



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

**IN THE MATTER OF:**

**CITIZENS MUTUAL INSURANCE COMPANY OF  
LINCOLN COUNTY, TN**

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**TID No.: 23-037**

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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 Citizens Mutual Insurance Company of Lincoln County, TN (“Company”), an insurance company domiciled in the State of Tennessee. As a result of an examination conducted as of December 31, 2021, the examiner-in-charge filed a verified, written report on the examination with the Division on December 5, 2022. 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 April 14, 2023. (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, is hereby **ADOPTED** as filed with the following **DIRECTIVES**:

1. The Company is **DIRECTED** to place the fraud warning disclosure on its

applications to comply with Tenn. Code Ann. § 56-53-111(b)(1)(A).


2. The Company is **DIRECTED** to comply with Tenn. Code Ann. § 56-8-104(10) by retaining all applications.

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 Tennessee insurance law which may be revealed in the examination report, it being the intent of this Order merely to adopt the examination report filed by the examiner-in-charge.

It is so **ORDERED**.

**ENTERED AND EXECUTED** May 15, 2023.

  
Carter Lawrence (May 15, 2023 11:39 CDT)

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

**PREPARED FOR ENTRY:**

  
Morgan Hanna (May 8, 2023 13:13 CDT)

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Morgan Hanna (BPR # 037867)  
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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 Citizens Mutual Ins. Co. of Lincoln County, TN, 118 College Street West, Fayetteville, Tennessee 37334, on May 16, 2023.

*Morgan Hanna*

[Morgan Hanna \(May 8, 2023 13:13 CDT\)](#)

Morgan Hanna

Associate General Counsel