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

IN THE MATTER OF:	)	
	)	
	)	**No.: 06-134**
ROAD CONTRACTORS	)	
MUTUAL INSURANCE COMPANY	)	

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 Road Contractors Mutual Insurance Company (hereinafter also referred to as the "Company"), a mutual insurance company domiciled in the State of Tennessee. As a result of an examination conducted as of the 16th day of November, 2006, the insurance examiner filed with the Division, on the 6th day of December, 2006, a verified, written report on the examination, and a copy of that report has been sent to the Company. (The Report on Examination of the Road Contractors' Mutual Insurance Company is attached hereto and marked as Exhibit A). The Company has waived all review rights it may have with respect to the examination report, pursuant to Tenn. Code Ann. § 56-1-411(d)(1). 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 Road Contractors Mutual Insurance Company, filed with the Insurance Division of the State of Tennessee Department of Commerce and Insurance on the 6th day of December, 2006, is hereby **ADOPTED** as filed.

The adoption of this examination report shall not preclude the Department from imposing sanctions against Road Contractors' Mutual 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 19th day of December, 2006.

Paula A. Flowers

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

PREPARED FOR ENTRY:

Karen L. Heidel

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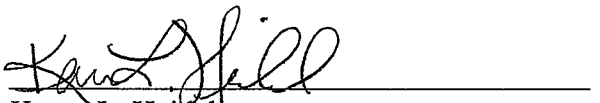
CERTIFICATE OF SERVICE

The undersigned hereby certifies that a true and correct copy of the foregoing Order Adopting Examination Report as Filed has been messenger mailed to John F. Morris, Deputy Commissioner for Insurance, Department of Commerce and Insurance, and Keith M. Patterson, Insurance Examiner, Department of Commerce and Insurance, and mailed, first class, postage prepaid, to Tennessee Road Contractors' Mutual Insurance Company, 213 Fifth Avenue North, Nashville, Tennessee 37219, on this the 20th day of December, 2006.



Karen L. Heidel
Certifying Attorney