

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF DELAWARE**

In re:)	Chapter 11
)	
THE MIIX GROUP, INC., <u>et al.</u> ,)	Case No. 04-13588 (MFW)
)	
Debtors.)	Jointly Administered

NOTICE OF BAR DATES FOR FILING OF PROOFS OF CLAIM

TO ALL CREDITORS AND EQUITY INTEREST HOLDERS:

On February 17, 2005, the United States Bankruptcy Court for the District of Delaware (the “Court”) entered an order in the above-captioned chapter 11 cases (the “Bar Date Order”) establishing certain claims bar dates in the chapter 11 cases of the above-captioned debtors and debtors in possession (the “Debtors”). By the Bar Date Order, the Court authorized the Debtors to fix as the general claims bar date (the “General Bar Date”) a date that is no fewer than sixty (60) days after the date of service of this Notice. Pursuant to this authority, the General Bar Date in the Debtors’ chapter 11 cases has been fixed as **April 25, 2005**. Except as described below, the Bar Date Order requires all Entities, other than Governmental Units, that have or assert any prepetition Claims against the Debtor to file proofs of claim with Delaware Claims Agency L.L.C. (“DCA”), the claims noticing and balloting agent in these cases, so that their proofs of claim are received by DCA on or before 4:00 p.m., prevailing Eastern Time, on the General Bar Date. Please note that the terms “Entity,” “Governmental Unit” and “Claim” are defined below.

For your convenience, enclosed with this Notice is a proof of claim form.

KEY DEFINITIONS

As used in this Notice, the term “Entity” has the meaning given to it in section 101(15) of the Bankruptcy Code, 11 U.S.C. §§ 101-1330 (the “Bankruptcy Code”), and includes all persons (individuals, partnerships and corporations), estates, trusts, Governmental Units and the United States Trustee.

As used in this Notice, the term “Claim” shall mean, as to or against the Debtors and in accordance with section 101(5) of the Bankruptcy Code: (a) any right to payment, whether or not such right is reduced to judgment, liquidated, unliquidated, fixed, contingent, matured, unmatured, disputed, undisputed, legal, equitable, secured or unsecured; or (b) any right to an equitable remedy for breach of performance if such breach gives rise to a right to payment, whether or not such right to an equitable remedy is reduced to judgment, fixed, contingent, matured, unmatured, disputed, undisputed, secured or unsecured.

As used in this Notice, the term “Governmental Unit” has the meaning given to it in section 101(27) of the Bankruptcy Code, and includes the United States; states; commonwealths; districts; territories; municipalities; foreign states; or departments, agencies or instrumentalities of the foregoing.

WHO MUST FILE A PROOF OF CLAIM AND THE APPLICABLE BAR DATE

The Bar Dates

The Bar Date Order establishes the following bar dates for filing proofs of claim in these cases (collectively, the "Bar Dates"):

The General Bar Date. Pursuant to the Bar Date Order, all Entities holding Claims against the Debtors (whether secured, unsecured priority or unsecured nonpriority), except for Governmental Units, that arose prior to December 20, 2004, are required to file proofs of claim by the General Bar Date (**April 25, 2005**), including Entities whose Claims against the Debtor arise out of the obligations of those Entities under a contract for the provision of liability insurance to the Debtor.

The Government Bar Date. In accordance with section 502(b)(9) of the Bankruptcy Code and Local Rule 2002-1(e), all Governmental Units holding Claims against the Debtors (whether secured, unsecured priority or unsecured nonpriority) that arose prior to December 20, 2004, are required to file proofs of claim by the Government Bar Date (**June 19, 2005**), including Governmental Units with claims against the Debtors for unpaid taxes, whether such claims arise from prepetition tax years or periods or prepetition transactions to which the Debtors were a party.

The Rejection Bar Date. Any Entity whose Claim arises out of the Court-approved rejection of an executory contract or unexpired lease, in accordance with section 365 of the Bankruptcy Code and pursuant to an order (a "Rejection Order") entered prior to the confirmation of a plan of reorganization in the Debtors' chapter 11 cases, must file a proof of claim on or before (a) the date set forth in the applicable Rejection Order or (b) if the Rejection Order does not set forth a date by which a rejection damages claim must be filed, the later of (i) the General Bar Date or (ii) thirty (30) days after the entry of the applicable Rejection Order. This date is referred to in this Notice as the "Rejection Bar Date."

The Amended Schedule Bar Date. If, subsequent to the mailing of this Notice, the Debtors amend their schedules of assets and liabilities and statement of financial affairs filed in these cases (collectively, the "Schedules") to reduce the undisputed, noncontingent and liquidated amount or to change the nature or classification of a Claim against the Debtors reflected therein, the affected claimant is required to file a proof of claim or amend any previously filed proof of claim in respect of the amended scheduled claim on or before the later of: (a) the General Bar Date and (b) twenty (20) days after the date that notice of the applicable amendment to the Schedules is served on the claimant. This date is referred to in this Notice as the "Amended Schedule Bar Date."

Entities That Must File Proofs of Claims by the General Bar Date or Government Bar Date

Subject to terms described above for holders of Claims subject to the Rejection Bar Date and the Amended Schedule Bar Date, the following Entities must file proofs of claim on or

before the General Bar Date or, with respect to Claims of Governmental Units, on or before the Government Bar Date:

- a) any Entity, including, but not limited to Governmental Units, whose prepetition Claim against the Debtors is not listed in the Debtors' Schedules or is listed as "disputed," "contingent" or "unliquidated" and that desires to participate in these chapter 11 cases or share in any distribution in these chapter 11 cases; and
- b) any Entity, including, but not limited to Governmental Units, that believes its prepetition Claim is improperly classified in the Schedules or is listed in an incorrect amount and that desires to have its Claim allowed in a classification or amount other than that identified in the Schedules.

Entities Not Required to File Proofs of Claim by the General Bar Date or Government Bar Date

The Bar Date Order further provides that the following Entities need not file proofs of claim by the General Bar Date or Government Bar Date:

- a) any Entity that already has properly filed a proof of claim against the Debtors in accordance with the procedures described in this Notice;
- b) any Entity (i) whose Claim against the Debtors is not listed as "disputed," "contingent" or "unliquidated" in the Schedules and (ii) that agrees with the nature, classification and amount of its Claim as identified in the Schedules; and
- c) any Entity whose Claim against the Debtors previously has been allowed by, or paid pursuant to, an order of the Court.

No Requirement to File Proofs of Interest

Any Entity holding an interest in the Debtors (an "Interest Holder"), which interest is based exclusively upon the ownership of common or preferred stock in a corporation, or warrants or rights to purchase, sell or subscribe to such a security or interest (any such security or interest being referred to in this Notice as an "Interest"), need not file a proof of interest on or before the General Bar Date; provided, however, that Interest Holders who wish to assert Claims against any of the Debtors that arise out of or relate to the ownership or purchase of an Interest, including Claims arising out of or relating to the sale, issuance or distribution of the Interest, must file proofs of claim on or before the General Bar Date, unless another exception identified in this Notice or the Bar Date Order applies.

CONSEQUENCES OF FAILURE TO FILE PROOF OF CLAIM

Any Entity that is required to file a proof of claim, but that fails to do so by the applicable Bar Date described in this Notice, shall be forever barred, estopped and enjoined from the following:

- a) asserting any Claim against the Debtors that the Entity has that (i) is in an amount that exceeds the amount, if any, that is identified in the Schedules on behalf of such Entity as undisputed, noncontingent and liquidated or (ii) is of a different nature or a different classification than any Claim identified in the Schedules on behalf of such Entity (any such Claim being referred to in this Notice as an “Unscheduled Claim”); or
- b) voting upon, or receiving distributions under, any plan or plans of reorganization in these chapter 11 cases in respect of an Unscheduled Claim.

If it is unclear from the Schedules whether your Claim is disputed, contingent or unliquidated as to amount or is otherwise properly listed and classified, you must file a proof of claim on or before the applicable Bar Date. Any Entity that relies on the information in the Schedules bears responsibility for determining that its Claim is accurately listed therein.

RESERVATION OF RIGHTS

The Debtors reserves the right to (a) dispute, or to assert offsets or defenses against, any filed Claim or any Claim listed or reflected in the Schedules as to nature, amount, liability, classification or otherwise; and (b) subsequently designate any Claim as disputed, contingent or unliquidated. Nothing contained in this Notice shall preclude the Debtors from objecting to any Claim, whether scheduled or filed, on any grounds.

PROCEDURE FOR FILING PROOFS OF CLAIM

A signed original of a completed proof of claim, together with any accompanying or supporting documentation, must be delivered to: (a) The MIIX Group, Inc., c/o Delaware Claims Agency L.L.C., Claims Department, P.O. Box 515, Wilmington, DE 19899 or (b) Delaware Claims Agency L.L.C., c/o Parcels, Inc., Attn: The MIIX Group, Inc., Claims Department, 4 East 7th Street, Wilmington, DE 19899, so as to be received no later than 4:00 p.m., prevailing Eastern Time, on the applicable Bar Date. Proofs of claim may be submitted in person or by courier service, hand delivery or mail addressed to DCA at the foregoing address. Any proof of claim submitted by facsimile or email will not be accepted and will not be deemed filed until the proof of claim is submitted by one of the methods described in the foregoing sentence. Proofs of claim will be deemed filed only when actually received by DCA. If you wish to receive acknowledgement of DCA’s receipt of your proof of claim, you must also submit by the applicable Bar Date and concurrently with submitting your original proof of claim (a) a copy of your original proof of claim and (b) a self-addressed, stamped return envelope.

Proofs of claim must include all documentation required by Bankruptcy Rules 3001(c) and 3001(d), including an original or a copy of any written document that forms the basis of the Claim or, for secured Claims, evidence that the alleged security interest has been perfected. However, upon the advance express written consent of the Debtors, a claimant’s proof of claim may be filed without the documents required by Bankruptcy Rules 3001(c) and 3001(d); provided, however, that any claimant that receives such a written consent will be required to

transmit these documents in support of its Claim to DCA, the Debtors or other parties in interest within ten (10) days after the date of a written request for such documents.

Any holder of a claim against one or more of the Debtors must file a separate proof of claim in the bankruptcy case of each Debtor against which such claim is asserted and must identify on the proof of claim the specific debtor against which their claim is asserted and the case number of that Debtor's bankruptcy case (i.e., The MIIX Group, Inc., 04-13588; New Jersey State Medical Underwriters, Inc., 04-13589). You should not include claims against more than one Debtor on a single proof of claim form.

ADDITIONAL INFORMATION

If you require additional information regarding the filing of a proof of claim, you may contact DCA at (800) 838-6773. You also may contact DCA by writing to The MIIX Group, Inc., c/o Delaware Claims Agency L.L.C., Claims Department, P.O. Box 515, Wilmington, DE 19899. The claims register for the Debtors will be available for review during normal business hours in DCA's offices.

Dated: February 17, 2005

DRINKER BIDDLE & REATH LLP

/s/ Andrew J. Flame
Andrew C. Kassner (DE 4507)
Andrew J. Flame (DE 4398)
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Proposed Counsel for the Debtors and
Debtors-in-Possession

UNITED STATES BANKRUPTCY COURT DISTRICT OF DELAWARE		PROOF OF CLAIM
Name of Debtor		Case Number:
<p>NOTE: This form should not be used to make a claim for an administrative expense arising after the commencement of the case. A "request" for payment of an administrative expense may be filed pursuant to 11 U.S.C. § 503.</p>		
Name of Creditor (The person or other entity to whom the debtor owes money or property):		THIS SPACE IS FOR COURT USE ONLY
Name and address where notices should be sent:		
Telephone number:		
Account or other number by which creditor identifies debtor:		Check here if this claim <input type="checkbox"/> replaces <input type="checkbox"/> amends a previously filed claim, dated: _____
1. Basis for Claim <input type="checkbox"/> Goods sold <input type="checkbox"/> Services performed <input type="checkbox"/> Money loaned <input type="checkbox"/> Personal injury/wrongful death <input type="checkbox"/> Taxes <input type="checkbox"/> Other		<input type="checkbox"/> Retiree benefits as defined in 11 U.S.C. § 1114(a) <input type="checkbox"/> Wages, salaries, and compensation (Fill out below) Your SS#: _____ Unpaid compensation for services performed from _____ to _____ (date) (date)
2. Date debt was incurred:		3. If court judgment, date obtained:
4. Total Amount of Claim at Time Case Filed: \$ _____ (unsecured) (secured) (priority) (Total)		
If all or part of your claim is secured or entitled to priority, also complete Item 5 or 6 below. <input type="checkbox"/> Check this box if claim includes interest or other charges in addition to the principal amount of the claim. Attach itemized statement of all interest or additional charges.		
5. Secured Claim. <input type="checkbox"/> Check this box if your claim is secured by collateral (including a right of setoff). Brief Description of Collateral: <input type="checkbox"/> Real Estate <input type="checkbox"/> Motor Vehicle <input type="checkbox"/> Other _____ Value of Collateral: \$ _____ Amount of arrearage and other charges at time case filed included in secured claim, if any \$ _____		7. Unsecured Priority Claim. <input type="checkbox"/> Check this box if you have an unsecured priority claim Amount entitled to priority \$ _____ Specify the priority of the claim: <input type="checkbox"/> Wages, salaries, or commissions (up to \$4,925)* earned within 90 days before filing of the bankruptcy petition or cessation of the debtor's business, whichever is earlier – 11 U.S.C. § 507(a)(3). <input type="checkbox"/> Contributions to an employee benefit plan – 11 U.S.C. § 507(a)(4). <input type="checkbox"/> Up to \$2,225* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use – 11 U.S.C. § 507(a)(6). <input type="checkbox"/> Alimony, maintenance, or support owed to a spouse, former spouse, or child – 11 U.S.C. § 507(a)(7). <input type="checkbox"/> Taxes or penalties of governmental units – 11 U.S.C. § 507(a)(8). <input type="checkbox"/> Other – Specify applicable paragraph of 11 U.S.C. § 507(a). * Amounts are subject to adjustment on 4/1/07 and every 3 years thereafter with respect to cases commenced on or after the date of adjustment.
6. Unsecured Nonpriority Claim \$ _____ <input type="checkbox"/> Check this box if: a) there is no collateral or lien securing your claim, or b) your claim exceeds the value of the property securing it, or if c) none or only part of your claim is entitled to priority.		
8. Credits: The amount of all payments on this claim has been credited and deducted for the purpose of making this proof of claim. 9. Supporting Documents: Attach copies of supporting documents, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, court judgments, mortgages, security agreements, and evidence of perfection of lien. DO NOT SEND ORIGINAL DOCUMENTS. If the documents are not available, explain. If the documents are voluminous, attach a summary. 10. Date-Stamped Copy: To receive an acknowledgment of the filing of your claim, enclose a stamped, self-addressed envelope and copy of this proof of claim.		THIS SPACE IS FOR COURT USE ONLY
Date	Sign and print the name and title, if any, of the creditor or other person authorized to file this claim (attach copy of power of attorney, if any):	

Penalty for presenting fraudulent claim: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571.

