



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

**IN THE MATTER OF:**

**TENNESSEE FARMERS MUTUAL INSURANCE  
COMPANY**

)  
)  
)  
)  
)

**TID No.: 22-061**

---

**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 Tennessee Farmers Mutual Insurance Company (“Company”), an insurance company domiciled in the State of Tennessee. As a result of an examination conducted as of December 31, 2020, the examiner-in-charge filed a verified, written report on the examination with the Division on May 11, 2022. 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 24, 2022. (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 the Company is hereby **ADOPTED** as filed with the following **DIRECTIVES**:

1. The Company should comply with Tenn. Code Ann. § 56-1-501 by making all required affiliate disclosures.
2. The Company should comply with Tenn. Code Ann. § 56-1-501, and SSAP 25, paragraph 8, by entering into formal agreements regarding related party transactions.


3. The Company should comply with Tenn. Code Ann. § 56-53-111 by maintaining an antifraud plan.
4. The Company should comply with Tenn. Code Ann. § 56-8-104(11) by maintaining an accurate and complete complaint register.
5. The Company should comply with Tenn. Code Ann. § 56-7-1303(a)(1) by providing timely notification for all cancellations. It is also recommended that the Company retain, and make available, all underwriting documentation as required per Tenn. Code Ann. § 56-8-104(10).
6. The Company should comply with Tenn. Code Ann. § 56-6-115 by developing procedures to ensure that all agents are properly appointed.

The Company shall comply with the Directives contained in this Order within thirty (30) days of its entry and execution.

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** July 1, 2022.

  
Carter Lawrence (Jul 1, 2022 08:12 CDT)

---

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

**PREPARED FOR ENTRY:**

*Jenny Taylor*  
Jenny Taylor (Jun 29, 2022 10:50 CDT)

---

Jenny Taylor (BPR# 027264)  
Associate General Counsel  
Department of Commerce and Insurance  
Davy Crockett Tower  
500 James Robertson Parkway  
Nashville, Tennessee 37243  
(615) 426-1084  
Jenny.Taylor@tn.gov

**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 Tennessee Farmers Mutual Insurance Company, 47 Bear Creek Pike Columbia, Tennessee 38401, on July 1, 2022.

*Jenny Taylor*  
Jenny Taylor (Jun 29, 2022 10:50 CDT)

---

Jenny Taylor  
Associate General Counsel