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RAPID RESPONSE

April 15, 2010

Chong-Anna Canfora
Director, Rapid Response Unit
Michigan Department of Labor & Economic Growth
611 West Ottawa – 4th Floor
P. O. Box #30004
Lansing, MI 48909

Re: American Community Mutual Insurance Company

Mass Layoff Notice Under the WARN Act

Dear Ms. Canfora:

This letter shall serve as notice pursuant to the Worker Adjustment and Retraining Notification (WARN) Act, 29 U.S.C. § 2101 et seq., that American Community Mutual Insurance Company will be permanently laying off ninety-five (95) employees on June 14, 2010. The affected employees include those working out of the Company's home office in Livonia, Michigan, as well as employees who work from home, telecommute, and/or work in other states, all of whom report to the Company's Livonia, Michigan office. As required by the WARN Act, please be advised of the following information:

- > Name and Address of Affected Employment Site American Community Mutual Insurance Company, 39201 Seven Mile Road, Livonia, Michigan 48152
- > Contact Person for Further Information Leslie J. Gola, Vice President, Human Resources, 734-591-4747; |qola@american-community.com
- > Nature of Action The Company will be carrying out a mass layoff at its Livonia office but not closing the office at this time. This layoff is expected to be permanent.
- > Expected Date The affected employees received notification today, most have been released from service immediately, and the permanent layoff/termination date will be June 14, 2010.
- > Job Titles and Number of Employees Affected Please see Attachment A for a listing of all current employees in the Company and indication of who was selected for this layoff and who was not.
- > Bumping Rights The affected employees do not have bumping rights.
- ➤ Union Representation No union represents any of the affected employees.

Should you have any questions, please contact me at 734-591-4747.

Sincerely,

Vice President, Human Resources

Attachment