



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

IN THE MATTER OF:	)	
	)	
HAMBLÉN MUTUAL INSURANCE	)	TID No.: 26-33
COMPANY	)	
	)	

ORDER ADOPTING REPORT ON EXAMINATION

Pursuant to Tenn. Code Ann. § 56-1-408, the Insurance Division of the State of Tennessee, Department of Commerce and Insurance (“Division”) examined certain affairs of Hamblen Mutual Insurance Company (“Company”), NAIC #15982, a non-profit mutual benefit corporation, organized as a county mutual fire insurance company, and domiciled in Tennessee. As a result of the examination conducted as of December 31, 2024, the examiner-in-charge filed a verified, written Report on Examination (“Report on Examination”) with the Division on May 16, 2026. A copy of that Report on Examination was promptly sent to the Company. (The Report on Examination of the Company is attached hereto and marked as Exhibit A).

The Division received a response from the Company dated June 16, 2026. (The written response submitted by the Company is attached hereto and marked as Exhibit B). In that response, the Company accepted the Report on Examination and provided no rebuttal.

Pursuant to Tenn. Code Ann. § 56-1-411, the Report on Examination regarding the affairs of the Company is hereby **ADOPTED** as filed.

The adoption of this Report on Examination shall not preclude the Department from imposing sanctions against the Company for potential violations of Tennessee insurance law, as

may have been revealed in the Report on Examination. The intent of this Order is to merely adopt the Report on Examination as filed by the examiner-in-charge.

It is so **ORDERED**.

ENTERED AND EXECUTED June 23, 2026.



Carter Lawrence (Jun 23, 2026 09:29:19 EDT)

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

PREPARED FOR ENTRY:

/s/ Virginia Smith

Virginia Smith (BPR# 031248)
Chief Counsel of Insurance and TennCare Oversight
Department of Commerce and Insurance
Davy Crockett Tower
500 James Robertson Parkway
Nashville, Tennessee 37243

CERTIFICATE OF SERVICE

The undersigned hereby certifies that a true and correct copy of the foregoing Order Adopting Report on Examination has been mailed first class, postage prepaid, to Hamblen Mutual Insurance Company, 110 North Cumberland Street, Morristown, Tennessee 37814 on June 25, 2026.

/s/ Virginia Smith
Chief Counsel,
Insurance and TennCare Oversight