

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

IN THE MATTER OF:

CITIZENS MUTUAL INSURANCE COMPANY
OF LINCOLN COUNTY

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No.: 13-075

ORDER ADOPTING EXAMINATION REPORT

Pursuant to Tenn. Code Ann. § 56-1-401 *et seq.*, and Tenn. Code Ann. § 56-22-101 *et seq.*, the Insurance Division of the State of Tennessee Department of Commerce and Insurance (“Division”) has examined certain affairs of Citizens Mutual Insurance Company of Lincoln County (“Company”), an insurance company domiciled in the state of Tennessee. As a result of an examination conducted as of the 31st day of December 2011, the examiner-in-charge filed with the Division, on the 20th day of May 2013, a verified, written report on the examination, and a copy of that report has been sent to the Company. (The Report on Examination of Citizens Mutual Insurance Company of Lincoln County is attached hereto and marked as Exhibit A.) The Division received a response regarding the report from the Company on May 22, 2013. (The written response submitted by the Company is attached hereto and marked as Exhibit B.)

Pursuant to Tenn. Code Ann. § 56-22-115, said examination report regarding the affairs of Citizens Mutual Insurance Company of Lincoln County filed with the Insurance Division of the State of Tennessee Department of Commerce and Insurance on the 20th day of May 2013 is hereby **ADOPTED** as filed.

The adoption of this examination report shall not preclude the Department from imposing sanctions against Citizens Mutual Insurance Company of Lincoln County for potential violations of the Tennessee Insurance Law which may be revealed in the examination report, it being the

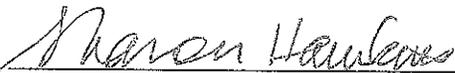
intent of this Order Adopting Examination Report merely to adopt the examination report filed by the examiner-in-charge.

It is so ORDERED.

ENTERED this the 28th day of June, 2013.

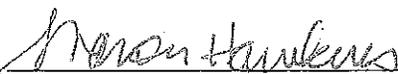

Julie Mix McPeak, Commissioner
Department of Commerce and Insurance
State of Tennessee

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 has been messenger mailed to: Chlora Lindley-Myers, Deputy Commissioner, Department of Commerce and Insurance; James York, Insurance Examinations Director, Department of Commerce and Insurance; Mark Jaquish, Insurance Analysis Director, Department of Commerce and Insurance; and mailed first class, postage prepaid, to Citizens Mutual Insurance Company of Lincoln County, P. O. Box 469, Fayetteville, Tennessee 37334, on this the 1st day of July, 2013.


Sharon Hawkins, Certifying Attorney