

**BEFORE THE INSURANCE COMMISSIONER
FOR THE STATE OF ARKANSAS**

**IN THE MATTER OF THE
CERTIFICATE OF AUTHORITY OF
AMERICAN COMMUNITY
MUTUAL INSURANCE COMPANY**

A.I.D. NO. 2010- 0 4 8

ORDER OF SUSPENSION

Now on this day the matter of Arkansas Certificate of Authority No. 1683 of AMERICAN COMMUNITY MUTUAL INSURANCE COMPANY, NAIC No. 60305 (“Company”), a Michigan-domiciled insurer, is taken under consideration by Jay Bradford, Insurance Commissioner for the State of Arkansas (“Commissioner”), as presented by Amanda Capps Rose, Associate Counsel, Legal Division of the Arkansas Insurance Department (“Department”) and by the Finance Division of the Department. From the facts, matters and other things before the Commissioner, he finds as follows:

1. The Commissioner has jurisdiction over the parties and the subject matter involved herein.
2. The Company is a life and disability insurer domiciled in the State of Michigan and authorized to sell life, health and accident insurance in the State of Arkansas.
3. On April 8, 2010, the Company was placed into rehabilitation by its domiciliary state pursuant to an Order of Rehabilitation issued by the Ingham County Circuit Court.
4. On this date the Commissioner has determined that the causes as stated make it appropriate and expedient to suspend the Company’s Arkansas Certificate of Authority.
5. Pursuant to Ark. Code Ann. §§ 23-63-213(b), 23-63-214 and 23-63-215, the Commissioner hereby orders an immediate suspension of the Arkansas Certificate of Authority

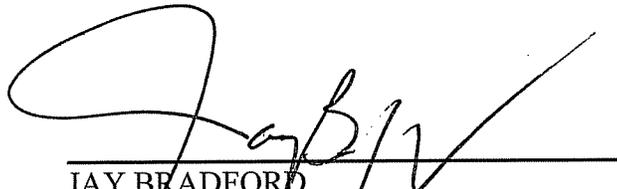
of American Community Mutual Insurance Company. The suspension shall continue and remain in place until further order of the Commissioner.

6. The Company shall cease writing any and all new or renewal direct business in the State of Arkansas, and shall issue no new insurance policies or assume any risks located in Arkansas.

7. During the period of this suspension, the Commissioner hereby waives the requirement that the Company file its annual statements and pay fees, licenses, and taxes as required under the Arkansas Insurance Code.

8. Pursuant to the waiver provisions of Department Rule 56, the Company's payment of the Rule 56 fee ("CFRF") is waived; further, under the provisions of Department Rule 5, any anti-fraud assessments are hereby waived for the Company during the period of suspension.

IT IS SO ORDERED THIS 14th DAY OF APRIL, 2010.



JAY BRADFORD
INSURANCE COMMISSIONER
STATE OF ARKANSAS