

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

IN THE MATTER OF:

MOUNTAIN LIFE INSURANCE COMPANY

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TID No.: 15-083

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 Mountain Life Insurance Company (“Company”), an insurance company domiciled in the State of Tennessee. As a result of an examination conducted as of December 31, 2013, the examiner-in-charge filed with the Division, on June 23, 2015, a verified, written report on the examination, and a copy of that report has been sent to the Company. (The Report on Examination of Mountain Life Insurance Company is attached hereto and marked as Exhibit A.) The Division received a response regarding the report from the Company on June 24, 2015. (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 Mountain Life Insurance Company filed with the Insurance Division of the State of Tennessee Department of Commerce and Insurance on June 23, 2015, 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 upgrading its complaint register to classify complaints by line of insurance, and to show the nature, disposition, and time it took to process each complaint.
2. The Company is **DIRECTED** to require its officers and directors to comply with Tenn. Comp. R. & Regs. 0780-01-24 by requiring a signed statement regarding

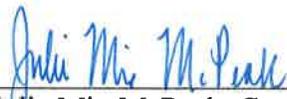
whether or not replacement of an existing life insurance policy is involved be completed prior to life insurance policy issuance.

The company shall comply with the Directives contained in this Order within 30 days of its entry.

The adoption of this examination report shall not preclude the Department from imposing sanctions against Mountain Life Insurance 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.

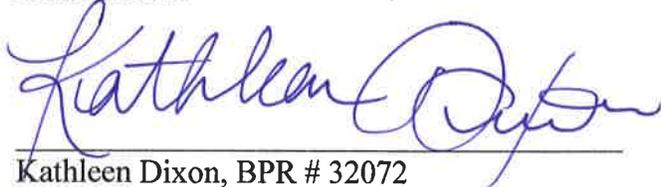
It is so **ORDERED**.

ENTERED this the 29th day of June, 2015.



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

PREPARED FOR ENTRY:



Kathleen Dixon, BPR # 32072

Assistant General Counsel for Insurance
Tennessee Department of Commerce and Insurance
500 James Robertson Parkway
Davy Crockett Tower, 8th Floor
Nashville, Tennessee 37243
(615) 532-6830

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; Joy Little, Insurance Examinations Director/Chief Examiner, Department of Commerce and Insurance; Mark Jaquish, Insurance Analysis Director, Department of Commerce and Insurance; and mailed first class, postage prepaid, to Mountain Life Insurance Company, 517 Airway Drive, Alcoa, Tennessee 37701, on this the 30th day of June 2015.


Kathleen Dixon