



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

IN THE MATTER OF:

**MONROE COUNTY MUTUAL FIRE INSURANCE
COMPANY**

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TID No.: 25-018

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 Monroe County Mutual Fire Insurance Company (“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 March 18, 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 4, 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, NAIC Accounting Practices and Procedures, 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 potential 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 10, 2025.


Carter Lawrence (Jun 10, 2025 10:09 CDT)

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

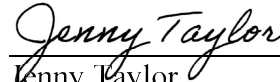
PREPARED FOR ENTRY:


Jenny Taylor (Jun 6, 2025 15:31 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 Monroe County Mutual Fire Insurance Company, 442 Main St., Madisonville, Tennessee 37354, on June 10, 2025.



Jenny Taylor
Associate General Counsel