

ACLI Administrative Material Service

TENNESSEE Bulletin 22-02 Wildfire Recovery

Dated April 29, 2022

Summary: This bulletin request that insurers make every reasonable effort to assist policyholders affected by wildfires in the state, including a sixty day suspended cancellation period for non-payment of premiums, among other exceptions.

Related Compliance Service(s): [Market Conduct](#)

Related Terms: disaster, premium payment

Source: [Tennessee Department of Commerce and Insurance website](#)

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Text of the PDF follows:




STATE OF TENNESSEE
DEPARTMENT OF COMMERCE AND INSURANCE
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BILL LEE
GOVERNOR

CARTER LAWRENCE
COMMISSIONER

BULLETIN 22-02

TO: Tennessee-Licensed Insurance Companies

FROM: Carter Lawrence, Commissioner 
Carter Lawrence (May 2, 2022 09:08 CDT)

DATE: April 29, 2022

RE: Wildfire Recovery

On April 20, 2022, Tennessee Gov. Bill Lee issued Executive Order No. 96 suspending certain state laws in order to ensure wildfire survivors have access to important insurance services, consumer rights protections, and availability of state services as they recover.

Pursuant to the authority granted by the Governor in Executive Order No. 96, I request that insurance companies licensed in Tennessee make every reasonable effort to assist policyholders who experienced losses as a result of, or have otherwise been affected by, the wildfires that spanned more than 3,400 acres in Sevier County.

Specifically, I request the cancellation or non-renewal of policies for the non-payment of premium be suspended for a period of at least sixty (60) days from the effective date of the order for those policyholders who suffered property damage, injuries, and other losses, as a result of the catastrophic events.

Insurers should take reasonable steps to inform affected policyholders that this extension is available. Please note, the sixty (60) day extension of time is not a waiver of the policyholder's obligation to pay premium.

Further, I also request insurers assist policyholders with the following:

- 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 nonrenewing policies solely because of claims resulting from the wildfires; 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 or material misrepresentation or any other reason unrelated to hardships created by the wildfires.

Your cooperation in this effort is greatly appreciated. Any further questions should be directed to Scott McAnally, Director for Insurance, at Scott.McAnally@tn.gov.

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