

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

IN THE MATTER OF:

CONSUMERS INSURANCE USA, INC.

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TID No.: 19-084

ORDER ADOPTING EXAMINATION REPORT

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 Consumers Insurance USA, Inc. (“Company”), an insurance company domiciled in the State of Tennessee. As a result of an examination conducted as of December 31, 2017, the examiner-in-charge filed a verified, written report on the examination with the Division on March 15, 2019. 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 on June 3, 2019. (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 March 15, 2019, is hereby **ADOPTED** as filed with the following **DIRECTIVES**:

1. The Company is **DIRECTED** to comply with Tenn. Code Ann. § 56-1-501 by following the NAIC annual statement instructions and answering the general interrogatory questions correctly.

2. The Company is **DIRECTED** to comply with Tenn. Code Ann. § 56-11-106(a)(2) by making the required filings when needed.
3. The Company is **DIRECTED** to comply with Tenn. Code Ann. § 56-8-104(11) by entering all complaints received onto its complaint register.

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

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.

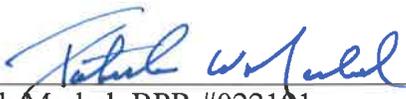
It is so **ORDERED**.

ENTERED this the 14 day of June, 2019.



Julie Mix McPeak, Commissioner
Department of Commerce and Insurance
State of Tennessee

PREPARED FOR ENTRY:



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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: Michael Humphreys, Assistant Commissioner for Insurance, Department of Commerce and Insurance at michael.humphreys@tn.gov; and mailed first class, postage prepaid, to Consumers Insurance USA, Inc., 1620 Gateway Boulevard, Murfreesboro, Tennessee 37129, on this the 15th day of June, 2019.



Patrick Merkel
Supervising Attorney for Insurance and
Assistant General Counsel