

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

IN THE MATTER OF:

**UNITED STATES LETTER CARRIERS
MUTUAL BENEFIT ASSOCIATION**

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TID No.: 16-055

ORDER ADOPTING EXAMINATION REPORT

Pursuant to Tenn. Code Ann. §§ 56-1-401 *et seq.* and 56-25-1604, the Insurance Division of the State of Tennessee Department of Commerce and Insurance (“Division”) has examined certain affairs of United States Letter Carriers Mutual Benefit Association (“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 18, 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 United States Letter Carriers Mutual Benefit Association is attached hereto and marked as Exhibit A.) The Division received a response regarding the report from the Company on June 20, 2016. (The written response submitted by the Company is attached hereto and marked as Exhibit B.)

Pursuant to Tenn. Code Ann. §§ 56-1-401 *et seq.* and 56-25-1604, the examination report regarding the affairs of United States Letter Carriers Mutual Benefit Association filed with the Insurance Division of the State of Tennessee Department of Commerce and Insurance on June 18, 2016, is hereby **ADOPTED** as filed with the following **DIRECTIVES**:

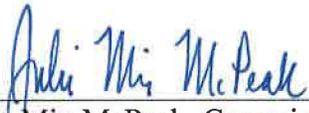
1. The Company is **DIRECTED** to complete its investigation into claims denied based on incorrectly recorded patient statuses, re-adjudicate these claims, and pay previously denied claims which the investigation reveals should have been paid.

The company shall comply with the Directive contained in this Order within sixty (60) days of its entry.

The adoption of this examination report shall not preclude the Department from imposing sanctions against United States Letter Carriers Mutual Benefit Association 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 28 day of June, 2016.



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

PREPARED FOR ENTRY:



Kathleen Dixon, BPR # 32072
Lindsey Shepard, BPR # 034444
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 United States Letter Carriers Mutual Benefit Association, 150 Third Avenue, Nashville, Tennessee 37201, on this the 30th day of June 2016.


Lindsey Shepard