



**BEFORE THE COMMISSIONER OF COMMERCE AND INSURANCE  
FOR THE STATE OF TENNESSEE**

**IN THE MATTER OF:**

**PROTECTIVE LIFE INSURANCE  
COMPANY**

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**TID No.: 21-088**

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**ORDER ADOPTING EXAMINATION REPORT**

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Pursuant to Tenn. Code Ann. § 56-1-401 *et seq.*, the Insurance Division of the State of Tennessee Department of Commerce and Insurance (“Division”) has examined certain affairs of Protective Life Insurance Company (“Company”), an insurance company domiciled in the State of Tennessee. As a result of an examination conducted as of December 31, 2019, the examiner-in-charge filed a verified, written report on the examination with the Division on May 17, 2021. A copy of that report was sent to the Company. (The Report on Examination of the Company is attached hereto and marked as Exhibit A).

The Division received a response regarding the report from the Company dated June 28, 2021. (The written response submitted by the Company is attached hereto and marked as Exhibit B).

Pursuant to Tenn. Code Ann. § 56-1-411, the examination report regarding the affairs of the Company filed with the Division on May 17, 2021, is hereby **ADOPTED** as filed with the following **DIRECTIVES**:

1. The Company is **DIRECTED** to comply with Tenn. Code Ann. § 56-6-117 by notifying the Commissioner of all producer terminations within thirty (30) days following the effective date of termination.

2. The Company is **DIRECTED** to comply with Tenn. Code Ann. § 56-6-117 by providing a notification to producers for all terminations, both for cause and without cause, within fifteen (15) days.

The Company shall comply with the Directives contained in this Order within thirty (30) days of its entry and execution.

The adoption of this examination report shall not preclude the Department from imposing sanctions against the Company for potential violations of the Tennessee insurance law which may be revealed in the examination report, it being the intent of this Order Adopting Examination Report merely to adopt the examination report filed by the examiner-in-charge.

It is so **ORDERED**.

**ENTERED AND EXECUTED** June 30, 2021.

  
Carter Lawrence (Jun 30, 2021 11:00 CDT)

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Carter Lawrence, Commissioner  
Department of Commerce and Insurance  
State of Tennessee

**PREPARED FOR ENTRY:**

  
Jenny Taylor (Jun 29, 2021 10:19 CDT)

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Jenny Taylor (BPR# 027264)  
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## CERTIFICATE OF SERVICE

The undersigned hereby certifies that a true and correct copy of the foregoing Order Adopting Examination Report as filed has been emailed to Bill Huddleston, Assistant Commissioner for Insurance, Department of Commerce and Insurance at bill.huddleston@tn.gov; and mailed first class, postage prepaid, to Protective Life Insurance Company, 2801 Highway 280 South, Birmingham, Alabama 35223, on June 30, 2021.

*Jenny Taylor*

Jenny Taylor (Jun 29, 2021 10:19 CDT)

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Jenny Taylor  
Associate General Counsel and Supervising  
Attorney