



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

IN THE MATTER OF:

**BLUECROSS BLUESHIELD OF
TENNESSEE, INC**

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TID No.: 22-046

ORDER ADOPTING EXAMINATION REPORT

Pursuant to Tenn. Code Ann. § 56-1-401 *et seq.*, the Insurance Division of the State of Tennessee, Department of Commerce and Insurance (“Division”) has examined certain affairs of BlueCross BlueShield of Tennessee, Inc. (“Company”), an insurance company domiciled in the State of Tennessee. As a result of an examination conducted as of December 31, 2020, the examiner-in-charge filed a verified, written report on the examination with the Division on April 19, 2022. A copy of that report was sent to the Company. (The Report on Examination of the Company is attached hereto and marked as Exhibit A).

The Division received a response regarding the report from the Company dated June 16, 2022. (The written response submitted by the Company is attached hereto and marked as Exhibit B).

Pursuant to Tenn. Code Ann. § 56-1-411, the examination report regarding the affairs of the Company filed with the Division is hereby **ADOPTED** as filed with the following **DIRECTIVES**:

1. The Company is **DIRECTED** to comply with Tenn. Comp. R. & Regs. 0780-1-72-.07 by updating its privacy notice as required.

2. The Company is **DIRECTED** to comply with applicable standards, rules, and regulations for the documentation of complaints, grievances, and appeals, and to ensure that complaints, grievances, and appeals are handled timely and in compliance with Tenn. Code Ann. §§ 56-61-107 and 56-61-108.

3. The Company is **DIRECTED** to comply with applicable standards, rules, and regulations for the appointment of producers regarding notification to the producer, if applicable, and to the State of a producer's appointment. In accordance with Tenn. Code Ann. § 56-6-115, the Company must provide a notice of appointment, in a format approved by the Commissioner, within fifteen (15) days from the date the agency contract is executed, or the first insurance application is submitted, whichever comes first.


4. The Company is **DIRECTED** to provide notifications to policyholders that comply with the time requirements set forth in Tenn. Code Ann. § 56-7-2810.

The Company 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 Department from imposing sanctions against the Company for potential 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.

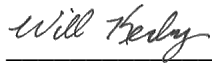
It is so **ORDERED**.

ENTERED AND EXECUTED June 21, 2022.


Carter Lawrence (Jun 21, 2022 12:51 CDT)

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

PREPARED FOR ENTRY:



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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, Tennessee Department of Commerce and Insurance, at bill.huddleston@tn.gov; and mailed first class, postage prepaid, to BlueCross BlueShield of Tennessee, Inc., 1 Cameron Hill Circle, Chattanooga, Tennessee 37402, on June 21, 2022.

Will Kerby

William B. Kerby III
Chief Counsel