



JENNIFER M. GRANHOLM
GOVERNOR

STATE OF MICHIGAN
OFFICE OF FINANCIAL AND INSURANCE REGULATION
DEPARTMENT OF ENERGY, LABOR & ECONOMIC GROWTH
STANLEY "SKIP" PRUSS, DIRECTOR

KEN ROSS
COMMISSIONER

April 14, 2010

RECEIVED

APR 28 2010

Mike Kreidler, Commissioner of Insurance
Washington State
Office of the Insurance Commissioner
P.O. Box 40256
Olympia, Washington 98504-0256

**INSURANCE COMMISSIONER
COMPANY SUPERVISION**

Re: American Community Mutual Insurance Company-Rehabilitation Order

Dear Commissioner Kreidler:

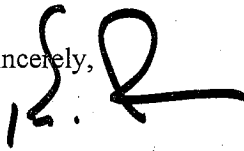
On April 8, 2010 Ingham County Circuit Judge Collette issued an order of rehabilitation for American Community Mutual Insurance Company ("American Community"), a Michigan domiciled company providing individual and group life and health insurance. American Community's management and directors consented to the rehabilitation. American Community Mutual Insurance Company was licensed in 41 states and the District of Columbia. We have identified your state as a state where American Community Mutual Insurance Company is licensed.

The American Community Rehabilitation Order prohibits all contracted and non-contracted health care providers from pursuing collection against, obtaining judgments against and/or balance billing of American Community insureds for covered health care goods provided or services rendered prior to the date of the Order. We hope other non-Michigan providers will cooperate and not attempt to bill American Community insureds for covered services. It is important to note that this prohibition does not apply to any applicable co-payments, deductibles, cost sharing, or fees for health care goods and services that are not covered by and remain the insured's responsibility under his or her American Community insurance policy.

I am attaching a copy of the American Community Rehabilitation Order for your information. Any members, employers or providers can view the order on line by going to: www.michigan.gov/ofir. Interested parties may contact the Deputy Rehabilitators, James Gerber at 734-591-8103 or Michael Hogan at 734-591-4771 with any questions regarding the rehabilitation.

We expect to complete our analysis of whether American Community can be rehabilitated shortly. Until we have completed that review, we request that your office take no action revoking American Community Mutual Insurance Company's license. We will provide additional updates to your office in writing and/or on our website. Thank you for your cooperation during this process.

Sincerely,

A handwritten signature in black ink, appearing to be 'K. Ross', written over the word 'Sincerely,'.

Ken Ross
Commissioner
Office of Financial and Insurance Regulation