



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

IN THE MATTER OF:)
)
HAMBLÉN MUTUAL INSURANCE COMPANY) **TID No.: 21-075**
)

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 Hamblen Mutual Insurance Company (“Company”), an insurance company domiciled in the State of Tennessee. As a result of an examination conducted as of December 31, 2019, the examiner-in-charge filed a verified, written report on the examination with the Division on March 24, 2021. 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 18, 2021. (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 filed with the Division on March 24, 2021, is hereby **ADOPTED** as filed with the following **DIRECTIVES**:

1. The Company is **DIRECTED** to comply with Tenn. Code Ann. § 56-22-109 and SSAP No. 6, paragraph 9 by correctly non-admitting premiums that are ninety (90) days past due.


2. The Company is **DIRECTED** to comply with Tenn. Code Ann. § 56-22-109 and the Instructions by correctly completing Schedule D.
3. The Company is **DIRECTED** to comply with Tenn. Code Ann. § 56-22-109 and the Instructions by correctly completing Schedule F.
4. The Company is **DIRECTED** to comply with Tenn. Code Ann. § 56-53-111 and Standard 18 of the Market Handbook by including the required fraud statement in all of the Company's applications.
5. The Company is **DIRECTED** to comply with Tenn. Code Ann. § 56-6-115 by appointing all its agents within the fifteen (15) day timeframe. It is noted that the Company is taking action to correct this issue.
6. The Company is **DIRECTED** to ensure that in-force data is complete and accurate.

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 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 AND EXECUTED June 29, 2021.


Carter Lawrence (Jun 29, 2021 07:56 CDT)

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

PREPARED FOR ENTRY:

Nikita Hampton

Nikita Hampton (BPR# 033327)
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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 Hamblen Mutual Insurance Company, 110 N. Cumberland Street, Morristown, Tennessee 37814, on June 29, 2021.

Nikita Hampton

Nikita Hampton
Chief Counsel