

# Premium News

A NEWSLETTER FROM THE TENNESSEE DEPARTMENT OF COMMERCE & INSURANCE



## REGULATOR SPOTLIGHT



Hello and happy Spring!

My name is Emily Marsh, and I serve as the new Senior Policy Advisor for the Insurance Division. As a new Tennessee resident, I have enjoyed exploring Music City's music and restaurants and the beautiful scenic regions of the state.

Before joining the Department, I was Director of State Government Affairs for the National Association of Professional Employer Organizations, where I managed the association's government affairs efforts in several states and worked with state insurance departments across the country. Prior to that, I served as Deputy Director of Appointments in

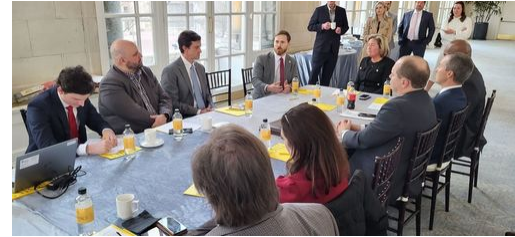
the Alabama Governor's Office.

I am honored to be a part of the team here and continue the good work under the leadership of Commissioner Carter Lawrence.

I am eager to expand my experience and knowledge in the insurance industry, and working to ensure consumers have accessibility, affordability and flexibility when selecting insurance to meet their needs. I look forward to working with you!

If you have any questions, you can reach me at [Emily.Marsh@tn.gov](mailto:Emily.Marsh@tn.gov) or 615-555-4198. Thank you!

## WHAT'S NEW AT TDCI



### Commissioner Speaks to Industry, Consumers

TDCI Commissioner Carter Lawrence traveled the state to speak to several industry groups and consumers about the state of insurance regulation in Tennessee.

Image 1: Commissioner Lawrence speaks to members of the Insured Retirement Institute (IRI) at its annual conference in Nashville.

Image 2: The Smyrna Rotary Club has Commissioner Lawrence as guest speaker at a recent meeting.

Image 3: Commissioner Lawrence speaks to members of the American Property Casualty Insurance Association (APCIA).

Commissioner  
Lawrence also  
attended the  
National Council of  
Insurance  
Legislators  
(NCOIL)'s Spring  
Meeting in  
Nashville,  
participating in the



## \$148M in Life Policies Located

TDCI announced insurance policies totaling \$148.1 million were located in 2023 for Tennesseans through the Life Insurance Policy Locator Service. From Jan. 1, 2023 to Dec. 31, 2023, the service matched 3,570 life insurance policies with \$148,162,793 in benefits for Tennesseans.



\$148M Recovered from Lost Policy Service

## Earthquake Awareness Month

TDCI joined TEMA in February to inform consumers about Earthquake Awareness Month. Since

# STAY ON SOLID GROUND.

Scientists estimate there is a 25-40% probability of a greater magnitude earthquake occurring in the central US within the next 50 years. Talk to a licensed insurance agent to determine if earthquake insurance is right for you and your family.

Visit [tn.gov/commerce](http://tn.gov/commerce) to learn more.



traditional homeowners and business insurance policies do not cover earthquake damage, TDCI encourages consumers to look into earthquake insurance.

\$148M Recovered from Lost Policy Service

## Spring Cleaning for a Safer Home

TDCI reminds consumers they can take simple, preventative steps in order to create a safer home and help prevent an insurance claim. Homeowners should use the season as a chance to review and update their insurance policies in the event of severe weather.

## SPRING INTO SPRING CLEANING!

Take some simple steps to make a safer home today. Visit [tn.gov/commerce](http://tn.gov/commerce) to learn more.



Spring Clean for a Safer Home

NAIC UPDATE

# NAIC Adopts Climate Resilience Strategy

The National Association of Insurance Commissioners (NAIC) adopted the first-ever National Climate Resilience Strategy for Insurance to help protect the nation's property insurance market. The goal is to drive faster and more effective risk reduction by state insurance regulators to ensure that insurance continues to be available and reliable as a crucial backbone to communities facing climate risks.

NAIC Climate Resilience Strategy

## INFORMATION FOR YOUR CLIENTS

The Insurance Division has a multitude of materials, including brochures, booklets, magnets and more for consumers to learn additional information about insurance and the Department. If your agency is interested in receiving free materials to offer to your clients, contact Education and Outreach Specialist Jennifer Ramcharan at [jennifer.ramcharan@tn.gov](mailto:jennifer.ramcharan@tn.gov).

TDCI Consumer Education

## MEET AND GREET

Would your agency or company like to have a Meet and Greet with the Insurance Division? Contact Education and Outreach Specialist Jennifer Ramcharan at [jennifer.ramcharan@tn.gov](mailto:jennifer.ramcharan@tn.gov).

## SPREAD THE NEWS

*Premium News* is the Insurance Division's quarterly newsletter for insurance professionals in Tennessee. If you know someone who would like to be on our email list, please direct them to sign up by clicking [here](#).



[tn.gov/commerce](https://tn.gov/commerce)

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