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

IN THE MATTER OF:

HOME BUILDERS MUTUAL INSURANCE
COMPANY

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No.: 12-104

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 the Home Builders Mutual Insurance Company ("Company"), an insurance company domiciled in the State of Tennessee. As a result of an examination conducted as of the 6th day of December, 2012, the examiner-in-charge filed with the Division, on the 7th day of December, 2012, a verified, written report on the examination, and a copy of that report has been sent to the Company. (The Report on Examination of the Company is attached hereto and marked as Exhibit A). The Company waived any right to rebuttal with respect to the Report on Examination of the Home Builders Mutual Insurance Company filed with the Division, on the 7th day of December, 2012. (The letter waiving rebuttal is attached hereto and marked as Exhibit B.)

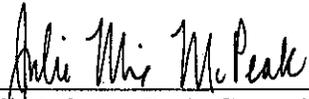
Pursuant to Tenn. Code Ann. § 56-1-411, said examination report regarding the affairs of the Home Builders Mutual Insurance Company, filed with the Insurance Division of the State of Tennessee Department of Commerce and Insurance on the 7th day of December, 2012, is hereby **ADOPTED** as filed.

The adoption of this examination report shall not preclude the Department from imposing sanctions against the Home Builders Mutual Insurance 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.

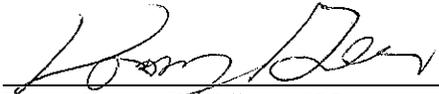
It is so **ORDERED**.

ENTERED this the 13th day of December, 2012.



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

PREPARED FOR ENTRY:



Tony Greer (BPR# 023657)
Assistant General Counsel
Tennessee Department of Commerce and Insurance
500 James Robertson Parkway
Davy Crockett Tower, Second Floor
Nashville, Tennessee 37243
(615) 741-2199

CERTIFICATE OF SERVICE

The undersigned hereby certifies that a true and correct copy of the foregoing Order Adopting Examination Report as Filed has been messenger mailed to Larry C. Knight, Jr., Assistant Commissioner for Insurance, Department of Commerce and Insurance, and mailed, first class, postage prepaid, to the Home Builders Mutual Insurance Company, 213 Fifth Avenue North, Nashville, TN 37219, on this the 13th day of December, 2012.



Tony Greer
Certifying Attorney