

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

IN THE MATTER OF:)
)
BRIGHT HEALTH INSURANCE) **TID No.: 20-115**
COMPANY OF TENNESSEE)
)

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 Bright Health Insurance Company of Tennessee (“Company”), an insurance company domiciled in the State of Minnesota. As a result of an examination conducted as of December 31, 2018, the examiner-in-charge filed a verified, written report on the examination with the Division on May 18, 2020. 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 26, 2020. (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 May 18, 2020, is hereby **ADOPTED** as filed with the following

DIRECTIVES:

1. The Company is **DIRECTED** to comply with Tenn. Code Ann. § 56-3-408(b)(1) by ensuring all investment transactions are reviewed and approved by the Board.
2. The Company is **DIRECTED** to comply with Tenn. Code Ann. § 56-1-501(b) by complying with the instructions for health insurance companies.


3. The Company is **DIRECTED** to comply with Tenn. Comp. R. and Regs. 0780-01-46-.02 by maintaining all of its invested assets under a Custodial Agreement.
4. The Company is **DIRECTED** to comply with Tenn. Code Ann. § 48-1-109 by ensuring all of its investment brokers are correctly registered in the State of Tennessee.
5. The Company is **DIRECTED** to comply with Tenn. Code Ann. § 56-8-104(11) by maintaining its complaint register.
6. The Company is **DIRECTED** to comply with Tenn. Code Ann. § 56-6-115 by appointing all agents within the fifteen (15) day timeframe.

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, 2020.


Hodgen Mainda (Jun 25, 2020 18:06 CDT)

Hodgen Mainda, Commissioner
Department of Commerce and Insurance
State of Tennessee

PREPARED FOR ENTRY:

Jenny Taylor

Jenny Taylor (Jun 29, 2020 10:15 CDT)

Jenny Taylor, BPR #027264
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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: Rachel Jade-Rice, Assistant Commissioner for Insurance, Department of Commerce and Insurance at rachel.jrade-rice@tn.gov; and mailed first class, postage prepaid, to Bright Health Insurance Company of Tennessee, 219 N 2nd Street, Suite 401, Minneapolis, Minnesota 55401, on July 2, 2020.

Jenny Taylor
Jenny Taylor (Jun 29, 2020 10:15 CDT)

Jenny Taylor
Associate General Counsel and
Supervising Attorney