



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

IN THE MATTER OF:)
)
UNITED STATES LETTER CARRIERS)
MUTUAL BENEFIT ASSOCIATION) **TID No.: 26-28**
)
)

ORDER ADOPTING EXAMINATION REPORT

Pursuant to Tenn. Code Ann. § 56-1-408, 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”), a fraternal association, domiciled in the state of Tennessee. As a result of an examination conducted as of December 31, 2024, the examiner-in-charge filed a verified, written report on the examination with the Division on March 16, 2026. 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 May 27, 2026. (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 is **DIRECTED** to record all written complaints and update its complaint log to meet the requirements of Tenn. Code Ann. § 56-8-104(11).

2. The Company is **DIRECTED** to maintain its records in a way that supports the underwriting decisions made by the Company to meet the requirements of Tenn. Code Ann. § 56-8-104(10).

The adoption of this examination report shall not preclude the Department from imposing sanctions against the Company for additional 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 01, 2026.



Carter Lawrence (Jun 1, 2026 15:49:23 CDT)

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

PREPARED FOR ENTRY:



J.T. (May 29, 2026 15:12:04 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 Scott McAnally, Assistant Commissioner for Insurance, Department of Commerce and Insurance at Scott.McAnally@tn.gov; and mailed first class, postage prepaid, to United States Letter Carriers Mutual Benefit Association, 100 Indiana Avenue N.W., Washington, D.C., 20001, on June 2, 2026.

J.T.

J.T. (May 29, 2026 15:12:04 CDT)

Jenny Taylor
Associate General Counsel