

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

**IN THE MATTER OF:**

**FARMERS UNION MUTUAL FIRE INSURANCE  
CO. OF BRADLEY COUNTY, TENNESSEE**

)  
)  
)  
)

**No.: 10-093**

---

**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 (hereinafter referred to as the "Division") has examined certain affairs of Farmers Union Mutual Fire Insurance Company of Bradley County, Tennessee, (hereinafter also referred to as the "Company"), a mutual insurance company domiciled in the state of Tennessee. As a result of an examination conducted as of the 31<sup>st</sup> day of December, 2008, the insurance examiner filed with the Division, on the 22<sup>nd</sup> day of June, 2010, a verified, written report on the examination, and a copy of that report has been sent to the Company. (The Report on Examination of Farmers Union Mutual Fire Insurance Company of Bradley County, Tennessee, is attached hereto and marked as Exhibit A). The Company has waived all review rights it may have with respect to the examination report, pursuant to Tenn. Code Ann. § 56-1-411(d)(1). The Division received no written rebuttal to said examination report from the Company.

Pursuant to Tenn. Code Ann. § 56-1-411, said examination report regarding the affairs of Farmers Union Mutual Fire Insurance Company of Bradley County, Tennessee, filed with the Insurance Division of the State of Tennessee Department of Commerce and Insurance on the 22<sup>nd</sup> day of June, 2010, is hereby **ADOPTED** as filed.

**RECEIVED**

JAN 20 2011

Dept. of Commerce & Insurance  
Company Examinations

The adoption of this examination report shall not preclude the Department from imposing sanctions against Farmers Union Mutual Fire Insurance Company of Bradley County, Tennessee, 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<sup>th</sup> day of January, 2011.

Leslie A. Newman  
Leslie A. Newman, Commissioner  
Department of Commerce and Insurance  
State of Tennessee

**PREPARED FOR ENTRY:**

Sharon K. Hawkins  
Sharon K. Hawkins (BPR# 014470)  
Assistant General Counsel  
Tennessee Department of Commerce and Insurance  
500 James Robertson Parkway  
Davy Crockett Tower, Second Floor  
Nashville, Tennessee 37243  
(615) 253-4701