IN THE CIRCUIT COURT OF THE
SECOND JUDICIAL CIRCUIT
IN AND FOR LEON COUNTY, FLORIDA

IN RE: The Receivership of
AMERICAN KEYSTONE INSURANCE   CASE NO.: 2009-3955
COMPANY, a Florida corporation authorized
to transact an insurance business in Florida
_____/

ORDER APPROVING PROCEDURE FOR
DEEMING RETURN PREMIUM CLAIMS AS TIMELY FILED

THIS CAUSE came on for consideration upon the Department of Financial Services

(hereinafter the "Receiver"), as Receiver of American Keystone Insurance Company's

(hereinafter the "AKIC") Motion for Approval of Procedure for Deeming Return Premium

Claims as Timely Filed, and the Court having been advised in the premises, it is:

ORDERED AND ADJUDGED as follows:

1.   The Receiver's proposed procedure of deeming unearned premium claims as

timely filed is approved.

2.   Under this approved procedure, the following will occur:

A.   The Receiver will not require POCs from policyholders who the

Receiver calculates are due an unearned premium refund because either they

cancelled their policies prior to the normal expiration date or they had their

policies cancelled by the terms of the Liquidation Order.

B.   The policyholders detailed above in paragraph 9A do not need to

do anything to file a claim for the return of unearned premium or to have their

claim accepted by the Receiver.

C.   The unearned premium claims identified above will be considered as timely filed in the AKIC estate.

D.   Once the claims in the AKIC estate have been evaluated, the Receiver will advise the claimants of the determination of the class and amount of their claims. The claimants will have an opportunity to object to the Receiver's evaluation.

E.   If the Receiver cannot resolve the Claimant's objection, the Receiver will schedule a hearing with the receivership court.

DONE AND ORDERED in Chambers at the Leon County Courthouse in Tallahassee, Leon County, Florida this _7_ day of _December_, 2009.

CHARLES A. FRANCIS
CIRCUIT JUDGE

2