



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

**IN THE MATTER OF:**

**FARMERS MUTUAL FIRE INSURANCE  
COMPANY OF JEFFERSON COUNTY**

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**TID No.: 25-23**

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**ORDER ADOPTING EXAMINATION REPORT**

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Pursuant to Tenn. Code Ann. § 56-22-115, the Insurance Division of the State of Tennessee, Department of Commerce and Insurance (“Division”) has examined certain affairs of Farmers Mutual Fire Insurance Company of Jefferson County (“Company”), a county mutual insurance company domiciled in the state of Tennessee. As a result of an examination conducted as of December 31, 2023, the examiner-in-charge filed a verified, written report on the examination with the Division on June 2, 2025. 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 26, 2025. (The written response submitted by the Company is attached hereto and marked as Exhibit B).

Pursuant to Tenn. Code Ann. § 56-22-115, the examination report regarding the affairs of the Company is hereby **ADOPTED** as filed with the following **DIRECTIVE**:

1. The Company is **DIRECTED** to prepare and report statutory financial statements to the Division in accordance with applicable provisions of Title 56 of the Tennessee Code Annotated, the NAIC Accounting Practices and Procedures Manual, and the Instructions prescribed by the Commissioner pursuant to Tenn. Code Ann. § 56-22-109.

The adoption of this examination report shall not preclude the Department from imposing sanctions against the Company for additional 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** June 30, 2025.



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

**PREPARED FOR ENTRY:**



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Jenny Taylor (BPR# 027264)  
Associate General Counsel  
Department of Commerce and Insurance  
Davy Crockett Tower  
500 James Robertson Parkway  
Nashville, Tennessee 37243  
(615) 426-1084  
Jenny.Taylor@tn.gov

## **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 Farmers Mutual Fire Insurance Company of Jefferson County, 1205 Gay St., Dandridge, Tennessee 37725, on June 30, 2025.

Jenny Taylor  
Jenny Taylor (205 21, 2025 10:59 CDT)

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Jenny Taylor  
Associate General Counsel