




STATE OF TENNESSEE  
DEPARTMENT OF COMMERCE AND INSURANCE  
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**BULLETIN 23-01**

TO: Tennessee-Licensed Insurance Companies

FROM: Carter Lawrence, Commissioner   
Carter Lawrence (Apr 12, 2023 08:49 CDT)

RE: Tornado Recovery

DATE: April 10, 2023

Recently, Tennessee experienced devastating tornadoes. These events resulted in the destruction of property, the displacement of many Tennesseans, and even the loss of life. Therefore, I am requesting that insurance companies licensed in Tennessee make every reasonable effort to assist policyholders who have experienced losses as a result of, or have otherwise been affected by, the tornadoes on March 31 and April 1, 2023.

Specifically, I request that 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 date of the loss of those policyholders who have suffered property damage, injuries, or loss of life as a result 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 tornadoes, 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 tornadoes:

- 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 tornadoes; 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 tornadoes.

Your cooperation in this effort is greatly appreciated. Any further questions should be directed to Stephanie Cope, Director of Policy Analysis, at [Stephanie.Cope@tn.gov](mailto:Stephanie.Cope@tn.gov).