



**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 SEVIER COUNTY**

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TID No.: 25-29

ORDER ADOPTING EXAMINATION REPORT

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 Sevier 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 10, 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 30, 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 **DIRECTIVES**:

1. The Company is **DIRECTED** to document the review and approval of Company investments by the Board or a committee appointed by the Board in compliance with Tenn. Code Ann. § 56-3-408(b)(1).
2. The Company is **DIRECTED** to properly report its supplemental compensation exhibits and schedule E-cash and cash equivalents in accordance with the Annual

Statement Instructions for Tennessee County Mutual Insurers (“Instructions”) and Tenn. Code Ann. § 56-22-109.

3. The Company is **DIRECTED** to maintain data regarding claims, rating, underwriting, and marketing so that the information is accessible and retrievable for examination by the Commissioner as required by Tenn. Code Ann. § 56-8-104(10).
4. The Company is **DIRECTED** to file a rate and a rate classification form for its church policy with the Department prior to use as required by Tenn. Code Ann. § 56-5-105(a).

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 July 01, 2025.



Carter Lawrence (Jul 1, 2025 19:47 CDT)

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

PREPARED FOR ENTRY:

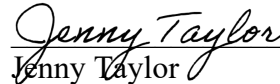


Jenny Taylor (Jul 1, 2025 14:58 CDT)

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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 Farmers Mutual Fire Insurance Company of Sevier County, 144 West Main Street, Sevierville, Tennessee 37862, on July 2, 2025.



Jenny Taylor
Associate General Counsel