

May 19, 2005

CERTIFIED MAIL

Hugh Dates, Special Deputy Receiver
Florida Department of Financial Services
P.O. Box 0817
Miami, FL 33152

Re: Senior Citizens Mutual Insurance Company
Suspension of Certificate of Authority in
Maine
Docket No. INS 05-303

Dear Mr. Dates:

Senior Citizens Mutual Insurance Company has an active Certificate of Authority in the State of Maine. Due to the Company's current hazardous financial condition and the May 9, 2005 court order placing the Company into receivership for purposes of rehabilitation, it is necessary to suspend Senior Citizens Mutual Insurance Company's Certificate of Authority in Maine.

Pursuant to Title 24-A M.R.S.A. § 417(3), the Certificate of Authority for Senior Citizens Mutual Insurance Company is suspended indefinitely, effective immediately. Per your recent telephone conversation with Lauri Cooper, Senior Citizens Mutual Insurance Company has waived the right to a hearing. Thus, a hearing has not been scheduled.

Pursuant to 24-A M.R.S.A. §§ 229 and 419(1), Senior Citizens Mutual Insurance Company may, at any time, file with the Superintendent a request to lift the suspension upon a showing that valid grounds for suspension no longer exist, and may petition for an adjudicatory hearing if the request to lift the suspension is denied.

If you have any questions, please contact Lauri Cooper at (207) 624-8464 or via e-mail at laurelyn.s.cooper@maine.gov.

Per Order of

Alessandro A. Iuppa
Superintendent of Insurance

cc: Commissioner Kevin McCarty, Florida Office of Insurance Regulation