BEFORE THE COMMISSIONER OF COMMERCE AND INSURANCE
OF THE STATE OF TENNESSEE

IN THE MATTER OF: PROTECTIVE LIFE INSURANCE COMPANY TID No.: 16-057

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 Protective Life Insurance Company ("Company"), an insurance company domiciled in the State of Tennessee. As a result of an examination conducted as of December 31, 2014, the examiner-in-charge filed with the Division, on June 13, 2016, a verified, written report on the examination, and a copy of that report has been sent to the Company. (The Report on Examination of Protective Life Insurance Company is attached hereto and marked as Exhibit A.) The Division received a response regarding the report from the Company on June 17, 2016. (The written response submitted by the Company is attached hereto and marked as Exhibit B.)

Pursuant to Tenn. Code Ann. § 56-1-411, the examination report regarding the affairs of Protective Life Insurance Company filed with the Insurance Division of the State of Tennessee Department of Commerce and Insurance on the day of June 13, 2016, is hereby ADOPTED as filed.

The adoption of this examination report shall not preclude the Department from imposing sanctions against Protective Life 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 27th day of June, 2016.

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

PREPARED FOR ENTRY:

[Signature]
Kathleen Dixon, BPR # 32072
Assistant General Counsel for Insurance
Tennessee Department of Commerce and Insurance
500 James Robertson Parkway
Davy Crockett Tower, 8th Floor
Nashville, Tennessee 37243
(615) 532-6830
CERTIFICATE OF SERVICE

The undersigned hereby certifies that a true and correct copy of the foregoing Order Adopting Examination Report has been messenger mailed to: Chlora Lindley-Myers, Deputy Commissioner, Department of Commerce and Insurance; Joy Little, Insurance Examinations Director/Chief Examiner, Department of Commerce and Insurance; Mark Jaquish, Insurance Analysis Director, Department of Commerce and Insurance; and mailed first class, postage prepaid, to Protective Life Insurance Company, 2801 Highway 280 South, Birmingham, Alabama 35223 on this the 25th day of June 2016.

Kathleen Dixon