

Premium News

A NEWSLETTER FROM THE TENNESSEE DEPARTMENT OF COMMERCE & INSURANCE



Department of
**Commerce &
Insurance**

Insurance Division

REGULATOR SPOTLIGHT



Hello and welcome to the spring edition of *Premium News*.

My name is Rhonda Bowling, and I am the Market Conduct Manager at TDCI. I've worked at the Department for 33 years, with the last eight years in market conduct.

I oversee our Market Regulation area under the Examinations section. Our area includes both market conduct exams and market analysis. My team analyzes market data, including premium, claims, and complaint data to understand the insurance marketplace in Tennessee. I

have also been assisting the Pharmacy Benefit Managers section as they begin to audit PBMs.

Sometimes our analyses lead to further market surveillance activities and additional investigations. Our goal is to understand the data and any errors in order to make sure consumers are being treated fairly.

I am very proud of my team and the amount of hard work we are able to accomplish in order to meet NAIC requirements.

Feel free to reach out to me for any questions at Rhonda.Bowling@tn.gov or 615-532-5156.

WHAT'S NEW AT TDCI

\$17.54M Returned to Tennesseans Through Mediation

TDCI announced a record-breaking \$17.54 million was returned to Tennesseans in 2024 through the Department's mediation and restitution efforts. The Consumer Insurance Services team, which mediates complaints between consumers and insurance companies, fielded a total of 3,728 complaints from consumers in 2024.

"Because of the work by our Consumer Insurance Services team, Tennessee consumers' previously denied claims were overturned, and additional benefits were identified and paid," said TDCI Commissioner Carter Lawrence. "I am immensely proud of our team's work to help put money back into the pockets of hard-working Tennesseans who were unjustly denied a claim. I encourage consumers who may feel frustrated or overwhelmed when dealing with insurance-related issues to know they can contact our Consumer Insurance Services team for assistance about any questions or policy issues."

\$17.54M Returned to Tennesseans



Commissioner spreads word about TDCI

TDCI Commissioner Carter Lawrence had a busy first quarter speaking about the Department and insurance regulation.

Image 1: The Commissioner shared how the Department works every day toward its mission of protecting Tennesseans and empowering professionals at the American Property Casualty Insurance Association (APCIA) annual briefing.

Image 2: Sen. Mark Pody asked Commissioner Lawrence to speak to NAIFA (National Association of Insurance and Financial Advisors) members in Nashville.

Image 3: Fortified invited Commissioner Lawrence to Lawrence to discuss a variety of the issues facing insurers today on a panel with Mississippi Insurance Commissioner Mike Chaney, Alabama Insurance Commissioner Mark Fowler, and former West Virginia Insurance Commissioner James Dodrill.

Tennessee Pharmacists Association

The Tennessee Pharmacists Association along with Commissioner Lawrence, Director of Pharmacy Benefits Manager (PBM) Compliance Jud Jones, and



members of our PBM team participated in TPA Day on the Hill.

With the passage of Public Chapter 1070 in 2022 by the Tennessee General Assembly, pharmacy providers may now appeal their reimbursement from PBMs for drugs and devices to the Department. Additionally, Tennessee pharmacy providers may now file formal complaints about PBMs.

[PBM Information](#)

Spring Meeting



TDCI joined other insurance regulators at the NAIC Spring Meeting in Indianapolis. Our team is ensuring that Tennessee has a seat at the table when discussing important insurance and consumer protection issues with other state insurance commissioners and industry

professionals.

TDCI Encourages Education about Earthquake Insurance

TDCI and the Tennessee Emergency Management Agency (TEMA) joined together to raise awareness of the importance of earthquake preparedness during February for Earthquake Awareness Month.

"Preparedness is critical to your resilience after a natural disaster," said TDCI Commissioner Carter Lawrence. "I urge consumers to prepare for the potential financial impacts of earthquakes by learning more about earthquake insurance today and making sure that they have adequate insurance coverage in the event of an earthquake."

Earthquake Awareness Month

NAIC UPDATE

NAIC Announces 2025 Priorities

The National Association of Insurance Commissioners (NAIC) recently announced its federal legislative and regulatory priorities for 2025. These priorities include eliminating the Federal Insurance Office, ensuring natural catastrophe resilience, and preserving state flexibility to manage their Health Insurance Markets.

INFORMATION FOR YOUR CLIENTS

The Insurance Division has a multitude of materials, including brochures, booklets, magnets and more for consumers to learn additional information about insurance and the Department. If your agency is interested in receiving free materials to offer to your clients, contact Education and Outreach Specialist Jennifer Ramcharan at jennifer.ramcharan@tn.gov.

TDCI Consumer Education

MEET AND GREET

Would your agency or company like to have a Meet and Greet with the Insurance Division? Contact Education and Outreach Specialist Jennifer Ramcharan at jennifer.ramcharan@tn.gov.

SPREAD THE NEWS

Premium News is the Insurance Division's quarterly newsletter for insurance professionals in Tennessee. If you know someone who would like to be on our email list, please direct them to sign up by clicking [here](#).



tn.gov/commerce

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