



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

**IN THE MATTER OF:**

**UNITED STATES LETTER CARRIERS  
MUTUAL BENEFIT ASSOCIATION**

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**TID No.: 21-086**

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**ORDER ADOPTING EXAMINATION REPORT**

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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 United States Letter Carriers Mutual Benefit Association (“Company”), an insurance company domiciled in Washington, D.C. 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 June 8, 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 28, 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 June 8, 2021, is hereby **ADOPTED** as filed with the following **DIRECTIVES**:

1. The Company is **DIRECTED** to comply with Tenn. Code Ann. § 56-8-104(11) by maintaining a comprehensive record or log of complaints with all data elements required by the statute.

2. The Company is **DIRECTED** to comply with Tenn. Code Ann. §§ 56-3-303(a)(18)(B) and 56-1-405 by replacing the non-admitted assets with assets that qualify as both valid collateral and allowable assets.

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 30, 2021.

  
Carter Lawrence (Jun 29, 2021 16:20 CDT)

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

**PREPARED FOR ENTRY:**

  
Jenny Taylor (Jun 29, 2021 08:09 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 Bill Huddleston, Assistant Commissioner for Insurance, Department of Commerce and Insurance at bill.huddleston@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 30, 2021.

*Jenny Taylor*

Jenny Taylor (Jun 29, 2021 08:09 CDT)

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Jenny Taylor  
Associate General Counsel and  
Supervising Attorney