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

IN THE MATTER OF:	)	
	)	**No.: 05-034**
TENNESSEE LIFE AND HEALTH INSURANCE	)	
GUARANTY ASSOCIATION	)	

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 (hereinafter referred to as the "Division") has examined certain affairs of the Tennessee Life and Health Insurance Guaranty Association (hereinafter also referred to as the "Association"), a guaranty association located in the State of Tennessee. As a result of an examination conducted as of the 31st day of December, 2003, the examiner-in-charge filed with the Division, on the 4th day of October, 2004, a verified, written report on examination, and a copy of that report has been sent to the Tennessee Life and Health Insurance Guaranty Association. (The Report of Examination of the Tennessee Life and Health Guaranty Association is attached hereto and marked as Exhibit A). The Division received no written rebuttal to said examination report from the Company.

Pursuant to Tenn. Code Ann. § 56-1-411, said examination report regarding the affairs of the Tennessee Life and Health Insurance Guaranty Association, filed with the Insurance Division of the State of Tennessee Department of Commerce and Insurance on the 4th day of October, 2004, is hereby **ADOPTED** as filed.

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The adoption of this examination report shall not preclude the Department from imposing sanctions against the Tennessee Life and Health Guaranty Association 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 20th day of May, 2005.

Paula A. Flowers

Paula A. Flowers, Commissioner
Department of Commerce and Insurance
State of Tennessee

PREPARED FOR ENTRY:

Eric J. Stansell

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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 messenger mailed to Larry C. Knight, Jr., Assistant Commissioner for Insurance, Department of Commerce and Insurance, and Don Spann, Chief Examiner, Department of Commerce and Insurance, and mailed, first class, postage prepaid, to Tennessee Life and Health Guaranty Association, 1200 One Nashville Place, Nashville, Tennessee, 37219-2433 on this the 23rd day of May, 2005.

Eric J. Stansell

Eric J. Stansell
Certifying Attorney