STATE OF MICHIGAN
CIRCUIT COURT FOR THE 30TH JUDICIAL CIRCUIT
INGHAM COUNTY

KEN ROSS, COMMISSIONER OF THE OFFICE OF FINANCIAL AND INSURANCE REGULATION,

Petitioner,

v

AMERICAN COMMUNITY MUTUAL INSURANCE COMPANY,

Respondent.

No. 10-397-CR

HON. WILLIAM E. COLLETTE

Christopher L. Kerr (P57131)
Allison M. Dietz (P73612)
Assistant Attorneys General
Attorneys for Petitioner
Corporate Oversight Division
P. O. Box 30755
Lansing, MI 48909
(517) 373-1160

FILED
2010 DEC -2 P 2:04

EX PARTE ORDER APPROVING THE REHABILITATOR'S PLAN TO:
(1) AMEND THE REINSURANCE AGREEMENT WITH BROOKE LIFE INSURANCE COMPANY; AND
(2) AMEND THE POLICYHOLDER ADMINISTRATION AND SERVICE AGREEMENT WITH UNIFIED LIFE INSURANCE COMPANY RELATIVE TO AMERICAN COMMUNITY MUTUAL INSURANCE COMPANY'S INDIVIDUAL LIFE INSURANCE AND ANNUITY POLICIES

At a session of said Court held in the
Circuit Courtrooms for the
County of Ingham, State of Michigan
on the 2nd day of December, 2010

PRESENT: HONORABLE WILLIAM E. COLLETTE, CIRCUIT COURT JUDGE

WHEREAS, Ken Ross, the Commissioner of the Michigan Office of Financial and Insurance Regulation and duly appointed Rehabilitator of American Community Mutual Insurance Company (the "Rehabilitator") has filed an Ex Parte Petition for approval of the Rehabilitator's plan to amend the Reinsurance Agreement between American Community and Brooke Life Insurance Company ("Brooke Life"); and to amend the Policyholder Administration and Service Agreement between American Community and Unified Life Insurance Company ("Unified Life"), relative to American Community's Individual life insurance and annuity policies (the "Ex Parte Petition"); and

WHEREAS, MCL 500.8114(2) authorizes the Rehabilitator to take such action as he considers necessary or appropriate to reform or revitalize American Community, with the approval of the Court; and

WHEREAS, the Rehabilitator has determined that amending the Reinsurance Agreement with Brooke Life and amending the Policyholder Administration and Service Agreement with Unified Life relative to American Community's Individual life insurance and annuity policies is necessary and appropriate for the effective and efficient administration of this rehabilitation proceeding and will assist in providing the maximum protection to American Community's creditors, policyholders, and the public; and

WHEREAS, the Rehabilitator has determined that consistent with the Rehabilitation Order, the amendments to the Reinsurance Agreement and Policyholder Administration and Services Agreement will also maintain, to the greatest extent possible, a continuity of services for American Community's Individual life insurance and annuity policyholders;

NOW, THEREFORE, IT IS HEREBY ORDERED that the Court APPROVES the Rehabilitator's plan to amend the Reinsurance Agreement with Brooke Life and to amend the

Policyholder Administration and Service Agreement with Unified Life in the form attached as Exhibits C, D, and E to the Ex Parte Petition;

IT IS FURTHER ORDERED that because time is of the essence in securing Court approval of the Amendments to the Reinsurance Agreement and Policyholder Administration and Services Agreement, the Court waives any hearing on the Ex Parte Petition and approves the Rehabilitator's plan to enter into these Amendments on an ex parte basis;

IT IS FURTHER ORDERED that due to the difficulty and prohibitive cost associated with providing personalized notice of the Ex Parte Petition and this Order to all parties with a general interest in the American Community rehabilitation, the Court authorizes, approves, and/or ratifies the Rehabilitator's service of the Ex Parte Petition and this Order by posting electronic copies on the OFIR website, www.michigan.gov/ofir, under the section "Who We Regulate," and the subsection "American Community." The Court finds that service in this manner is reasonably calculated to give interested parties actual notice of these proceedings and is otherwise reasonable under the circumstances.

IT IS SO ORDERED.

Honorable William E. Collette
Circuit Court Judge