similar contracts or obligations of GTT as of October 27, 2008.

The Liquidator is in early discussions regarding a sale or other transaction with an interested party. To the extent consistent with your state's statutory requirements, we request that you refrain from taking any action against the GTT license, certificate of authority or charter in your state while the Liquidator investigates a possible sale or other transfer pursuant to paragraph 35 of the Liquidation Order.

Inquiries concerning the liquidation of Guarantee should be sent to The Guarantee Title and Trust Company, c/o Office of the Ohio Insurance Liquidator, 50 W. Town Street, Third Floor - Suite 350, Columbus, Ohio 43215-4197. The telephone number is (614) 487-9200.

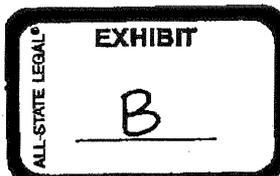
Your assistance and cooperation in this matter is greatly appreciated.

Very truly yours,



Lynda G. Loomis
Chief Deputy Liquidator

Enclosures



Office of the Ohio Insurance Liquidator
50 W. Town Street, Third Floor, Suite 350
Columbus, Ohio 43215-4197

Mary Jo Hudson
Liquidator

Telephone: 614/487-9200
Fax: 614/487-9418

March 27, 2009

Anne A. Sharp
Executive Director
Illinois Insurance Guaranty Fund
120 South LaSalle Street, Suite 1910
Chicago, IL 60603

Re: The Guarantee Title and Trust Company, in Liquidation ("Guarantee")

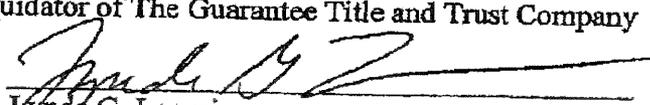
Dear Ms. Sharp:

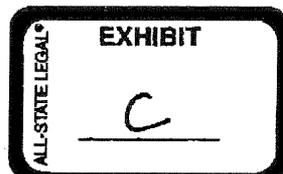
As we previously informed your organization, Judge Guy L. Reece, II, of the Court of Common Pleas, Franklin County, Ohio, Case No. 08CVH07-10725, determined Guarantee to be insolvent and ordered the company liquidated pursuant to Chapter 3903 of the Ohio Revised Code on October 27, 2008. Mary Jo Hudson, Superintendent of Insurance, State of Ohio, was appointed Liquidator and ordered to take possession of all assets and property of the company. A copy of the Liquidation Order and Court-approved notices to claimants and agents are enclosed with the copy of this letter being sent by first class mail.

It is anticipated that Proof of Claim forms will be sent to all parties having an interest in these claim files within the next 45-60 days. We will not provide copies of the Proof of Claim forms to the insurance guaranty funds/associations, unless we are requested to do so by the individual guaranty fund/association.

Inquiries concerning the liquidation of Guarantee should be sent to The Guarantee Title and Trust Company, c/o Office of the Ohio Insurance Liquidator, 50 W. Town Street, Third Floor, Suite 350, Columbus, Ohio 43215. The telephone number is (614) 487-9200.

Mary Jo Hudson
Superintendent of Insurance, State of Ohio
Liquidator of The Guarantee Title and Trust Company

By: 
Lynda G. Loomis
Chief Deputy Liquidator



Office of the Ohio Insurance Liquidator
50 W. Town Street, Third Floor, Suite 350
Columbus, Ohio 43215-4197

Mary Jo Hudson
Liquidator

Telephone: 614/487-9200
Fax: 614/487-9418

March 27, 2009

Thomas R. Kujawa
Executive Director
Michigan Property and Casualty Insurance Guaranty Association
P.O. Box 531266
Livonia, MI 48153-1266

Re: The Guarantee Title and Trust Company, in Liquidation ("Guarantee")

Dear Mr. Kujawa:

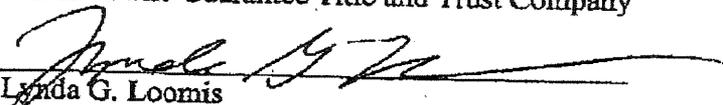
This will follow up on Michael Kaper's email correspondence from last October. As we previously informed you, Judge Guy L. Reece, II, of the Court of Common Pleas, Franklin County, Ohio, Case No. 08CVH07-10725, determined Guarantee to be insolvent and ordered the company liquidated pursuant to Chapter 3903 of the Ohio Revised Code on October 27, 2008. Mary Jo Hudson, Superintendent of Insurance, State of Ohio, was appointed Liquidator and ordered to take possession of all assets and property of the company. A copy of the Liquidation Order and Court-approved notices to claimants and agents are enclosed with the copy of this letter being sent by first class mail.

We have used our best efforts to forward the open claim files to each affected insurance guaranty fund/association. The Liquidator shipped the files in her possession in which Michigan is the Guarantee policy issuing state to you in October, 2008. New files are sent as they are opened. Please be assured this matter is receiving "priority" attention as we are keenly aware of your association's need to obtain these files at the earliest possible time. New claim information will be forwarded to your office in the UDS format weekly.

It is anticipated that Proof of Claim forms will be sent to all parties having an interest in these claim files within the next 45-60 days. We will not provide copies of the Proof of Claim forms to the insurance guaranty funds/associations, unless we are requested to do so by the individual guaranty fund/association.

Inquiries concerning the liquidation of Guarantee should be sent to The Guarantee Title and Trust Company, c/o Office of the Ohio Insurance Liquidator, 50 W. Town Street, Third Floor, Suite 350, Columbus, Ohio 43215. The telephone number is (614) 487-9200.

Mary Jo Hudson
Superintendent of Insurance, State of Ohio
Liquidator of The Guarantee Title and Trust Company

By: 
Lynda G. Loomis
Chief Deputy Liquidator

Office of the Ohio Insurance Liquidator
50 W. Town Street, Third Floor, Suite 350
Columbus, Ohio 43215-4197

Mary Jo Hudson
Liquidator

Telephone: 614/487-9200
Fax: 614/487-9418

October 30, 2008

Agent Name
Agency Name
Agency Address
City, State, Zip

Re: **The Guarantee Title and Trust Company, in Liquidation
Notice of Liquidation Order and Turn Over Request To All Agents Pursuant To
Paragraph 26 of Liquidation Order**

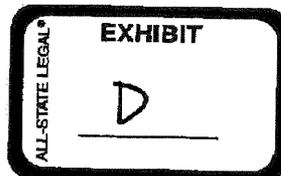
Dear:

On October 27, 2008, the Court of Common Pleas in Franklin County, Ohio placed The Guarantee Title and Trust Company ("GTT") in liquidation in Case No. 08CVH07-10725. Mary Jo Hudson, Ohio Superintendent of Insurance, is appointed as Liquidator. A copy of the Liquidation Order is enclosed. Also enclosed is the "Notice to Agents and Producers of the cancellation of policies and indemnities and Notice of the Absolute Final Bar Date of October 27, 2009 for filing proofs of claims and Notice of continuous hearings." ("the Notice"). The Notice contains important for both you and your clients, including instructions that you are instructed to send a copy of the enclosed Notice to Claimants to each of your customers who has a GTT policy that is in force as of October 27, 2008.

GTT's records indicate that you or your company is or was an agent, broker or other producer of GTT. The Liquidation Order requires that all agents cease issuing GTT policies and commitments.

The Liquidator is required notify policyholders who may have a claim against GTT of the Liquidation Order. As GTT's agent, you maintain records regarding GTT's policies and GTT's policyholders' names and addresses. To assist the Liquidator in the notice process and to complete our records, the Notice instructs you to send a copy of the Notice to your clients who are GTT insureds.

In addition, the Liquidator hereby requests that you provide within the next thirty (30) days, pursuant to paragraph 26 of the Liquidation Order, a complete listing and contact information of your customers who are GTT policyholders per your records. The Liquidator prefers that you prepare the listing in an Excel or compatible spreadsheet and that you transmit it to us via e-mail addressed to ITManager@ohliq.com or by CDROM addressed to The Office of the Ohio Insurance Liquidator, Attn: GTT/IT Manager, 50 W. Town Street, Third Floor, Suite 350, Columbus, Ohio 43215.



October 30, 2008
Page 2 of 2

The listing should include: (1) the policyholder's name and, if the policyholder is an entity (*i.e.*, a bank), the name of a contact person; (2) the policyholder's current or last known mailing address; (3) the GTT policy number or, if a policy was not issued, the commitment date and number; (4) the closing date or other policy issuance date; (5) the address of the real property insured by a GTT title insurance policy; (6) an identification whether the policy is a lender's or an owner's policy; (7) a statement whether, to your knowledge, another title insurance policy was issued subsequent to the GTT policy and prior to November 26, 2008.

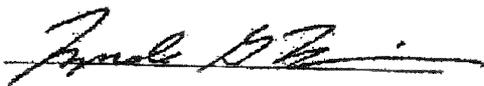
If replacement title insurance coverage is secured with another company, please send a copy of the commitment, declaration page, face sheet, binder or other evidence showing the effective date of the new policy to The Office of the Ohio Insurance Liquidator, Attn: GTT, 50 W. Town Street, Third Floor, Suite 350, Columbus, Ohio 43215, so that your customer's GTT policy can be cancelled as of the date new coverage is obtained. If no evidence of replacement coverage is received, the GTT policy will be cancelled at 12:01 a.m., November 26, 2008.

Additionally the Liquidator requires that you preserve and do not destroy any and all records of, pertaining or relating to GTT and its policyholders, including but not limited to, all GTT commitments; all GTT policies; all closing files; all agent contracts; and any and all records related to receipts, deposits and disbursements of settlement funds, closing funds, escrow funds, premium payments, premium remittances and commissions.

Last, the Liquidation Order vests the Liquidator with title to all property and assets of GTT. Therefore, any funds premiums or other funds you may be holding that are due and payable to GTT, as well as copies of all agency/agent agreements you have with GTT, all unused GTT policy forms and any other property of GTT, are to be forwarded immediately to my attention at the above address. The Liquidator will hold your firm liable for the disposal of any GTT funds or property in your possession or control that are not forwarded immediately to the Liquidator.

Thank you for your cooperation in this matter. If you have any questions, please contact me, at the above address and telephone number.

Very truly yours,



Lynda G. Loomis
Chief Deputy Liquidator

Enclosures

**THE GUARANTEE TITLE AND TRUST COMPANY, IN LIQUIDATION
NOTICE TO AGENTS AND PRODUCERS OF CANCELLATION OF POLICIES AND
INDEMNITIES AND NOTICE OF ABSOLUTE FINAL BAR DATE OF OCTOBER 27, 2009
FOR FILING PROOFS OF CLAIMS AND NOTICE OF CONTINUOUS HEARINGS**

On October 27, 2008, The Guarantee Title and Trust Company ("GTT") was determined to be insolvent and ordered liquidated by Judge Guy L. Reece II of the Franklin County, Ohio, Court of Common Pleas in Case No. 08CVH07-10725. A copy of the Final Order and Judgment of Liquidation can be viewed at www.ohliq.com. The Liquidation Order terminates the rehabilitation of GTT that was ordered on July 28, 2008.

Cancellation of Policies and Indemnities. The Court ordered all agents and brokers to cease issuing GTT commitments and policies. The Court further ordered that all insurance policies, commitments and certificates of insurance issued by GTT are cancelled no later than 30 days from the date of entry of the Final Order and Judgment of Liquidation, which will cause the cancellation to be effective no later than 12:01 a.m., November 26, 2008. GTT will provide no insurance coverage after this date. All GTT policyholders must secure coverage with another insurance company on or before November 26, 2008. The Liquidation Order also contains the Liquidator's disavowal of all mutual indemnity agreements, indemnity letters and any other similar contracts or obligations of GTT as of October 27, 2008.

If coverage is secured with another company, please send a copy of the commitment, declaration page, face sheet, binder or other evidence showing the effective date of the new policy to The Office of the Ohio Insurance Liquidator, Attn: GTT, 50 W. Town Street, Third Floor, Suite 350, Columbus, Ohio 43215, so that your customer's GTT policy can be cancelled as of the date new coverage is obtained. If no evidence of replacement coverage is received, the GTT policy will be cancelled at 12:01 a.m., November 26, 2008.

Premium Remittance. All premiums in your possession from or for the benefit of GTT policyholders must now be immediately forwarded to The Guarantee Title and Trust Company, in Liquidation, 50 W. Town St., Third Floor, Suite 350, Columbus, OH, 43215. Pursuant to the Liquidation Order, you are not permitted to retain premiums, or provide credits or refunds of premiums to GTT policyholders. You are not permitted to offset premiums. For example:

- (a) For transactions where an agent issued a GTT commitment and a GTT policy prior to the July 28, 2008 Rehabilitation Date and a closing or other premium payment occurred prior to the July 28, 2008 Rehabilitation Date, all GTT premium in the agent's possession or control must be immediately forwarded to the Liquidator. You are not permitted to hold premium, or use any portion of such paid premium for purposes of now paying for new or replacement coverage from another insurance company. Replacement coverage must be purchased with other funds and all GTT premiums must be immediately forwarded to the Liquidator.
- (b) For transactions where an agent issued a GTT commitment prior to the July 28, 2008 Rehabilitation Date and a closing or other premium payment occurred prior to the July 28, 2008 Rehabilitation Date, but the GTT policy itself has not yet been formally issued, all GTT premium in the agent's possession or control must be immediately forwarded to the Liquidator. You are not permitted to hold premium, or use any portion of such paid premium for purposes of now paying for new or replacement coverage from another insurance company. Replacement coverage must be purchased with other funds and all GTT premiums must be immediately forwarded to the Liquidator. However, you are not permitted to issue a GTT policy.
- (c) Transactions where an agent issued a GTT commitment prior to the July 28, 2008 Rehabilitation Date, but a closing or other premium payment for a GTT policy occurred after the July 28, 2008 Rehabilitation Date, violate the Rehabilitation Order. The Rehabilitation Order prohibited GTT and its agents from placing insurance with GTT. A GTT policy cannot be issued. If you have not done so already, you should use your best efforts to issue a commitment and secure title insurance coverage from another eligible carrier.

Notice to Policyholders. As an agent who placed insurance with GTT, you are instructed to send a copy of the enclosed Notice to Claimants to each of your customers who has a GTT policy that is in force as of October 27, 2008. You should use your best efforts to assist these policyholders in securing replacement coverage to be effective no later than 12:01 a.m., November 26, 2008, and in notifying them of the Absolute Bar Date to file proof of claims.

Continued Stay of Litigation. The Liquidation Order permanently enjoins all persons who have claims against GTT from instituting or continuing to prosecute any lawsuit or take any other action that would interfere with the Liquidation proceeding or the possession, control, title, rights and interests of the Liquidator, as provided by Sections 3903.01 to 3903.59, inclusive of the Ohio Revised Code.

Absolute Final Bar Date of October 27, 2009. Within the next 120 days, Proof of Claim forms will be available for use in filing a claim in the liquidation proceedings. The Proof of Claim Form must be used to present and file any claims you or your customers may have against GTT, its property or its assets. All outstanding claims, including those presented to GTT prior to liquidation, must be submitted to the Liquidator on the Proof of Claim form along with supporting information to document the claim.

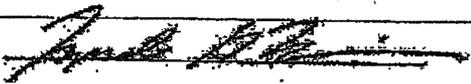
The Absolute Final Bar Date for any claimant to file a Proof of Claim Form and supporting documentation for purposes of participating in any distribution of assets that may be made is 4:30 p.m. Eastern Daylight Time (United States) on the October 27, 2009. All Proof of Claim Forms and supporting documentation must be received by the Liquidator no later than 4:30 p.m. Eastern Daylight Time (United States) on October 27, 2009, or your claims will be foreclosed and forever barred.

The Liquidator will reject any attempted filing of a claim after the Absolute Final Bar Date and will return the claim to the person attempting to file it, advising them that the claim will not be considered by the Liquidator and shall be treated as if no claim was filed, and that the claimant attempting to present such a late-filed claim after the Absolute Final Bar Date shall not be entitled to any further consideration. The Liquidator will reject requests for Proof of Claim Forms that are received after the Absolute Final Bar Date.

Requests for Proof of Claim forms and inquiries regarding the liquidation should be addressed to: The Office of the Ohio Insurance Liquidator, Attn: GTT, 50 W. Town Street, Third Floor, Suite 350, Columbus, OH 43215, (614) 487-9200.

Continuous Hearings. The Court will hold continuous hearings concerning this Liquidation in Courtroom 7A at 8:30 a.m. on: Friday, November 21, 2008, Wednesday, December 17, 2008, Thursday, January 22, 2009 and thereafter on the first Friday of every month until further scheduling order of this Court. The Liquidator shall file with the Court an Agenda for each of these scheduled continuous hearings two (2) days prior to the hearing. There will be no hearing if there are no matters scheduled on the filed Agenda. The Agenda will be posted on the Liquidator's website substantially contemporaneous with the filing of the Agenda. **NO FURTHER NOTICE OF THESE HEARINGS WILL BE GIVEN.** It is the obligation of each policyholder, creditor, claimant or party in interest to check the Liquidator's website at www.ohliq.com or check the Court's calendar by calling the Bailiff at (614) 462-5889 prior to the hearing date.

We appreciate and thank you for your anticipated cooperation and early attention to these matters.


Lynda G. Loomis,
Chief Deputy Liquidator

Office of the Ohio Insurance Liquidator, 50 W. Town St., Third Floor, Suite 350, Columbus, OH 43215, (614) 487-9200

**THE GUARANTEE TITLE AND TRUST COMPANY, IN LIQUIDATION
NOTICE TO CLAIMANTS OF ABSOLUTE FINAL BAR DATE OF OCTOBER 27, 2009
FOR FILING PROOFS OF CLAIMS AND NOTICE OF CONTINUOUS HEARINGS**

On October 27, 2008, The Guarantee Title and Trust Company ("GTT") was ordered liquidated by Judge Guy L. Reece, II, of the Court of Common Pleas, Franklin County, Ohio in Case No. 08CVH07-10725. The Liquidation Order may be viewed at www.ohinsliq.com. Mary Jo Hudson, Ohio Superintendent of Insurance, is appointed as Liquidator. The Liquidator is authorized and directed to liquidate all of the property of GTT pursuant to Ohio law and under the continuing jurisdiction of the Liquidation Court.

The Liquidation Order enjoins all persons who have claims against GTT from instituting or continuing to prosecute any lawsuit or take any other action that would interfere with the Liquidation proceeding or the possession, control, title, rights and interests of the Liquidator, as provided by Sections 3903.01 to 3903.59, inclusive of the Ohio Revised Code.

All agents are enjoined from issuing GTT policies and commitments. The Liquidation Order canceled all policies of insurance issued by GTT effective no later than 12:01 a.m., November 26, 2008. GTT will provide no insurance coverage after this date. All GTT policyholders must secure coverage with another insurance company. The Liquidator disavows all mutual indemnity agreements, indemnity letters and any other similar contracts or obligations of GTT effective October 27, 2008.

If the new coverage was secured with another company prior to 12:01 a.m., November 26, 2008, please send a copy of the declaration page showing the effective date of the new policy to The Office of the Ohio Insurance Liquidator, c/o GTT, 50 W. Town Street, Third Floor, Suite 350, Columbus, Ohio 43215, so that your policy with The Guarantee Title and Trust Company can be cancelled as of the date you obtained new coverage. If no evidence of replacement coverage is received, the GTT policy will be cancelled at 12:01 a.m., November 26, 2008.

Ohio law authorizes the Liquidator to disavow any contracts to which the insurer is a party and the Liquidation Order contains the Liquidator's disavowal of all mutual indemnity agreements, indemnity letters and any other similar contracts or obligations of GTT as of October 27, 2008.

Within 120 days of the Liquidation Order, you will be provided with a Proof of Claim form to be used in filing a claim in the liquidation proceedings. The Proof of Claim Form must be used to present and file any claims you may have against GTT, its property or its assets. All outstanding claims, including those presented to GTT prior to liquidation, must be submitted to the Liquidator on the Proof of Claim form along with supporting information to document the claim.

The Absolute Final Bar Date to file a Proof of Claim Form and supporting documentation for purposes of participating in any distribution of assets that may be made is 4:30 p.m. Eastern Daylight Time (United States) on the October 27, 2009. All proof of Claim Forms and supporting documentation must be received by the Liquidator no later than 4:30 p.m. Eastern Daylight Time (United States) on October 27, 2009, or your claims will be foreclosed and forever barred.

The Liquidator will reject any attempted filing of a claim after the Absolute Final Bar Date and will return the claim to the person attempting to file it, advising them that the claim will not be considered.

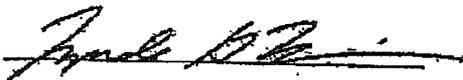
by the Liquidator and shall be treated as if no claim was filed, and that the claimant attempting to present such a late-filed claim after the Absolute Final Bar Date shall not be entitled to any further consideration. The Liquidator will reject requests for Proof of Claim Forms that are received after the Absolute Final Bar Date.

Outstanding claims made under insurance policies will be submitted by the Liquidator to the state guaranty funds in states where GTT was licensed and that may cover such claims. If your state has guaranty fund coverage, you will be contacted by the guaranty fund regarding your claim. Coverage afforded by state guaranty funds varies from state to state and may not apply to your claim.

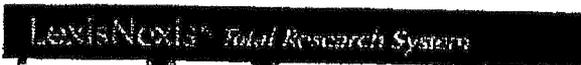
Requests for Proof of Claim forms and inquiries regarding the liquidation should be addressed to: The Office of the Ohio Insurance Liquidator, Attn: GTT, 50 W. Town Street, Third Floor, Suite 350, Columbus, OH 43215, (614) 487-9200. The Liquidator is experiencing a high volume of calls. If you reach a voice mail box, please leave a message. Messages left on voice mail will be returned. Do not call the Liquidation Court, as the Court will refer you back to the Office of the Ohio Insurance Liquidator.

The Court will hold continuous hearings concerning this Liquidation in Courtroom 7A at 8:30 a.m. on: Friday, November 21, 2008, Wednesday, December 17, 2008, Thursday, January 22, 2009 and thereafter on the first Friday of every month until further scheduling order of this Court. The Liquidator shall file with the Court an Agenda for each of these scheduled continuous hearings two (2) days prior to the hearing. There will be no hearing if there are no matters scheduled on the filed Agenda. The Agenda will be posted on the Liquidator's website substantially contemporaneous with the filing of the Agenda. **NO FURTHER NOTICE OF THESE HEARINGS WILL BE GIVEN.** It is the obligation of each policyholder, creditor, claimant or party in interest to check the Liquidator's website at www.ohinsliq.com.

Mary Jo Hudson
Ohio Superintendent of Insurance in her capacity as
Liquidator of The Guarantee Title and Trust Company



Lynda G. Loomis
Chief Deputy Liquidator



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> § 221.25. Duties of agents

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40 P.S. § 221.25

PENNSYLVANIA STATUTES, ANNOTATED BY LEXISNEXIS(R)

*This document is current through Acts 80 and Sp. Sess. Act 2 ***
*** Last enactment dated July 11, 2008 ***
*** February 6, 2009 Annotation Service ****

PENNSYLVANIA STATUTES
TITLE 40. INSURANCE
CHAPTER 1. INSURANCE DEPARTMENT
ARTICLE V. SUSPENSION OF BUSINESS--INVOLUNTARY DISSOLUTIONS
(C) FORMAL PROCEEDINGS
B. LIQUIDATION
2. POWERS AND DUTIES OF LIQUIDATORS AND OTHERS

Go to the Pennsylvania Code Archive Directory

40 P.S. § 221.25 (2008)

§ 221.25. Duties of agents

(a) Every person who receives notice in the form prescribed in section 524 that an insurer which he represents as an independent agent is the subject of a **liquidation** order, shall within fifteen days of such notice give notice of the **liquidation** order. The notice shall be sent by first class mail to the last address contained in the agent's records to each policyholder or other person named in any policy issued through the agent by the insurer, if he has a record of the address of the policyholder or other person. A policy shall be deemed issued through an agent if the agent has a property interest in the expiration of the policy; or if the agent has had in his possession a copy of the declarations of the policy at any time during the life of the policy, except where the ownership of the expiration of the policy has been transferred to another. The written notice shall include the name and address of the insurer, the name and address of the agent, identification of the policy impaired and the nature of the impairment including termination of coverage, as described in section 521. Notice by a general agent satisfies the notice requirement for any agents under contract to him.

(b) Any agent failing to give notice as required in subsection (a) may be subject to payment of a penalty of not more than one thousand dollars (\$ 1000) and may have his license suspended, said penalty to be imposed after a hearing held by the **insurance** commissioner.



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TOC: [Pennsylvania Code, Constitution and ALS > /.../ > 2. POWERS AND DUTIES OF LIQUIDATORS AND OTHERS > § 221.25. Duties of agents](#)

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Date/Time: Thursday, March 5, 2009 - 2:44 PM EST

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