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

IN THE MATTER OF:	)	
	)	
	)	**No.: 09-027**
CONSUMERS INSURANCE USA, INC.	)	

ORDER ADOPTING EXAMINATION REPORT WITH DIRECTIVE

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 Consumers Insurance USA, Inc. (the "Company"), an insurance company domiciled in the State of Tennessee. As a result of an examination conducted as of the 31st day of December, 2007, the examiner-in-charge filed with the Division, on the 17th day of June, 2009, a verified, written report on the examination, and a copy of that report has been sent to Consumers Insurance USA, Inc. (The Report on Examination of Consumers Insurance USA, Inc. is attached hereto as Exhibit A). The Division received a written rebuttal to said examination report from the Company on June 23, 2009. (A copy of the Company's written rebuttal is attached hereto as Exhibit B).

Pursuant to TENN. CODE ANN. § 56-1-411, said examination report regarding the affairs of Consumers Insurance USA, Inc. filed with the Insurance Division of the State of Tennessee Department of Commerce and Insurance on the 17th day of June, 2009, is hereby **ADOPTED** as filed with the following **DIRECTIVE:**

The Company is **DIRECTED** to comply with TENN. CODE ANN. §§ 56-1-411(b)(1) and 56-2-104(a)(4) by ensuring that insurance policy applications are maintained as books and records, in a manner accessible for the purpose of examination.

The adoption of this examination report shall not preclude the Department from imposing sanctions against Consumers Insurance USA, Inc. 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 29th day of June, 2009.

Leslie A. Newman, Commissioner
Department of Commerce and Insurance
State of Tennessee

PREPARED FOR ENTRY:

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CERTIFICATE OF SERVICE

The undersigned hereby certifies that a true and correct copy of the foregoing Order Adopting Examination Report with Directive has been messenger mailed to Larry C. Knight, Jr., Assistant Commissioner for Insurance, Department of Commerce and Insurance, Rhonda Bowling-Black, Insurance Examiner, Department of Commerce and Insurance, and mailed, first class, postage prepaid, to Consumers Insurance USA, Inc., at the address of 1620 Gateway Blvd., P.O. Box 12269, Murfreesboro, Tennessee, 37129; on this the 29th day of June, 2009.

Karen L. Heide
Certifying Attorney