



STATE OF TENNESSEE  
DEPARTMENT OF COMMERCE AND INSURANCE  
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BILL LEE  
GOVERNOR

CARTER LAWRENCE  
COMMISSIONER

**BULLETIN 24-03**

To: Tennessee-Licensed Insurance Companies and Insurance Professionals Licensed in Other States

From: Carter Lawrence, Commissioner   
Carter Lawrence (Sep 30, 2024 08:45 CDT)

Date: September 30, 2024

RE: Flood Recovery

Tennessee has recently experienced devastating severe weather and flooding affecting significant portions of the State. These tragic events have resulted in the destruction of property and displacement of many Tennesseans. Pursuant to the authority granted by Governor Lee in Executive Order No. 105, I am issuing this bulletin to (1) request that insurance companies licensed in Tennessee make every reasonable effort to assist policyholders who have experienced losses because of, or have otherwise been affected by, the severe weather and flooding on September 26 and 27, 2024, and (2) allow insurance professionals licensed in other states to request to engage in the practice of such individual's profession while the individual is assisting victims of the severe weather and flooding.

Specifically, I request that cancelations or non-renewals of policies for the non-payment of premium be suspended for a period of at least sixty (60) days from the date of the loss of those policyholders who have suffered property damage, injuries, or loss of life because of the catastrophic events. Insurers should take reasonable steps to inform affected policyholders that this extension is available. The sixty (60)-day extension of time is not a waiver of a policyholder's obligation to pay premium. Where a delay in premium payment appears to be the result of a disruption to the mail delivery system or of the policyholder's displacement due to the severe weather and flooding, I request that insurers work with the policyholder and take those circumstances into account before canceling a policy.

Further, I request insurers make the following efforts to assist citizens affected by the severe weather and flooding:

- Allow exceptions to proof-of-loss deadlines, notice requirements, and other contract or underwriting requirements;
- Allow for policyholders to voluntarily enter payment plans;
- Allow policyholders to temporarily postpone payment due dates in order to continue insurance coverage;
- Suspend late-payment, reinstatement, or insufficient-funds fees along with any other fee, penalty, or interest charge resulting from the insured's temporary inability to submit premium payments;
- Allow insureds to request a duplicate copy of their policy at no additional cost;
- Refrain from canceling or non-renewing policies solely because of claims resulting from the flooding; and
- Allow for one (1) early or replacement prescription refill per medication.

This request for an extension and/or exception on behalf of Tennessee policyholders is not intended to address circumstances involving fraud, material misrepresentation, or any other reason unrelated to hardships created by the severe weather and flooding.

Additionally, pursuant to the authority granted by Governor Lee in Executive Order No. 105, I have been granted the discretion to allow an insurance professional who is licensed in another state and who would otherwise be subject to licensing requirements under Title 56 to engage in the practice of such individual's profession, if the individual is assisting victims of the severe weather and flooding. Such requests will be considered on a case-by-case basis. An insurance professional who wishes to provide such assistance should contact the Department.

I greatly appreciate your cooperation in serving Tennesseans impacted by the severe weather and devastating flooding. Any further questions or issues should be directed as follows:

- Regarding exceptions or extensions granted by insurers, the Policy Analysis Section at (615) 741-2825 or [Ins.Policy.Analysis@tn.gov](mailto:Ins.Policy.Analysis@tn.gov).
- Regarding issues with insurers or insurance professionals, the Consumer Insurance Services Section at (615) 741-2218 or 1-800-342-4029, or by submitting a complaint online at <https://www.tn.gov/commerce/insurance/consumer-resources/file-a-complaint.html>.
- To submit a request to practice as an insurance professional as described above, the Agent Licensing Section at (615) 741-2693 or 1-888-416-0868 or [CE.Agent.Licensing@tn.gov](mailto:CE.Agent.Licensing@tn.gov).