

**BEFORE MICHAEL D. RILEY
INSURANCE COMMISSIONER
STATE OF WEST VIRGINIA**

**IN RE: AMERICAN MANUFACTURERS MUTUAL INSURANCE COMPANY
NAIC# 30562**

12-AP-FINCON-02012

AGREED CONSENT ORDER

WHEREAS, Michael D. Riley, the Insurance Commissioner of the State of West Virginia and as the responsible official for the Offices of the West Virginia Insurance Commissioner (hereinafter "WVOIC") does hereby assert he has the legal authority to take appropriate action contained herein against insurers doing business pursuant to Chapter 33 of the West Virginia Code.

WHEREAS, **AMERICAN MANUFACTURERS MUTUAL INSURANCE COMPANY** is a foreign insurer domiciled in the Illinois, holding a current Certificate of Authority to transact the business of insurance in the State of West Virginia, WV File #0047; and

WHEREAS, West Virginia Code §33-34-3a(a) provides that the failure of either singly or in combination of two or more hazardous financial conditions may be considered by the Commissioner to determine whether the continued operation of any insurer transacting insurance business in this state may be determined hazardous to the policyholders, creditors or the general public;

WHEREAS, AMERICAN MANUFACTURERS MUTUAL INSURANCE COMPANY has violated provisions of West Virginia Code §33-34-3a(a) such that they now are in hazardous financial condition.

WHEREAS, the Insurance Commissioner may, after notice and hearing, suspend or revoke the license of an insurer found by the Commissioner, among other criteria, to be in unsound condition or such condition as to render its further transaction of insurance in West Virginia hazardous to its policy holders or to the people of West Virginia; [W.Va. Code §33-3-11(a)(4)];

WHEREAS, the Insurance Commissioner believes that among other criteria, **AMERICAN MANUFACTURERS MUTUAL INSURANCE COMPANY** is in unsound condition or such condition as to render its further transaction of insurance in West Virginia hazardous to its policy holders or to the people of West Virginia; [W. Va. Code §33-3-11(a)(4)];

WHEREAS, the Insurance Commissioner shall, after notice and hearing, suspend or revoke the license of an insurer that no longer meets the requirements for the license originally granted, because of deficiency of assets or otherwise; [W.Va. Code §33-3-10(b)];

WHEREAS, AMERICAN MANUFACTURERS MUTUAL INSURANCE COMPANY no longer meets the requirements for licensure originally granted because of a deficiency of assets or otherwise and the continued operation of **AMERICAN MANUFACTURERS MUTUAL INSURANCE COMPANY** in this state may be determined hazardous to the policyholders, creditors or the general public;

ORDER

WHEREAS, AMERICAN MANUFACTURERS MUTUAL INSURANCE COMPANY agrees that the license of AMERICAN MANUFACTURERS MUTUAL INSURANCE COMPANY in the State of West Virginia be suspended; it is therefore ORDERED the following:

1. That the Certificate of Authority #0047 of AMERICAN MANUFACTURERS MUTUAL INSURANCE COMPANY to transact the business of insurance in the State of West Virginia is hereby SUSPENDED.

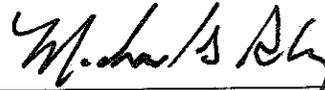
2. That AMERICAN MANUFACTURERS MUTUAL INSURANCE COMPANY will not assume or write any new business in the State of West Virginia from the date of entry of this order, but shall continue to insure and service policies issued prior to the date of this Agreed Consent Order.

3. That all agent appointments by AMERICAN MANUFACTURERS MUTUAL INSURANCE COMPANY in the State of West Virginia are hereby cancelled with respect to the writing of new business. AMERICAN MANUFACTURERS MUTUAL INSURANCE COMPANY shall give notice to their agents regarding this paragraph immediately.

4. That AMERICAN MANUFACTURERS MUTUAL INSURANCE COMPANY shall pay when due any taxes, fees, or charges required by West Virginia Code Chapter Thirty-Three or other applicable West Virginia law.

5. That AMERICAN MANUFACTURERS MUTUAL INSURANCE COMPANY hereby waives any right to any notice, administrative hearing or appeal therefrom the regulatory action taken by WVOIC herein this AGREED CONSENT ORDER.

ENTERED this 26 day of February, 2013.


MICHAEL D. RILEY
INSURANCE COMMISSIONER
STATE OF WEST VIRGINIA

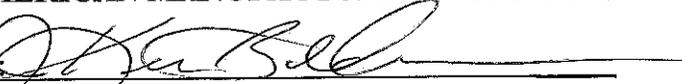
THE PARTIES DO SO AGREE:

**OFFICES OF THE INSURANCE COMMISSIONER
STATE OF WEST VIRGINIA**

By: 
Jeffrey C. Black, Associate Counsel

2/25/13
Date

AMERICAN MANUFACTURERS MUTUAL INSURANCE COMPANY

By: 
[Print Name]

Signed: J. Kevin Baldwin

Its: General Counsel
Office of Special Deputy Receiver

Dated: 2/20/13