



STATE OF TENNESSEE  
DEPARTMENT OF COMMERCE AND INSURANCE  
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**BULLETIN 24-04**

To: All Companies Licensed or Authorized to Write Property and Casualty Insurance in Tennessee

From: Carter Lawrence, Commissioner   
Carter Lawrence (Oct 17, 2024 13:33 CDT)

Date: October 17, 2024

RE: Notice of Catastrophe Claims Data Call related to Hurricane Helene

Tennessee has recently experienced devastating severe weather and flooding from Hurricane Helene, affecting significant portions of the state. These tragic events have resulted in the destruction of property and the displacement of many Tennesseans. This bulletin is issued to provide notification and guidance on reporting requirements relating to the impact of Hurricane Helene on the State of Tennessee.

In accordance with Tenn. Code Ann. §§ 56-1-409(b) and 56-8-107(a), all property and casualty insurance companies licensed or authorized in Tennessee, including eligible surplus lines insurers and companies that write private or excess flood insurance coverage, must complete a claims reporting spreadsheet and submit it to the Department through the [NAIC RDC Portal](#). Please [click here](#) for instructions on accessing the portal and the submission process. The table below outlines the schedule for data call submissions. Only claims relating to Hurricane Helene should be reported, and non-catastrophe claims should be excluded. The first report is due Tuesday, November 5, 2024, for claims reported as of Thursday, October 31, 2024.

<b>Timeline of Data Call for Hurricane Helene</b>		
Data Call Report Number	Cumulative Catastrophe Claims Data Reported As Of	Due Date
1 <sup>st</sup> Report	10/31/2024	11/05/2024
2 <sup>nd</sup> Report	11/30/2024	12/05/2024
3 <sup>rd</sup> Report	12/31/2024	1/06/2025

4 <sup>th</sup> Report	1/31/2025	2/05/2025
5 <sup>th</sup> Report	2/28/2025	3/05/2025
6 <sup>th</sup> Report	3/31/2025	4/07/2025

The information required under this data call must be submitted in a Microsoft Excel spreadsheet. A copy of the spreadsheet template can be downloaded from the Department’s website [here](#). The Department reserves the right to request additional information or broaden the scope of the data call in response to any developments or information received. Completed reports must be submitted via the [NAIC RDC Portal](#) by the due dates indicated above (due dates also reflected in the spreadsheet). If a company has no claims data to report, please email the Department at [Emily.Marsh@tn.gov](mailto:Emily.Marsh@tn.gov) to report the zero submission. Please include the reporting period in the subject line. Please refer to the [NAIC State Disaster Data Call Webpage](#) for additional guidance relating to this data call.

If a company has multiple insurers within a holding company group, it is not necessary to complete a spreadsheet for each insurer. Instead, the holding company group should aggregate the information into one spreadsheet and provide (on the introduction tab) a list of those insurers within the group for which information is being aggregated. However, surplus lines insurance companies should submit information on an individual company basis. If there is a surplus lines insurer within a group, the group should exclude the surplus lines insurer from the aggregated report and submit the surplus lines insurer’s information separately.

Please note that the Department is requesting data at the zip code level. Submissions should include a breakdown of claims data by zip code and provide the name of the corresponding county for each zip code provided. The spreadsheet includes details on how to report claims for which the zip code and/or county is unavailable. In accordance with Tenn. Code Ann. §§ 56-1-411(f) and 56-8-107(d)(1), company responses must and will be treated as strictly confidential. Responses may be aggregated for purposes of public disclosure.

I greatly appreciate your cooperation in serving Tennesseans impacted by the severe weather and devastating flooding.

Please submit any questions to Emily Marsh, Senior Policy Advisor, at [Emily.Marsh@tn.gov](mailto:Emily.Marsh@tn.gov).