



STATE OF TENNESSEE
DEPARTMENT OF COMMERCE AND INSURANCE
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NASHVILLE, TENNESSEE 37243-5065
615-741-6007

BILL LEE
GOVERNOR

HODGEN M. MAINDA
COMMISSIONER

DIRECTIVE 20-01

TO: Tennessee Licensed Insurance Companies

FROM: Hodgen Mainda, Commissioner

RE: Tornado Recovery

DATE: March 5, 2020

Tennessee has recently experienced devastating tornados. These events have resulted in loss of life, destruction of property, and displacement of many Tennesseans. Pursuant to the authority granted by the Governor, Executive Order No. 13, I am requesting that Tennessee licensed insurance companies make every reasonable effort to assist policyholders who have experienced losses as a result of, or have otherwise been affected by the tornadoes this March 2nd and 3rd.

Specifically, I request that cancellations 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 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, the Department requests that insurers work with the policyholder and take those circumstances into account before cancelling a policy.

The Department further requests 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.

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.

Additionally, the Department is requesting the following data from all licensed property and casualty insurers writing policies in the state in order to expediently ascertain the number of consumers affected by the storms:

- By March 6, 2020, the number of policyholders the insurer has in each of the following counties: Benton, Humphreys, Dickson, Cheatham, Davidson, Wilson, Smith, and Putnam counties;
- On March 6, March 13, March 27, April 10, April 17, and April 24, 2020, the number of auto, homeowner, and commercial claims filed.

Please submit the above requested data to David Combs, Director of External Affairs, at David.Combs@tn.gov.

Your cooperation in this effort is greatly appreciated. Any further questions should be directed to the Insurance Division's Policy Analysis Section, 10th Floor, Davy Crockett Tower, 500 James Robertson Parkway, Nashville, Tennessee, 37243 and/or (615) 741-8173.



STATE OF TENNESSEE
EXECUTIVE ORDER
BY THE GOVERNOR

No. 13

**AN EMERGENCY ORDER SUSPENDING PROVISIONS OF CERTAIN LAWS
AND RULES IN ORDER TO PROVIDE RELIEF TO VICTIMS OF SEVERE
WEATHER AND TORNADOES IN TENNESSEE**

WHEREAS, on March 3, 2020, severe weather, including tornadoes and straight-line winds, affected significant portions of the State and caused substantial damage and destruction, resulted in loss of life, and threatened public safety, and these severe weather conditions continue to affect the lives and property of Tennesseans; and

WHEREAS, at least 24 people in four counties have lost their lives as a result of this catastrophic weather event, and many others have been injured or suffered significant property damage; and

WHEREAS, many residents of, and visitors to, the affected areas have evacuated their homes or places of lodging and are seeking temporary refuge in other locations within the State; and

WHEREAS, local, state, and federal agencies and other organizations are engaged in relief efforts throughout the affected region; and

WHEREAS, to facilitate the relief efforts, on March 3, 2020, a state of emergency was effectuated under Tennessee Code Annotated, Section 58-2-107(b)(1)(B); and

WHEREAS, the severe weather impacts, as well as the relief efforts in response thereto, are expected to persist for several weeks; and

WHEREAS, Tennessee Code Annotated, Section 58-2-107(e)(1), provides that during a state of emergency, the Governor is authorized to “[s]uspend any law, order, rule or regulation prescribing the procedures for conduct of state business or the orders or rules or regulations of any state agency, if strict compliance with any such law, order, rule, or regulation would in any way prevent, hinder, or delay necessary action in coping with the emergency;” and

WHEREAS, pursuant to this authority and the general emergency management powers of the Governor under law, the temporary suspension of selected state laws and rules is necessary to cope with the current emergency situation.

NOW THEREFORE, I, Bill Lee, Governor of the State of Tennessee, by virtue of the power and authority vested in me by the Tennessee Constitution and other applicable law, do hereby declare a state of disaster and state of emergency continues to exist and order the following, *nunc pro tunc* to 12:01 a.m., Central Standard Time, on March 3, 2020:

1. The relevant provisions of Tennessee Code Annotated, Titles 63 and 68, and related rules are hereby suspended to give the Commissioner of Health the discretion to allow a health care professional who is licensed in another state, and who would otherwise be subject to licensing requirements under Title 63 or Title 68, to engage in the practice of such individual's profession, if such individual is a health care professional who is assisting victims of the severe weather in Tennessee.
2. The provisions of Tennessee Code Annotated, Section 63-10-207(a) and (c), are hereby suspended to allow a pharmacist to dispense a 20-day supply of a prescription drug without proper authorization to victims of the severe weather in Tennessee, subject to all other provisions of Tennessee Code Annotated, Sections 63-10-207 and 63-1-164.
3. Any provision of the Tennessee Code Annotated and related rules that require Tennessee residency as a condition of eligibility to participate in programs administered by the Department of Health are hereby suspended to allow otherwise eligible evacuees from the severe weather to participate in such programs. These programs include but are not limited to the Special Supplemental Nutrition Program for Women, Infants and Children (Tenn. Comp. R. & Regs. Chapter 1200-15-2-.03), Renal Disease Program (Tenn. Comp. R. & Regs. Chapter 1200-11-1-.03), Hemophilia Program (Tenn. Comp. R. & Regs. Chapter 1200-11-2-.03), Children's Special Services (Tenn. Comp. R. & Regs. Chapter 1200-11-3-.03), and the Child Safety Fund (Tenn. Comp. R. & Regs. Chapter 1200-11-4-.04).
4. The relevant provisions of Tennessee Code Annotated, Title 56, and related rules are hereby suspended to give the Commissioner of Commerce and Insurance the discretion to direct Tennessee-licensed insurance companies to make reasonable efforts to assist policyholders who have experienced losses as a result of the severe weather in Tennessee. Specifically, where a delay in premium payment appears to be the result of a disruption to the mail delivery system or the policyholder's displacement due to the severe weather in Tennessee, the Department of Commerce and Insurance requests that insurers work with policyholders and take those circumstances into account before cancelling a policy and that insurers suspend cancellations or non-renewals of policies for non-payment of premiums for a period of at least sixty (60) days from the effective date of this Order for those policyholders who have suffered property damage, injuries, or loss of life as a result

of these catastrophic events. The Commissioner of Commerce and Insurance has 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 in Tennessee.

5. The relevant provisions of Tennessee Code Annotated, Title 62, Chapter 6, Part 1, and related rules are hereby suspended to allow the Board for Licensing Contractors to temporarily license a person otherwise qualified to be licensed as a contractor without examination if the person provides sufficient proof, in the discretion of the Board or the Board's designee, that the issuance of the license is to assist victims of the severe weather in Tennessee and that the person to be licensed has sufficient experience and knowledge in the field of contracting in which the license will be issued to provide for the protection of the health, safety, and welfare of the public. Any applicable fees shall be prorated. Any such license shall not be eligible for renewal and shall expire six (6) months from the date of issuance.
6. The provisions of Tennessee Code Annotated, Sections 55-6-101(a)(4) and 55-6-104(a)(4), are hereby suspended to waive the fees due to the State and county clerk for the issuance of a duplicate title to replace a motor vehicle title that is lost or mutilated, pursuant to Tennessee Code Annotated, Section 55-3-115, for persons affected by the severe weather in Tennessee.
7. The provisions of Tennessee Code Annotated, Sections 62-13-104(b)(1)(C), 62-13-103(a), and 62-13-301, are hereby suspended only to the extent necessary to permit vacation lodging services licensed pursuant to Tennessee Code Annotated, Section 62-13-104(b), to engage in the business of providing the services of management, marketing, booking and rental of residential units owned by others as sleeping accommodations furnished for pay to persons providing relief services to persons affected by the severe weather in Tennessee or who are victims of the severe weather in Tennessee for periods longer than fourteen (14) days without the requirement that such vacation lodging services hold any other license with the Tennessee Real Estate Commission, be under the supervision of a licensed real estate broker, or hold a real estate firm license; provided, that sufficient proof of the status of each person providing relief services or who is a victim is maintained by the vacation lodging service and made available to the Tennessee Real Estate Commission upon request. All other provisions applicable to vacation lodging services, real estate firms, and real estate brokers remain in effect.
8. The Department of Safety and Homeland Security has the authority to waive any applicable fees under Tennessee Code Annotated, Section 55-50-323, and related rules for duplicate driver licenses or photo identification licenses issued to persons affected by the severe weather in Tennessee.
9. In accordance with Tennessee Code Annotated, Section 47-18-5103, it is hereby declared that the severe weather in Tennessee has resulted in an abnormal economic

disruption, and therefore, persons are prohibited from charging any other person a price for the goods or services listed in Tennessee Code Annotated, Section 47-18-5103(a)(1), that is grossly in excess of the price generally charged for the same or similar goods or services in the usual course of business. Paragraph 9 of this Order shall remain in effect until 12:01 a.m., Central Daylight Time, on March 18, 2020.

10. The provisions of Tennessee Code Annotated, Section 55-4-401, through Tennessee Code Annotated, Section 55-4-413, Tennessee Code Annotated, Section 55-7-201, through Tennessee Code Annotated, Section 55-7-209, and Tenn. Comp. R. & Regs. 1680-07-01-.01 through Tenn. Comp. R. & Regs. 1680-07-01-.25 that set forth maximum height, length, and width limitations are hereby suspended in the case of vehicles providing relief efforts in response to the severe weather in Tennessee, subject to the following conditions:
 - a. A vehicle must be transporting emergency supplies, equipment, or mobile housing units to the impacted areas.
 - b. A vehicle shall be permitted only to travel on (1) Interstate Highways; (2) highways on the National Highway System; and (3) other state-maintained roads as may be required to obtain access to needed services off of the aforementioned highways, without any restrictions on their time of movement except as may otherwise be provided in this Order.
 - c. A vehicle may transport a divisible or non-divisible load up to a maximum gross vehicle weight of 95,000 pounds and a maximum axle weight of 20,000 pounds, except on any bridge or overpass with a lower posted weight limit.
 - d. The outer bridge span of any five-axle truck tractor/semi-trailer combination shall be no less than fifty-one feet (51').
 - e. The overall dimensions of a vehicle and load shall not exceed:
 - i. One hundred feet (100') in length;
 - ii. Fourteen feet, four inches (14' 4") in height on the Interstate Highway System, except on Interstate 55, and thirteen feet, six inches (13' 6") in height on Interstate 55 and any other highway on the National Highway System; or
 - iii. Fourteen feet, six inches (14' 6") in width.
 - f. Vehicles that do not exceed ten feet (10') in width may travel seven (7) days per week during daylight or nighttime hours without any time restrictions.

- g. Vehicles transporting FEMA or other mobile housing units exceeding ten feet (10') in width, but not exceeding fourteen feet, six inches (14' 6") in width, may travel seven (7) days per week during daylight or nighttime hours without any time restrictions except as follows:
 - i. To promote public safety by avoiding "rush hour" traffic, vehicles shall not transport any load authorized herein between the hours of 7:00 a.m. to 9:00 a.m. and 4:00 p.m. to 6:00 p.m. (local time) Monday through Friday in Knox, Hamilton, Davidson, Williamson, and Shelby Counties.
 - h. Vehicles are responsible for ensuring that they have proper oversize load signs, markings, flags, and escorts as required by the Tennessee Department of Transportation's rules and regulations for overdimensional movements on Tennessee's roads, except that a contracted FEMA carrier may use a single escort to escort up to three (3) overdimensional loads.
 - i. This Executive Order shall serve as a special permit for transporting any load authorized herein. Transporters shall keep appropriate identification as designated by FEMA or their state of origin in their vehicle while transporting any load permitted by this Order and shall reference this Order as permitting such transports.
 - j. Any person, firm, company, corporation, or other entity that undertakes the movement of any overweight and/or overdimensional article and/or commodity on the highways of Tennessee shall hold Tennessee and its officers and employees harmless from any claims for damages resulting from the exercise of any of the privileges granted under this Order and, to this end, shall carry liability insurance with an insurer, acceptable to the Tennessee Department of Transportation's Oversize and Overweight Permit Office, in the amount of not less than three hundred thousand dollars (\$300,000) for each claimant and one million dollars (\$1,000,000) per occurrence. The transporter shall carry the certificate of insurance in the vehicle at all times.
 - k. Paragraph 10(c.) of this Order shall take effect only upon the issuance of an appropriate declaration by the President of the United States.
- 11. Any request by vehicles carrying appropriate identification designated by FEMA or their state of origin that are transporting emergency supplies, equipment, or mobile housing units in response to the severe weather in Tennessee for a special permit to transport loads in excess of the foregoing weight, height, length, and width limits or other restrictions shall be given expedited consideration and may be approved within the discretion of the Tennessee Department of Transportation's Oversize and Overweight Permit Office. The Commissioner of Transportation shall have the authority to waive any otherwise applicable permit fees related to such a request.

12. In accordance with 49 C.F.R. § 390.23 as adopted by Tenn. Comp. R. & Regs. 1340-06-01-.08, there is hereby provided a temporary exception from the federal rules and regulations in 49 C.F.R. Part 395 limiting the hours of service for the operator of a commercial motor vehicle providing supplies, equipment, personnel, and other provisions to assist persons affected by the severe weather in Tennessee, subject to the following conditions:
 - a. Nothing in this Order shall be construed as an exemption from the Commercial Driver's License requirements in 49 C.F.R. § 383, the financial requirements in 49 C.F.R. § 387, or applicable federal size and weight limitations.
 - b. No motor carrier operating under the terms of this Order shall require or allow an ill or fatigued driver to operate a motor vehicle. A driver who notifies a motor carrier that he or she needs immediate rest shall be given at least ten (10) consecutive hours off-duty before the driver is required to return to service.
13. The provisions of Tennessee Code Annotated, Section 62-35-115, and related rules are hereby suspended to the extent that they would otherwise apply to non-resident security guards or security officers properly registered or licensed in another jurisdiction providing support to the areas affected by the severe weather in Tennessee; provided, that the following conditions are met:
 - a. Such non-resident registered or licensed security guards or security officers are employed only within the areas affected by the severe weather in Tennessee; and
 - b. The employers of the non-resident licensed security guards or security officers provide to the Commissioner of Commerce and Insurance a list of the names, addresses, and social security numbers of all non-resident licensed security guards or security officers utilized under the terms of this Order.
14. The relevant provisions of Tennessee Code Annotated, Sections 62-6-102(4)(A)(i) and 62-6-103(a)(1), and related rules are hereby suspended in the case of persons engaging in storm damage cleanup resulting from the severe weather in Tennessee, provided that the person has sufficient experience and knowledge in the field to provide for the protection of the health, safety, and welfare of the public.
15. All state agencies are encouraged to work with persons adversely affected by a disruption to the mail delivery system or displacement due to the severe weather in Tennessee and take those circumstances into account with respect to giving notice and providing state services.

Paul W

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