



BEFORE THE COMMISSIONER OF
THE DEPARTMENT OF COMMERCE AND INSURANCE
FOR THE STATE OF TENNESSEE

IN THE MATTER OF:)
)
TENNESSEE AUTOMOTIVE ASSOCIATION) TID No.: 24-022
SELF-INSURERS' TRUST)
)
)
)

ORDER ADOPTING EXAMINATION REPORT

Pursuant to Tenn. Code Ann. §§ 50-6-405(b)(10), 56-1-408, and Tenn. Comp. R. & Regs. 0780-01-54-.20, the Insurance Division of the State of Tennessee, Department of Commerce and Insurance (“Division”) has examined certain affairs of Tennessee Automotive Association Self-Insurers’ Trust (“Trust”), a self-insured workers’ compensation pool domiciled in the state of Tennessee. As a result of an examination conducted as of December 31, 2022, the examiner-in-charge filed a verified, written report on the examination with the Division on April 10, 2024. A copy of that report was sent to the Trust. (The Report on Examination is attached hereto and marked as Exhibit A).

The Division received a response regarding the report from the Trust dated June 14, 2024. (The written response submitted by the Trust is attached hereto and marked as Exhibit B).

Pursuant to Tenn. Code Ann. § 56-1-411 and Tenn. Comp. R. & Regs. 0780-01-54-.20(1)(b), the examination report regarding the affairs of the Trust is hereby **ADOPTED** as filed with the following **DIRECTIVES**:

1. The Trust failed to make a decision on compensability in compliance with Tenn. Comp. R. & Regs. 0800-02-14-.04(6). The Trust is **DIRECTED** to provide a decision on compensability within fifteen (15) calendar days of the verbal or written notice of injury in compliance with Tenn. Comp. R. & Regs. 0800-02-14-

.04(6).


2. The Trust failed to comply with Tenn. Comp. R. & Regs. 0800-02-14-.08(1) regarding the claim resolution process. The Trust is **DIRECTED** to ensure that the permanent impairment rating and date of maximum medical improvement determined by the treating physician, and other information needed to settle a claim is documented in writing on a form prescribed by the Administrator and provided, at no cost, to the employee within thirty (30) calendar days of its receipt by the adjuster in compliance with Tenn. Comp. R. & Regs. 0800-02-14-.08(1).

The Trust shall comply with the Directives contained in this Order within thirty (30) days of its entry and execution.

The adoption of this examination report shall not preclude the Division from imposing sanctions against the Trust for additional violations of Tennessee insurance law which may be revealed in the examination report, it being the intent of this Order merely to adopt the examination report filed by the examiner-in-charge.

It is so **ORDERED**.

ENTERED AND EXECUTED June 25, 2024.


Carter Lawrence (Jun 25, 2024 10:34 CDT)

Carter Lawrence, Commissioner
Department of Commerce and Insurance
State of Tennessee

PREPARED FOR ENTRY:

Jenny Taylor

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CERTIFICATE OF SERVICE

The undersigned hereby certifies that a true and correct copy of the foregoing Order Adopting Examination Report as filed has been emailed to Bill Huddleston, Assistant Commissioner for Insurance, Department of Commerce and Insurance at bill.huddleston@tn.gov, and mailed first class, postage prepaid, to Tennessee Automotive Association Self-Insurers' Trust, 2521 White Avenue, Nashville, Tennessee 37204, on June 25, 2024.

Jenny Taylor

Jenny Taylor
Associate General Counsel