

Index

ABATEMENT AND SURVIVAL OF ACTIONS

Bad faith refusal to settle, T.C.A. § 20-5-120

ACCIDENTS

Notice. See index heading NOTICE

Out-of-state accidents, contractual provisions regarding, § 5:4

Proof of financial responsibility, § 1:4

Reports, T.C.A. § 55-10-114, T.C.A. § 55-12-104

ACCORD AND SATISFACTION

Underinsured motorist claims, § 19:3

ADDITIONAL INSUREDS

Compliance with policy conditions, § 14:3

Employer, § 2:7

Permissive users, § 2:5, § 2:6

ADDITIONAL VEHICLE

Insured automobile defined, § 3:3

ADHESION CONTRACTS

Construction in favor of insured, § 7:1

Construction of insurance policy, § 1:2

ADVANCE PAYMENTS

Liability claims, § 15:1

ADVERTISING

Alcoholic beverages, T.C.A. § 47-18-117

Guaranty association, T.C.A. § 56-12-118

Motor vehicle dealers, T.C.A. § 47-18-121

AFFIDAVITS

Teenage affidavit, § 4:1

ALCOHOLIC BEVERAGES

Advertising, T.C.A. § 47-18-117

Minors, T.C.A. § 1-3-113

ALLOCATION

Cost of defense, allocation among insurers, § 7:5

AMBIGUITIES

Construction and interpretation, § 1:2

AMOUNT OF INSURANCE

Required amounts, § 1:5

ANNUAL REPORTS

Electronic vehicle insurance verification program, T.C.A. § 55-12-209

ANTI-STACKING RULE

Primary and excess coverage, § 14:5

UM/UIM situations, § 18:1

APPEAL AND REVIEW

De novo review, § 1:2

Defense on appeal, § 7:2

Financial responsibility law, T.C.A. § 55-12-103

Scope of review, § 1:2

Unfair or deceptive practices, T.C.A. § 56-8-109, T.C.A. § 56-8-110

Uniform Arbitration Act, T.C.A. § 29-5-319

APPEAL BONDS

Judgment in excess of policy limits, § 7:2

ARBITRATION

Appeal and review, T.C.A. § 29-5-319

Attorneys, T.C.A. § 29-5-307

Awards, T.C.A. § 29-5-309 et seq.

Construction and interpretation, Uniform Arbitration Act, T.C.A. § 29-5-320

Costs, § 19:2

Depositions, T.C.A. § 29-5-308

Hearings, T.C.A. § 29-5-306

Judgments and decrees, T.C.A. § 29-5-315

Jurisdiction, T.C.A. § 29-5-302

Subpoenas, T.C.A. § 29-5-308

Underinsured motorist claims, § 19:2

Uniform Arbitration Act, T.C.A. § 29-5-301 et seq.

Uninsured motorist coverage, § 16:5, § 17:6

Venue, T.C.A. § 29-5-318

ASBESTOS

Government tort liability, T.C.A. § 29-20-109

ASSIGNED RISK PLAN

Cancellation or non-renewal, § 1:9
Notice of eligibility, T.C.A. § 56-7-1305

**ASSISTANCE AND COOPERATION
OF INSURED**

Generally, § 9:1-9:5
Cooperation in subrogation efforts, § 9:5
Inadvertent or innocent deficiencies,
§ 9:4
Misrepresentations as failure to cooperate,
§ 9:3
Necessity of cooperation, § 9:1
Prejudice to insurer, failure to cooperate,
§ 9:4
Subrogation efforts, cooperation in,
§ 9:5
Third parties, cooperation with, § 9:4
Trial, insured's failure to attend, § 9:2
Uninsured motorist coverage, § 20:4
Wilful and intentional requirement,
§ 9:4

ATTENDANCE AT TRIAL

Duty of cooperation, breach of, § 9:1
Failure to attend, T.C.A. § 24-2-102

ATTORNEY GENERAL

Consumer Protection Act, actions by
A.G., T.C.A. § 47-18-114

ATTORNEY-CLIENT PRIVILEGE

Duty to defend, § 7:8

ATTORNEYS

Defense counsel, conflicts of interest,
§ 7:1
Uniform Arbitration Act, T.C.A. § 29-5-
307

ATTORNEY'S FEES

Consumer Protection Act, T.C.A. § 47-
18-109
Duty to defend, breach of, § 7:3

AUTOMOBILE BUSINESS

Policy exclusions, § 10:4

**AUTOMOBILE LIABILITY
INSURANCE**

Electronic vehicle insurance verification
program, T.C.A. § 55-12-203

AWARDS

Uniform Arbitration Act, T.C.A. § 29-5-
309 et seq.

BAD FAITH

Acts or omissions of insured, § 9:4
Factors negating allegation, § 8:4

BAD FAITH—Cont'd

Settlements. See index heading SETTLE-
MENT OF CLAIMS
Statutory penalty, § 8:4

BANKRUPTCY

Assignment of claim to trustee, § 8:2
Insured, bankruptcy of, § 5:1
Underinsured motorist claims, § 17:7,
§ 19:6

BILLING

Duty to defend, billing requirements,
§ 7:8

BINDER

Policy of insurance, § 1:1-1:3

**BODILY INJURY AND PROPERTY
DAMAGE**

Generally, § 5:1-5:5
Duty of insurer to pay damages, § 5:1
Employees. See index heading EMPLOY-
MENT
Exclusion for bodily injury to insured or
members of household, § 10:10
Inspection of damaged property, UM
coverage, § 20:4
Interest recoverable, § 5:5
Limits of liability, § 5:3
Out-of-state accidents, contractual pro-
visions regarding, § 5:4
Parental liability for acts of juveniles,
T.C.A. § 37-10-101 et seq.
Punitive damages, § 5:2
Uninsured motorist coverage, § 13:3,
§ 15:1, § 15:2

BRAKE FLUID

Hydraulic brake fluid, T.C.A. § 55-9-
213

BRAKES

Inadequate, § 4:4
Required equipment, T.C.A. § 55-9-204,
T.C.A. § 55-9-205

BUMPERS

Required equipment, T.C.A. § 55-9-215

BURDEN OF PROOF

Bad faith, § 8:2
Cancellation or non-renewal, § 1:8,
§ 1:9
Definition of insured, § 2:5, § 2:6
Estoppel, § 11:2
Exclusions, § 10:1
Intentional injuries, § 10:6
Lack of cooperation, § 9:1
Limits of liability, § 5:3

INDEX

BURDEN OF PROOF—Cont'd

- Notice of accident, claim, or suit, § 6:3, § 6:5
- Ownership of automobile, § 4:2
- Party claiming coverage, § 1:2
- Prejudice to insurer, late notice, § 6:6
- Property damage, § 15:2
- Punitive damages, § 5:2
- Subrogation, § 20:3
- Uninsured/underinsured motorist coverage, § 17:2, § 17:5
- Waiver, § 11:1

CANCELLATION OF POLICY

- Generally, T.C.A. § 56-7-1301 et seq.
- Definitions, T.C.A. § 56-7-1301
- Grounds, T.C.A. § 56-7-1302, § 1:8
- Non-renewal. See index heading NON-RENEWAL OF POLICY
- Notice, T.C.A. § 56-7-1303
- Procedure, § 1:8

CASUAL EMPLOYMENT

- Workers' compensation, T.C.A. § 50-6-106

CEASE AND DESIST ORDERS

- Unfair or deceptive practices, violation of order, T.C.A. § 56-8-112

CERTIFICATES

- Financial. See index heading FINANCIAL RESPONSIBILITY LAW
- Motor vehicles, transfer of certificate of title, T.C.A. § 55-3-118

CERTIFICATES OF TITLE

- Motor vehicles, transfer of title, T.C.A. § 55-3-118

CHILDREN AND MINORS

- Alcoholic beverages, T.C.A. § 1-3-113
- Derivative claims, § 5:3
- Driver licenses, T.C.A. § 55-50-312
- Parental liability for acts of juveniles, T.C.A. § 37-10-101 et seq.
- Passenger restraint systems, T.C.A. § 55-9-602
- Settlement of claim on behalf of, T.C.A. § 29-34-105
- Vicarious liability of adults, § 4:1

CHOICE OF LAW

- Construction of policy, § 1:2

CLEAR AND CONVINCING EVIDENCE

- Punitive damages, § 5:2
- Unidentified or hit-and-run motorist, § 16:4

COLLATERAL BENEFITS

- Offsets, UM coverage, § 18:2

COLLUSIVE LAWSUITS

- Willful and intentional failure to cooperate, § 9:4

COMING TO REST DOCTRINE

- Loading and unloading, § 4:5

COMMISSIONER

- Electronic vehicle insurance verification program, T.C.A. § 55-12-204, T.C.A. § 55-12-206
- Financial responsibility law, T.C.A. § 55-12-130
- Guaranty association. See index heading GUARANTY ASSOCIATION
- Regulation and legislation, § 1:3
- Unfair or deceptive practices. See index heading UNFAIR OR DECEPTIVE PRACTICES
- Uninsured motorist coverage, § 13:2

COMMON CARRIERS

- Workers' compensation, T.C.A. § 50-6-106

COMMON LAW MARRIAGE

- Spouse as named insured, § 2:3

COMPARATIVE FAULT

- Parties to actions, T.C.A. § 20-1-119

COMPLETE OPERATIONS DOCTRINE

- Loading and unloading, § 4:5

COMPROMISE

- See index heading SETTLEMENT OF CLAIMS

CONCURRENT CAUSATION DOCTRINE

- Generally, § 4:6
- Duty to defend, § 7:2
- Exclusions, § 10:1

CONDITIONS PRECEDENT

- Notice of accident to insurer, § 6:1

CONFIRMATION

- Liability insurance status, electronic vehicle insurance verification program, T.C.A. § 55-12-201 et seq.

CONFLICTING PROVISIONS

- Other insurance, § 12:2

CONFLICTS OF INTEREST

- Bad faith, § 8:3, § 8:4
- Defense counsel, § 7:1

CONFLICTS OF INTEREST—Cont'd

- Estoppel, § 11:2
- Ethical considerations, § 7:7
- Insured and insurer, § 7:3
- Intentional injuries, exclusions, § 10:6
- Litigation guidelines and billing requirements, § 7:8
- Settlement of claims, generally, § 8:1
- Settlement problems in UM cases, § 19:3
- Waiver and estoppel, § 7:4

CONFLICTS OF LAW

- Government tort liability, T.C.A. § 29-20-104

CONSORTIUM, LOSS OF

- Limits of liability, § 5:3
- Right to recover, T.C.A. § 25-1-106

CONSTRUCTION AND INTERPRETATION

- Adhesion contracts, § 7:1
- Administrative interpretation, § 1:3
- Ambiguities, § 1:2
- Consumer Protection Act, T.C.A. § 47-18-102
- Declaratory relief, Uniform Act, T.C.A. § 29-14-113
- Exclusionary clauses, § 10:1
- Government tort liability, T.C.A. § 29-20-104
- Maintenance of vehicle, § 4:5
- Notice, who may give, § 6:2
- Policy, construction of, § 1:2
- Temporary substitute vehicles, § 3:4
- Uniform Arbitration Act, T.C.A. § 29-5-320
- Uniform Contribution Among Joint Tortfeasors Act, T.C.A. § 29-11-106

CONSUMER PROTECTION

- Generally, T.C.A. § 47-18-101 et seq.
- Attorney general actions, T.C.A. § 47-18-114
- Attorney's fees, T.C.A. § 47-18-109
- Construction and interpretation, Consumer Protection Act, T.C.A. § 47-18-102
- Costs, T.C.A. § 47-18-116
- Declaratory relief, T.C.A. § 47-18-108
- Elder persons, T.C.A. § 47-18-125
- Injunctions, T.C.A. § 47-18-108
- Limitation of actions, T.C.A. § 47-18-110
- Newly acquired automobile, T.C.A. § 47-18-119

CONSUMER PROTECTION—Cont'd

- Prizes, T.C.A. § 47-18-124
- Promotions, T.C.A. § 47-18-120
- Service of process, T.C.A. § 47-18-106
- Settlement of claims, T.C.A. § 47-18-109, § 8:1
- State Consumer Protection Act, § 8:5
- Temporary restraining orders, T.C.A. § 47-18-108
- Tennessee Consumer Protection Act, § 8:5
- Unfair or deceptive practices, T.C.A. § 47-18-104, T.C.A. § 47-18-122

CONTRACTS

- Adhesion contracts, § 1:1, § 1:2, § 7:1
- Applicability of contract law, § 1:1, § 1:2, § 2:1
- Entire contract, policy to contain, T.C.A. § 56-7-102
- Exclusion of coverage, contractual agreements, T.C.A. § 56-7-121
- Gambling contracts, T.C.A. § 29-19-101
- Insurance contract, T.C.A. § 56-7-101

CONTRIBUTION

- Uniform Contribution Among Joint Tortfeasors Act, T.C.A. § 29-11-101 et seq.
- Uninsured motorist coverage, contribution among joint tortfeasors, § 15:4

COOPERATION

- See index heading ASSISTANCE AND COOPERATION OF INSURED

CORPORATIONS

- Second permittees, § 2:6

COSTS

- Allocation of defense costs among insurers, § 7:5
- Arbitration, § 19:2
- Breach of duty to defend, § 7:3
- Consumer Protection Act, T.C.A. § 47-18-109, T.C.A. § 47-18-116
- Credit scores, restrictions on use, T.C.A. § 56-5-404

COVENANT NOT TO SUE

- Uniform Contribution Among Joint Tortfeasors Act, T.C.A. § 29-11-105

COVERAGE

- Electronic vehicle insurance verification program, coverage failure fee, T.C.A. § 55-12-210
- Exclusions. See index heading EXCLUSIONS

INDEX

COVERAGE—Cont'd

Foreign exchange students, **T.C.A. § 56-7-1112**

CREDIT SCORES

Restrictions on use

Generally, **T.C.A. § 56-5-401 et seq.**

Adverse actions, **T.C.A. § 56-5-402, T.C.A. § 56-5-403**

Definitions, **T.C.A. § 56-5-401**

Disclosure of use of information, **T.C.A. § 56-5-407**

Incorrect or incomplete information, use of, **T.C.A. § 56-5-406**

Liability, fees and costs, **T.C.A. § 56-5-404**

Scoring models and processes, filing, **T.C.A. § 56-5-405**

Use of credit information, **T.C.A. § 56-5-402**

CRIMINAL HISTORY RECORDS

Department of Commerce and Insurance queries, **T.C.A. § 56-1-107**

CRIMINAL PROCEEDINGS

Res judicata effect of prior conviction, **§ 10:6**

CUMIS COUNSEL

Generally, **§ 7:7**

DAMAGES

Bodily injury. See index heading **BODILY INJURY AND PROPERTY DAMAGE**

Derivative damage claims, UM coverage, **§ 14:1**

Duty to defend, breach of, **§ 7:3**

Financial responsibility law, **T.C.A. § 55-12-110**

Parental liability, **§ 4:1**

Parental liability for acts of juveniles, limitation on damages, **T.C.A. § 37-10-102**

Property damage. See index heading **BODILY INJURY AND PROPERTY DAMAGE**

Punitive damages. See index heading **PUNITIVE DAMAGES**

Uninsured motorist coverage. See index heading **UNINSURED/UNDERINSURED MOTORIST COVERAGE**

DATA DISCLOSURE

Department of Commerce and Insurance, **T.C.A. § 56-1-103**

DATA TRANSFERS

Electronic vehicle insurance verification program, **T.C.A. § 55-12-205 et seq.**

DECEPTIVE ACTS OR PRACTICES

See index heading **UNFAIR OR DECEPTIVE PRACTICES**

DECLARATIONS

Generally, **§ 1:1**

Construction of automobile insurance policy, **§ 1:2**

Names of persons insured, **§ 2:2**

Spouse as named insured, **§ 2:3**

DECLARATORY RELIEF

Consumer Protection Act, **T.C.A. § 47-18-108**

Duty to defend, **§ 7:2**

Uniform Act, construction, **T.C.A. § 29-14-113**

DEFAULT JUDGMENTS

Guaranty association, **T.C.A. § 56-12-117**

DEFENSE COUNSEL

Insurer's right to choose, **§ 7:1**

DEFENSES

Defective notice as bar to coverage, **§ 6:3**

Duty to defend. See index heading **DUTY TO DEFEND**

Fraud, **§ 9:4**

Intentional injuries, **§ 10:6**

Lack of cooperation, **§ 9:1**

DEFINITIONS

Automobile liability insurer, **T.C.A. § 55-12-203**

Cancellation of policy, **T.C.A. § 56-7-1301**

Carrier, **T.C.A. § 55-12-203**

Commercial automobile coverage, **T.C.A. § 55-12-203**

Credit scores, restrictions on use, **T.C.A. § 56-5-401**

Department of Commerce and Insurance, **T.C.A. § 56-1-102**

Designated agent, **T.C.A. § 55-12-203**

Domestic abuse, **T.C.A. § 36-3-601**

Electronic vehicle insurance verification program, **T.C.A. § 55-12-203**

Financial responsibility law, **T.C.A. § 55-12-102**

Full book of business, **T.C.A. § 55-12-203**

Guaranty association, **T.C.A. § 56-12-104**

IICMVA model, **T.C.A. § 55-12-203**

Insurance Industry Committee on Motor Vehicle Administration (IICMVA),

DEFINITIONS—Cont'd

T.C.A. § 55-12-203

Insured automobile. See index heading

INSURED AUTOMOBILE

Insured person. See index heading

INSURED PERSON

Insurer, **T.C.A. § 55-12-203**

NAIC (National Association of Insurance Commissioners), **T.C.A. § 55-12-203**

National Association of Insurance Commissioners (NAIC), **T.C.A. § 55-12-203**

Policies and insureds, § 2:2

Unfair or deceptive practices, **T.C.A. § 56-8-102**

Uninsured/underinsured motorist coverage, § 16:2

Unknown carrier request, **T.C.A. § 55-12-203**

Vehicle insurance verification program, **T.C.A. § 55-12-203**

DELAY

Notice of accident, time for, § 6:4

DEPARTMENT OF COMMERCE AND INSURANCE

Generally, **T.C.A. § 56-1-101 et seq.**

Criminal history records, **T.C.A. § 56-1-107**

Data disclosure, **T.C.A. § 56-1-103**

Definitions, **T.C.A. § 56-1-102**

Forms, standardized, **T.C.A. § 56-1-104**

Information requests, **T.C.A. § 56-1-106**

DEPOSITIONS

Uniform Arbitration Act, **T.C.A. § 29-5-308**

DEPOSITS

Financial responsibility law, **T.C.A. § 55-12-112**

DERIVATIVE CLAIMS

Insured, definition, § 2:1

Limits of liability, § 5:3

Necessity of cooperation of insured, § 9:1

Permissive users or others occupying insured auto, § 14:3

Uninsured motorist coverage, persons covered, § 14:1

DESCENT AND DISTRIBUTION

Felonious killing, forfeiture of inheritance, **T.C.A. § 29-34-105**

DIFFERENTIAL OF LIMITS

Statutory and policy definitions and requirements, § 16:2

Underinsured motor vehicles, § 16:6

DIMINISHED VALUE

Duty of insurer to pay damages, § 5:1

Second permittees, § 2:6

Uninsured motorist coverage, § 15:2

DIRECT ACTIONS

Generally, § 1:1

Consumer Protection Act, § 8:5

UM, § 17:1

DISCLOSURE

Credit information, disclosure of use, **T.C.A. § 56-5-407**

Data disclosure, Department of Commerce and Insurance, **T.C.A. § 56-1-103**

Electronic vehicle insurance verification program, insurer's not using IICMVA model, **T.C.A. § 55-12-207**

Personal information, nonpublic, disclosure of, **T.C.A. § 56-8-119**

DISCLOSURE OF INSURANCE LIMITS

Bad faith, § 8:4

Uninsured motorist, § 17:2

DISCOVERY OF REPORTS TO INSURANCE CARRIER

Misrepresentation of insured, § 9:3

Underinsured motor vehicles, § 16:6

DIVERSITY OF CITIZENSHIP

Duty to defend, § 17:1

Uninsured motorist litigation procedures, § 7:1, § 7:2

DOMESTIC SERVANTS

Workers' compensation, **T.C.A. § 50-6-106**

DRIVER LICENSES

Children and minors, **T.C.A. § 55-50-312**

Intermediate licenses, **T.C.A. § 55-50-311**

Learner permits, **T.C.A. § 55-50-311**

Records and indexes, **T.C.A. § 55-50-204**

DRIVE-THROUGH PROVISION

Out-of-state accidents, § 5:4

INDEX

DUAL REPORTING

Electronic vehicle insurance verification program, T.C.A. § 55-12-208

DUTY OF GOOD FAITH

Construction of policy, § 1:2

DUTY TO DEFEND

Generally, § 7:1-7:8

Allocation of cost of defense among insurers, § 7:5

Attorney-client privilege, § 7:8

Billing requirements, § 7:8

Breach of duty, damages, § 7:3

Concurrent causation doctrine, § 7:2

Declaratory relief, § 7:2

Ethical considerations, § 7:7

Excluded coverage, § 7:2

Litigation guidelines and billing requirements, § 7:8

Overzealous defense, liability for, § 7:6

Permissive users, § 7:2

Policy limitations, § 7:1

Promise to settle or defend, § 7:1

Refusal of insurer to defend, § 7:3

Right to settle, § 7:2

Scope of duty, § 7:2

Tendering policy limits, § 7:1

Third-party actions, § 7:2

Waiver and estoppel, § 7:4

Withdrawing from defense, § 7:1

DUTY TO READ

Waiver and estoppel, limitations on, § 11:2

EDUCATION

Local agencies, government tort liability, T.C.A. § 29-20-109

ELDER PERSONS

Consumer Protection Act, T.C.A. § 47-18-125

ELECTRONIC VEHICLE

INSURANCE VERIFICATION PROGRAM

Administration by Commissioner, T.C.A. § 55-12-204, T.C.A. § 55-12-206

Alternate method of reporting for certain insurers, T.C.A. § 55-12-206

Annual reports, T.C.A. § 55-12-209

Application for reinstatement, T.C.A. § 55-12-211

Authorized use of program, T.C.A. § 55-12-209

Automobile liability insurer, definition, T.C.A. § 55-12-203

ELECTRONIC VEHICLE

INSURANCE VERIFICATION PROGRAM—Cont'd

Carrier, definition, T.C.A. § 55-12-203

Certification of program by Commissioner, T.C.A. § 55-12-212

Commercial automobile coverage, definition, T.C.A. § 55-12-203

Commercial insurers, T.C.A. § 55-12-209

Commissioner of Revenue, duties, generally, T.C.A. § 55-12-204, T.C.A. § 55-12-206

Confirmation of liability insurance status, T.C.A. § 55-12-201 et seq.

Coverage failure fee, T.C.A. § 55-12-210

Data transfers, T.C.A. § 55-12-205 et seq.

Definitions, T.C.A. § 55-12-203

Designated agent, definition, T.C.A. § 55-12-203

Development of program, T.C.A. § 55-12-204, T.C.A. § 55-12-206

Disclosures by insurers not using IICMVA model, T.C.A. § 55-12-207

Dual reporting, T.C.A. § 55-12-208

Failure to provide proof of insurance, T.C.A. § 55-12-210

Fees

Coverage failure, T.C.A. § 55-12-210

Liability insurers, T.C.A. § 55-12-215

Payment of fee, T.C.A. § 55-12-211

Reinstatement fee, T.C.A. § 55-12-211

Waiver of payment, T.C.A. § 55-12-211

Financial responsibility requirements, effect on, T.C.A. § 55-12-214

Full book of business

Definition, T.C.A. § 55-12-203

Download process, T.C.A. § 55-12-207

Program requirement, T.C.A. § 55-12-205

Fund, T.C.A. § 55-12-213

General Assembly, annual joint report to, T.C.A. § 55-12-209

IICMVA model, definition, T.C.A. § 55-12-203

Implementation of program, T.C.A. § 55-12-204, T.C.A. § 55-12-206, T.C.A. § 55-12-212

Insurance Industry Committee on Motor Vehicle Administration (IICMVA), definition, T.C.A. § 55-12-203

ELECTRONIC VEHICLE

INSURANCE VERIFICATION PROGRAM—Cont'd

Insurer, definition, **T.C.A. § 55-12-203**
James Lee Atwood Jr. law, **T.C.A. § 55-12-201 et seq.**

Limitations to use of data collected, **T.C.A. § 55-12-205**

Misdemeanor, **T.C.A. § 55-12-210**

NAIC (National Association of Insurance Commissioners), definition, **T.C.A. § 55-12-203**

National Association of Insurance Commissioners (NAIC), definition, **T.C.A. § 55-12-203**

Notice to owner of uninsured vehicle, **T.C.A. § 55-12-210**

On-demand verification, **T.C.A. § 55-12-205**

Open data and data transmission standards, **T.C.A. § 55-12-205**

Payment of fee, **T.C.A. § 55-12-211**

Penalties, **T.C.A. § 55-12-210**

Purpose, **T.C.A. § 55-12-202**

Reinstatement after suspension or revocation, **T.C.A. § 55-12-211**

Security and integrity of data, **T.C.A. § 55-12-205**

Surcharges on liability insurers, **T.C.A. § 55-12-215**

Suspension or revocation, reinstatement following, **T.C.A. § 55-12-211**

Third-party vendor

Annual reporting, **T.C.A. § 55-12-209**

Designated agent defined, **T.C.A. § 55-12-203**

Uninsured motorist identification restricted fund, **T.C.A. § 55-12-213**

Uninsured vehicles, **T.C.A. § 55-12-210**

Unknown carrier request, definition, **T.C.A. § 55-12-203**

Vehicle insurance verification program, definition, **T.C.A. § 55-12-203**

VINs, program requirements, **T.C.A. § 55-12-205**, **T.C.A. § 55-12-207**

Waiver of fee, **T.C.A. § 55-12-211**

EMERGENCY COMMUNICATIONS DISTRICT BOARDS

Government tort liability, **T.C.A. § 29-20-108**

EMINENT DOMAIN

Government tort liability, **T.C.A. § 29-20-105**

EMOTIONAL DISTRESS

Negligent infliction, cause of action, **§ 5:3**

EMPLOYMENT

Injuries

Employees of insured, **§ 10:2**

Fellow employees, **§ 10:3**

Respondeat superior, **§ 2:7**

ENERGY ABSORPTION SYSTEMS

Required equipment, **T.C.A. § 55-9-215**

ENTRUSTMENT

Cause of action, **§ 4:2**

Negligent entrustment, **§ 4:1**

EQUIPMENT

Required equipment on vehicles, **T.C.A. § 55-9-201 et seq.**

ESTOPPEL

See index heading **WAIVER AND ESTOPPEL**

ETHICAL CONSIDERATIONS

Duty to defend, **§ 7:7**

ETHICS OPINIONS

Duty to defend, generally, **§ 7:1**

General ethical consideration in insurance defense, **§ 7:7**

Litigation guidelines and billing requirements, **§ 7:8**

EVIDENCE

Accident reports, **T.C.A. § 55-10-114**

Burden of proof. See index heading

BURDEN OF PROOF

Financial responsibility law, **T.C.A. § 55-12-128**, **T.C.A. § 55-12-139**

Proof of ownership, prima facie evidence, **T.C.A. § 55-10-311**, **§ 4:2**

Registration, prima facie evidence, **T.C.A. § 55-10-312**

Seat belt, failure to wear, **T.C.A. § 55-9-604**

Unfair or deceptive practices, privilege for evidence submitted to commissioner, **T.C.A. § 56-8-118**

EXAMINATION

Duty to cooperate, **§ 9:1**

Uninsured motorist coverage, examination under oath, **§ 20:4**

EXCESS INSURANCE

Allocation of cost of defense among insurers, **§ 7:5**

Anti-stacking rule, **§ 14:5**

Other insurance. See index heading

OTHER INSURANCE

Uninsured/underinsured motorist coverage, **§ 14:5**

INDEX

EXCESS JUDGMENT

- Action for, § 8:3
- Appeal bond, judgment in excess of policy limits, § 7:2
- Settlement of claims, liability of insurer for excess judgment, § 8:2

EXCLUSIONS

- Generally, T.C.A. § 56-7-121, § 10:1
- Automobile business, § 10:4
- Bodily injury to insured or members of household, § 10:10
- Concurrent causation doctrine, § 10:1
- Employees
 - Fellow employees, injuries to, § 10:3
 - Injuries to employees of insured, § 10:2
- Fellow employees, injuries to, § 10:3
- Intentional injuries, § 10:6
- Miscellaneous exclusions, § 10:12
- Non-permissive use, § 10:12
- Non-scheduled vehicles, § 10:11
- Other business of insured, § 10:5
- Property of insured, § 10:9
- Public conveyance, use of vehicle as, § 10:7
- Punitive damages, § 10:13
- Regular use, vehicle available for, § 10:11
- Transportation network companies, § 10:8
- Uninsured motorist coverage, household exclusion, § 14:2

EXHAUSTION OF REMEDIES

- Guaranty association, T.C.A. § 56-12-111

EXPERT TESTIMONY

- Generally, § 8:2

FAILURE TO PROVIDE PROOF OF INSURANCE

- Electronic vehicle insurance verification program, T.C.A. § 55-12-210

FAIR DEALING

- See index heading GOOD FAITH AND FAIR DEALING

FALSE STATEMENTS

- Financial responsibility law, T.C.A. § 55-12-135
- Misrepresentations. See index heading MISREPRESENTATIONS

FAMILY PURPOSE DOCTRINE

- Generally, § 4:1, § 4:2

FARM LABORERS

- Workers' compensation, T.C.A. § 50-6-106

FARM MACHINERY

- Policy exclusions, § 10:14

FARM TRACTOR

- Insured vehicles, § 14:4

FEES

- Attorney's fees. See index heading ATTORNEY'S FEES
- Credit scores, restrictions on use, T.C.A. § 56-5-404
- Electronic vehicle insurance verification program, T.C.A. § 55-12-210, T.C.A. § 55-12-211, T.C.A. § 55-12-215
- Financial responsibility law, T.C.A. § 55-12-129
- Guaranty association, exemption from fees and taxes, T.C.A. § 56-12-114

FELLOW EMPLOYEES

- Injuries to, § 10:3

FICTITIOUS DEFENDANTS

- Unknown motorists, John Doe procedures, § 17:2

FIDUCIARY

- Generally, § 1:2, § 8:3
- Waiver and estoppel, § 11:1

FINANCIAL REPORTS

- Guaranty association, T.C.A. § 56-12-113

FINANCIAL RESPONSIBILITY LAW

- Generally, T.C.A. § 55-12-101 et seq., § 1:4
- Accident reports, T.C.A. § 55-12-104
- Additional proof, T.C.A. § 55-12-134
- Amounts of insurance required, § 1:5
- Appeal and review, T.C.A. § 55-12-103
- Cancellation of bond or certificate, T.C.A. § 55-12-125
- Certificates and certification, T.C.A. § 55-12-120, T.C.A. § 55-12-121, T.C.A. § 55-12-138
- Conviction or dismissal, record of, T.C.A. § 55-12-140
- Damages, T.C.A. § 55-12-110
- Definitions, T.C.A. § 55-12-102
- Deposits, T.C.A. § 55-12-112
- Driving with canceled, suspended or revoked nonresident driving privileges, T.C.A. § 55-12-131

FINANCIAL RESPONSIBILITY LAW
—Cont'd

Electronic vehicle insurance verification program, T.C.A. § 55-12-201 et seq.

Evidence, T.C.A. § 55-12-128, T.C.A. § 55-12-139

False statements, T.C.A. § 55-12-135

Fees, T.C.A. § 55-12-129

Filing proof of insurance, T.C.A. § 55-12-137

James Lee Atwood Jr. law, online vehicle insurance verification program, T.C.A. § 55-12-201 et seq.

Judgments and decrees, T.C.A. § 55-12-118

License or registration, issuance or renewal, T.C.A. § 55-12-108

Limits of liability, § 5:3

Maintenance of proof, T.C.A. § 55-12-126

Manner of proof, T.C.A. § 55-12-119

Nonresidents

- Driving with canceled, suspended or revoked nonresident driving privileges, T.C.A. § 55-12-131
- Suspension or revocation of operation privileges, T.C.A. § 55-12-109, T.C.A. § 55-12-117

Online vehicle insurance verification program, T.C.A. § 55-12-201 et seq.

Perjury, T.C.A. § 55-12-135

Plan for applicants unable to procure policy, T.C.A. § 55-12-136

Policies, T.C.A. § 55-12-122 et seq.

Policy or bond, requirements, T.C.A. § 55-12-107

Proof of financial responsibility, T.C.A. § 55-12-114 et seq.

Registration, approval of commissioner, T.C.A. § 55-12-130

Scope of employment, operation of vehicle within, T.C.A. § 55-12-132

Security, deposit and proof, T.C.A. § 55-12-105

Self-insurers, T.C.A. § 55-12-111

Substitution of proof, T.C.A. § 55-12-133

Surrender, T.C.A. § 55-12-127

Uninsured motorist coverage, § 13:4

Vehicle insurance verification program, online, T.C.A. § 55-12-201 et seq.

FINES

Penalties. See index heading **PENALTIES**

FINES—Cont'd

Witnesses, failure to appear, T.C.A. § 24-2-102

FOREIGN EXCHANGE STUDENTS

Coverage, T.C.A. § 56-7-1112

FORESEEABILITY

Use of automobile, § 4:6

FORUM SHOPPING

Uninsured motorist coverage, § 16:5

FRAUD

Cooperation of insured, § 9:1

Defense to coverage, § 9:4

Settlement of claims, T.C.A. § 29-34-102

Uninsured motorist coverage, § 20:4

FULL BOOK OF BUSINESS

Electronic vehicle insurance verification program, T.C.A. § 55-12-203, T.C.A. § 55-12-205, T.C.A. § 55-12-207

FUND

Electronic vehicle insurance verification program, T.C.A. § 55-12-213

GAMBLING CONTRACTS

Void contracts, T.C.A. § 29-19-101

GENERAL ASSEMBLY

Electronic vehicle insurance verification program, annual joint report to, T.C.A. § 55-12-209

GOOD FAITH AND FAIR DEALING

Applicability of duty, § 1:2

UM carrier's duty, § 6:3, § 19:5, § 20:1

GOVERNMENT TORT LIABILITY

Generally, T.C.A. § 29-20-101 et seq.

Asbestos, T.C.A. § 29-20-109

Conflicts of law, T.C.A. § 29-20-104

Construction and interpretation, T.C.A. § 29-20-104

Emergency communications district boards, T.C.A. § 29-20-108

Eminent domain, T.C.A. § 29-20-105

Liability insurance, purchase of, T.C.A. § 29-20-403

Local education agencies, T.C.A. § 29-20-109

Local government, tort liability and immunities, T.C.A. § 29-20-111

Public officers and employees, T.C.A. § 29-20-107

Workers' compensation, T.C.A. § 29-20-106

INDEX

GOVERNMENTAL ENTITIES

Coverage requirements, § 1:5

GRAVES AMENDMENT

Ownership of vehicle, § 4:3

GUARANTY ASSOCIATION

Generally, T.C.A. § 56-12-101 et seq.

Advertisements, T.C.A. § 56-12-118

Applicability, T.C.A. § 56-12-103

Board of directors, T.C.A. § 56-12-106

Claims paid by association, effect of,
T.C.A. § 56-12-110

Commissioner's powers and duties,
T.C.A. § 56-12-109

Creation, T.C.A. § 56-12-105

Default judgments, T.C.A. § 56-12-117

Definitions, T.C.A. § 56-12-104

Domiciliary or ancillary receiver, filing
claims against, T.C.A. § 56-12-121

Examination by commissioner, T.C.A.
§ 56-12-113

Exemption from fees and taxes, T.C.A.
§ 56-12-114

Exhaustion of other remedies, T.C.A.
§ 56-12-111

Fees, exemption from, T.C.A. § 56-12-
114

Filing claims against association, domi-
ciliary or ancillary receiver, T.C.A.
§ 56-12-121

Financial reports, T.C.A. § 56-12-113

Immunity, T.C.A. § 56-12-116

Insolvent carriers, § 16:3

Judicial review, T.C.A. § 56-12-109

Other associations, order of recovery
from, T.C.A. § 56-12-111

Plan of operation, T.C.A. § 56-12-107

Powers and duties, T.C.A. § 56-12-107,
T.C.A. § 56-12-109

Purpose of act, T.C.A. § 56-12-102

Reports, T.C.A. § 56-12-112, T.C.A.
§ 56-12-113

Short title, T.C.A. § 56-12-101

Stay of proceedings to permit proper
defense by association, T.C.A.
§ 56-12-117

Tax credits

Assessed insurers, T.C.A. § 56-12-
115

Assessments paid to association,
T.C.A. § 56-12-119

Tax exemption, T.C.A. § 56-12-114

Unearned premium claims, T.C.A. § 56-
12-120

HEALTH INSURANCE

Catastrophic coverage, in-patient
hospital care, T.C.A. § 56-7-127

HEARINGS

Unfair or deceptive practices, T.C.A.
§ 56-8-108

Uniform Arbitration Act, T.C.A. § 29-5-
306

HIT-AND-HIDE MOTORISTS

See index heading UNINSURED/
UNDERINSURED MOTORIST COVERAGE

HIT-AND-RUN MOTORISTS

See index heading UNINSURED/
UNDERINSURED MOTORIST COVERAGE

HOMICIDE

Felonious killing, forfeiture of inheri-
tance, T.C.A. § 29-34-105

HOMOSEXUALS

Spouse as named insured, § 2:3

HORNS, SIRENS OR WHISTLES

Required equipment, T.C.A. § 55-9-201

HOUSEHOLD

Coverage for residents in same
household, § 2:4

Exclusion for bodily injury to insured or
members of household, § 10:10

UM coverage, household exclusion,
§ 14:2

HUSBAND AND WIFE

See index heading SPOUSES

IICMVA MODEL

Electronic vehicle insurance verification
program, T.C.A. § 55-12-203

IMMUNITY

Guaranty association, T.C.A. § 56-12-
116

Interspousal immunity, § 10:10

Parental immunity, § 10:10

Unfair or deceptive practices, T.C.A.
§ 56-8-115

INDEMNITY

Generally, § 1:1, § 5:1

Legislation, § 1:3

INHERITANCE

Felonious killing, forfeiture of inheri-
tance, T.C.A. § 29-34-105

INJUNCTIONS

Consumer Protection Act, T.C.A. § 47-
18-108

INSOLVENCY

- Guaranty association, insolvent carriers, § 16:3
- Liability carrier, § 16:3

INSPECTION

- Damaged property, UM coverage, § 20:4

INSURABLE INTEREST

- What constitutes, § 3:1

INSURANCE COMPANIES

- Address on policy, T.C.A. § 56-2-119
- Kinds of insurance, T.C.A. § 56-2-201

INSURANCE INDUSTRY

**COMMITTEE ON MOTOR
VEHICLE ADMINISTRATION
(ICMVA)**

- Electronic vehicle insurance verification program, T.C.A. § 55-12-203

**INSURANCE SERVICES OFFICE
(ISO)**

- Personal auto policy, § 1:7
- Standardized policies, § 1:6

INSURED AUTOMOBILE

- Generally, § 3:1
- Additional vehicle, § 3:3
- Covered autos, § 3:1
- Definition
 - Generally, § 3:1
 - Non-owned automobile, § 3:5
 - Owned automobile, § 3:2-3:4
- Electronic vehicle insurance verification program, T.C.A. § 55-12-201 et seq.
- Insurable interest, what constitutes, § 3:1
- Newly acquired automobile, § 3:5
- Non-owned automobile, § 3:5
- Owned automobile, § 3:2-3:4
- Replacement vehicles, § 3:3
- Temporary substitute, § 3:4

INSURED PERSON

- Definition of insured
 - Generally, § 2:1-2:7
 - Named insured, § 2:2, § 2:3
 - Permissive users, § 2:5
 - Persons legally responsible for use of automobile by insured, liability protection, § 2:7
 - Residents in same household, § 2:4
 - Second permittees, § 2:6
 - Spouse as named insured, § 2:3
 - Named insured, § 2:2, § 2:3

INSURED PERSON—Cont'd

- Permissive users, § 2:5
- Persons legally responsible for use of automobile by insured, liability protection, § 2:7
- Residents in same household, § 2:4
- Second permittees, § 2:6
- Spouse as named insured, § 2:3

INSURRECTION

- Policy exclusions, § 10:14

INTENT

- Determining intent of parties, § 1:2

INTENTIONAL CONDUCT

- Failure to cooperate, § 9:4

INTENTIONAL INJURIES

- Exclusions, § 10:6
- Inheritance, forfeiture of, T.C.A. § 29-34-105

INTEREST

- Bodily injury and property damage, § 5:5
- Uninsured/underinsured motorist coverage, damages, § 15:5

INTERMEDIATE LICENSES

- Generally, T.C.A. § 55-50-311

INTERPRETATION

- See index heading CONSTRUCTION AND INTERPRETATION

INTERVENTION

- Unfair or deceptive practices, intervenor actions, T.C.A. § 56-8-111

JAMES LEE ATWOOD JR. LAW

- Electronic vehicle insurance verification program, T.C.A. § 55-12-201 et seq.

JOHN DOE

- Unknown motorist, John Doe procedures, T.C.A. § 56-7-1206, § 17:3

JOINT TORTFEASORS

- Proportionate share of liability, determination of, T.C.A. § 29-11-103
- Uniform Contribution Among Joint Tortfeasors Act, T.C.A. § 29-11-101 et seq.
- Uninsured motorist coverage, contribution among joint tortfeasors, § 15:4

JUDGMENTS AND DECREES

- Excess judgment. See index heading EXCESS JUDGMENT

INDEX

JUDGMENTS AND DECREES

—Cont'd

Financial responsibility law, **T.C.A. § 55-12-118**

Guaranty association, default judgments, **T.C.A. § 56-12-117**

Uniform Arbitration Act, **T.C.A. § 29-5-315**

JURISDICTION

Uniform Arbitration Act, **T.C.A. § 29-5-302**

JUVENILES

See index heading **CHILDREN AND MINORS**

KINDS OF INSURANCE

Generally, **T.C.A. § 56-2-201**

LEARNER PERMITS

Generally, **T.C.A. § 55-50-311**

LEASED OR RENTED VEHICLES

Basic policy provisions, **§ 12:2**

Other insurance, statutory provisions, **§ 12:1**

LEGISLATION

See index heading **STATUTES**

LIGHTING REGULATIONS

Generally, **T.C.A. § 55-9-402**

LIMITATION OF ACTIONS

Additional parties, amending complaint to add, **T.C.A. § 20-1-119**

Consumer Protection Act, **T.C.A. § 47-18-110**

Fictitious defendants, **§ 17:2**

Miscellaneous actions, **T.C.A. § 28-3-110**

Torts, **T.C.A. § 28-3-104**

LIMITATIONS TO USE OF DATA

Electronic vehicle insurance verification program, **T.C.A. § 55-12-205**

LIMITS OF LIABILITY

Anti-stacking provisions, **§ 18:1**

Bodily injury and property damage, **§ 5:3**

Disclosure of policy limits, **§ 16:6**

Duty to defend and policy limitations, **§ 7:1**

UM coverage, **§ 15:1**

LISTED DRIVER

Persons insured, **§ 2:1**

LITIGATION

Guidelines, **§ 7:8**

Insurer's right to control, **§ 7:1**

LITIGATION—Cont'd

Uninsured motorist coverage. See index heading **UNINSURED/UNDERINSURED MOTORIST COVERAGE**

LOADING

Use of automobile, **§ 4:5**

LOCAL GOVERNMENT

Purchase of liability insurance, **T.C.A. § 29-20-403**

Tort liability and immunities, **T.C.A. § 29-20-111**

MADE WHOLE DOCTRINE

Subrogation, **§ 20:3**

MAINTENANCE OF VEHICLE

Generally, **§ 4:1, § 4:4**

Equipment, required, **T.C.A. § 55-9-201 et seq.**

MAJOR MEDICAL

Catastrophic coverage, in-patient hospital care, **T.C.A. § 56-7-127**

MARRIAGE

Husband and wife. See index heading **SPOUSES**

Same sex marriage, enforceability, **T.C.A. § 36-3-113**

MEDICAL EXAMINATION

UM coverage, **§ 20:4**

MEDICAL PAYMENTS

Offsets, UM coverage, **§ 18:2**

MINORS

See index heading **CHILDREN AND MINORS**

MIRRORS

Rear view mirrors, **T.C.A. § 55-9-206, T.C.A. § 55-9-207**

MISDEMEANOR

Electronic vehicle insurance verification program, **T.C.A. § 55-12-210**

MISREPRESENTATIONS

Insured's misrepresentations as failure to cooperate, **§ 9:3**

Materiality, **T.C.A. § 56-7-103**

MORAL HAZARD

Financial Responsibility Law, **§ 1:4**

MUFFLERS

Required equipment, **T.C.A. § 55-9-202**

MULTIPLE INSURERS

Cost of defense, allocation among insurers, **§ 7:5**

NAIC (NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS)

Electronic vehicle insurance verification program, **T.C.A. § 55-12-203**

NAMED INSURED

See index heading **INSURED PERSON**

NEGLIGENT ENTRUSTMENT

Generally, **§ 4:1**

Cause of action, **§ 4:2**

NEGLIGENT INFLICTION OF EMOTIONAL DISTRESS

Bodily injury, damages insured under UM coverage, **§ 15:1**

Cause of action, **§ 5:3**

NEGOTIABLE INSTRUMENTS

Unsolicited, **T.C.A. § 47-18-123**

NEWLY ACQUIRED AUTOMOBILE

Consumer Protection Act, **T.C.A. § 47-18-119**

Insured automobile defined, **§ 3:5**

NO-FAULT

Generally, **§ 1:3**

Uninsured motorist coverage distinguished, **§ 16:1**

NON-OWNED AUTOMOBILE

Insured automobile defined, **§ 3:5**

NON-PERMISSIVE USE

Policy exclusion, **§ 10:12**

NON-RENEWAL OF POLICY

Intention not to renew, **T.C.A. § 56-7-1304**

Procedure, **§ 1:8**

NON-RESIDENTS

See index heading **FINANCIAL RESPONSIBILITY LAW**

NON-SCHEDULED VEHICLES

Exclusions, **§ 10:11**

NOTICE

Accident, claim or suit

Defective notice as bar to coverage, **§ 6:3**

Justification for failure to give timely notice, prior law, **§ 6:6**

Notice of accident to insurer, **§ 6:1**

Suit or other process, notice of, **§ 6:5**

Time for notice of accident, **§ 6:4**

Who may give notice, **§ 6:2**

Additional insureds, compliance with notice requirements, **§ 14:3**

NOTICE—Cont'd

Assigned risk plan, notice of eligibility, **T.C.A. § 56-7-1305**

Cancellation of policy, **T.C.A. § 56-7-1303, § 1:9**

Defective notice as bar to coverage, **§ 6:3**

Electronic vehicle insurance verification program, owner of uninsured vehicle, **T.C.A. § 55-12-210**

Extraordinary payments permitted, notice, **T.C.A. § 56-8-117**

Hit-and-run accidents, notice requirements, **§ 16:4**

Intention not to renew, **T.C.A. § 56-7-1304**

Justification for failure to give timely notice, prior law, **§ 6:6**

Prejudice to insurer, late notice, **§ 6:6**

Settlement offers, UM claims, **§ 19:4**

Suit or other process, notice of, **§ 6:5**

Time for notice of accident, **§ 6:4**

Timely notice, justification for failure to give, prior law, **§ 6:6**

Who may give notice, **§ 6:2**

OCCUPANTS OF INSURED VEHICLE

Uninsured motorist coverage, **§ 14:3**

OFFSETS

Uninsured motorist coverage, validity of offset provisions, **§ 18:2**

ON-DEMAND VERIFICATION

Electronic vehicle insurance verification program, **T.C.A. § 55-12-205**

ONLINE INSURANCE

VERIFICATION PROGRAM

Generally, **T.C.A. § 55-12-201 et seq.**

OTHER INSURANCE

Generally, **§ 12:1-12:3**

Basic policy provisions, **§ 12:2**

Non-uniform and conflicting provisions, **§ 12:3**

Priority and applicability of coverages, **T.C.A. § 56-7-1101**

Pro rata and excess clauses, **§ 12:3**

Statutory provisions, **§ 12:1**

OUT-OF-STATE ACCIDENTS

Contractual provisions regarding, **§ 5:4**

OVERZEALOUS DEFENSE

Duty to defend, **§ 7:6**

OWNERSHIP OF VEHICLE

Generally, **§ 4:1, § 4:2**

Factors, **§ 2:4**

INDEX

OWNERSHIP OF VEHICLE—Cont'd

- Graves Amendment, § 4:3
- Prima facie evidence, T.C.A. § 55-10-311
- Rental automobiles, § 4:3

PARENT OR GUARDIAN

- Derivative claims, § 5:3
- Immunity, parental, § 10:10
- Liability for acts of juveniles, T.C.A. § 37-10-101 et seq.
- Vicarious liability, § 4:1

PARTIES

- Comparative fault, T.C.A. § 20-1-119

PENALTIES

- Electronic vehicle insurance verification program, T.C.A. § 55-12-210
- Unfair or deceptive practices, T.C.A. § 56-8-109, T.C.A. § 56-8-112
- Witnesses, failure to appear, T.C.A. § 24-2-102

PERJURY

- Financial responsibility law, T.C.A. § 55-12-135

PERMISSIVE USERS

- Generally, § 2:5
- Duty to defend, § 7:2
- Non-permissive use, § 10:12
- Second permittees, § 2:6
- Uninsured/underinsured motorist coverage, § 14:3

PERSONAL AUTO POLICY

- Standardized form, § 1:7

PERSONAL INFORMATION

- Nonpublic, disclosure of, T.C.A. § 56-8-119

PERSONAL INJURIES

- See index heading BODILY INJURY AND PROPERTY DAMAGE

PERSONAL RISK INSURANCE

- Rate filing, T.C.A. § 56-5-305

PHYSICAL CONTACT RULE

- Hit-and-run accidents, § 16:4

POLICY

- Generally, § 1:1
- Amounts of liability insurance required, § 1:5
- Company's address on policy, T.C.A. § 56-2-119
- Construction of policy, § 1:2

POLICY—Cont'd

- Contract of insurance, T.C.A. § 56-7-101
- Definitions, § 2:2
- Entire contract, policy to contain, T.C.A. § 56-7-102
- Exclusions. See index heading EXCLUSIONS
- Financial Responsibility Law, § 1:4
- General definitions, § 2:2
- Legislation, § 1:3
- Liability limits. See index heading LIMITS OF LIABILITY
- Non-renewal, procedure, § 1:8
- Public policy, § 1:11
- Regulation, § 1:3
- Restatement of liability law, § 1:10
- Simplification. See index heading SIMPLIFIED POLICY
- Standardized policy, § 1:6
- Statutory requirements, § 1:3
- Typical policy, § 1:1

POLICY LIMITATIONS

- Duty to defend, § 7:1

POLICYHOLDER RIGHTS

- Provision of written statement, T.C.A. § 56-7-125

PREMIUMS

- Generally, § 1:1, § 3:1, § 5:3, § 11:1
- Bad faith allegations, factors negating, § 8:4
- Exclusions, § 10:1
- Non-payment, cancellation of policy, § 1:8, § 1:9

PRIMA FACIE EVIDENCE

- Proof of ownership, T.C.A. § 55-10-311, § 4:2
- Registration, T.C.A. § 55-10-312

PRIZES

- Consumer Protection Act, T.C.A. § 47-18-124

PROMOTIONS

- Consumer Protection Act, T.C.A. § 47-18-120

PROOF OF OWNERSHIP

- Prima facie evidence, T.C.A. § 55-10-311, § 4:2

PROPERTY DAMAGE

- See index heading BODILY INJURY AND PROPERTY DAMAGE

PROPERTY OF INSURED

Policy exclusion, § 10:9

PUBLIC CONVEYANCE

Policy exclusion, § 10:7

**PUBLIC OFFICERS AND
EMPLOYEES**

Government tort liability, T.C.A. § 29-20-107

PUBLIC POLICY

Generally, § 1:11

PUNITIVE DAMAGES

Bodily injury and property damage, § 5:2

Exclusions, § 10:13

Uninsured motorist coverage, § 15:3, § 20:1

QUESTIONS OF LAW AND FACT

Generally, § 1:2

RATES

Personal risk insurance, filing rates, T.C.A. § 56-5-305

RATIFICATION

Acceptance or rejection of UM coverage, § 13:4

**REASONABLE EXPECTATIONS OF
INSURED**

Construction of policy, § 1:2

Duty to defend, § 7:1

Punitive damages, § 5:2

Second permisses, § 2:6

Uninsured motorist, § 13:3

REGISTRATION

Prima facie evidence, T.C.A. § 55-10-312

REGULAR USE

Exclusions, § 10:11

Relatives or family members residing in household of named insured, § 14:2

REGULATION

Cancellation of policy, § 1:8, § 1:9

Policies, generally, § 1:3

Rules and regulations, promulgation, T.C.A. § 56-2-301

RELEASE

Tort claimant, underinsured motorist claim, § 19:6

Uniform Contribution Among Joint Tortfeasors Act, T.C.A. § 29-11-105

RENEWAL OF POLICY

See index heading NON-RENEWAL OF POLICY

RENTAL AUTOMOBILES

Ownership of vehicle, § 4:3

REPLACEMENT VEHICLE

Insured automobile defined, § 3:3

REPORTS

Accident reports, T.C.A. § 55-10-114, T.C.A. § 55-12-104

Electronic vehicle insurance verification program, T.C.A. § 55-12-209

Guaranty association, T.C.A. § 56-12-112, T.C.A. § 56-12-113

RES JUDICATA

Conviction in prior criminal proceeding, § 10:6

RESCISSION

Settlement of claims, T.C.A. § 29-34-102

RESERVATION OF RIGHTS

Attend trial, failure of insured to, § 9:2

Duty to defend, waiver and estoppel, § 7:4

Performance or acceptance under reservation of rights, T.C.A. § 47-1-207

Waiver and estoppel, § 11:1

RESIDENCE

Defined, § 2:4

Determination, T.C.A. § 2-2-122

RESPONDEAT SUPERIOR

Generally, § 2:7

RETAIL VALUE

Failure to answer requests disclosing, T.C.A. § 47-18-118

RETROACTIVITY

Statutory changes, § 1:2

Underinsured motorist settlement procedures, § 19:1 et seq.

REVIVAL OF ACTIONS

Generally, T.C.A. § 25-4-101

RIDER OR ENDORSEMENT

Generally, § 1:1

RIGHTS OF POLICYHOLDER

Provision of written statement, T.C.A. § 56-7-125

RISK

Automobile business exclusions, § 10:4

Business of insured, exclusions, § 10:5

INDEX

RISK—Cont'd

- Definition of insured, § 2:6
- Exclusions, § 10:1

RULES AND REGULATIONS

- Promulgation, T.C.A. § 56-2-301
- Unfair or deceptive practices, T.C.A. § 56-8-113

SAFETY BELTS

- Generally, T.C.A. § 55-9-601 et seq.

SAME SEX MARRIAGE

- Enforceability, T.C.A. § 36-3-113

SCIRE FACIAS

- Revival of judgments, T.C.A. § 25-4-101

SECOND PERMITTEES

- Generally, § 2:6

SECURITY AND INTEGRITY OF DATA

- Electronic vehicle insurance verification program, T.C.A. § 55-12-205

SELF-INSURERS

- Financial responsibility law, T.C.A. § 55-12-111

SENIOR CITIZENS

- Consumer Protection Act, T.C.A. § 47-18-125

SERVICE OF PROCESS

- Consumer Protection Act, T.C.A. § 47-18-106
- Uninsured motorist, service of process, § 17:2
- Unknown motorist, John Doe procedures, T.C.A. § 56-7-1206

SETTLEMENT OF CLAIMS

- Generally, § 8:1
- Bad faith
 - Abatement and survival of actions, T.C.A. § 20-5-120
 - Factors negating allegations, § 8:4
 - Proving, § 8:3
- Consent, T.C.A. § 29-34-101
- Consumer Protection Act, T.C.A. § 47-18-109
- Excess judgment, liability of insurer, § 8:2
- Fraud or error, T.C.A. § 29-34-102
- Insured's right to sue for damages, § 8:1
- Minor, settlement on behalf of, T.C.A. § 29-34-105
- Negotiations, failure to enter into, § 8:4
- Promise to settle or defend, § 7:1

SETTLEMENT OF CLAIMS—Cont'd

- Rescission, T.C.A. § 29-34-102
- Right to investigate and settle, § 7:2, § 8:1
- Tennessee Consumer Protection Act, § 8:5
- Underinsured motorists. See index heading UNINSURED/UNDERINSURED MOTORIST CLAIMS

SEVERANCE

- Uninsured motorist coverage, severance of tort and coverage issues, § 17:5

SIMPLIFIED POLICY

- Cause of loss, § 4:1
- Cooperation clause, § 9:1
- Defective notice as bar to coverage, § 6:3
- Duty of insurer to pay damages for bodily injury or property damage, § 5:1
- Duty to defend, § 7:1
- Employees of insured, injuries to, § 10:2
- Fellow employees, injuries to, § 10:3
- Hit-and-run accidents, § 16:4
- Limits of liability, § 5:3
- Loading and unloading, § 4:5
- Newly acquired autos, § 3:3
- Non-owned automobiles, § 3:5
- Notice of accident to insurer, § 6:1
- Other insurance, § 12:2
- Payment provisions, § 5:3
- Public conveyance, use of vehicle as, § 10:7
- Punitive damages, § 5:2
- Suit, notice of, § 6:5
- Temporary substitute vehicles, § 3:4
- Uninsured motorist coverage, § 13:2
- Who may give notice, § 6:2

SINGLE LIMIT POLICIES

- Generally, § 1:5
- Limits of liability, § 5:3
- Uninsured motorist coverage, § 15:1

SPLIT LIMIT POLICIES

- Generally, § 1:5
- Limits of liability, § 5:3
- Uninsured motorist coverage, § 15:1

SPOUSES

- Domestic abuse, T.C.A. § 36-3-601
- Interspousal immunity, § 10:10
- Loss of consortium, right to recover, T.C.A. § 25-1-106
- Named insured, spouse as, § 2:3

SPOUSES—Cont'd

Same sex marriage, enforceability,
T.C.A. § 36-3-113

STACKING

Anti-stacking provisions, § 18:1
Bodily injury, damages from UM cover-
age for, § 15:1
Offset provisions, validity of, § 18:2

STATEMENTS OF INSURED

Bad faith allegations, factors negating,
§ 8:4
Duty to defend and litigation guidelines,
§ 7:8
Misrepresentation of insured as failure
to cooperate, § 9:3

STATUTE OF LIMITATIONS

See index heading LIMITATION OF ACTIONS

STATUTES

Anti-stacking statutes, § 18:1
Cancellation of policy provisions, § 1:8,
§ 1:9
James Lee Atwood Jr. law, electronic
vehicle insurance verification
program, T.C.A. § 55-12-201 et
seq.
Other insurance, statutory provisions,
§ 12:1
Policies, generally, § 1:3
Retroactivity of statutory changes, § 1:2
Settlement in underinsured motorist situ-
ations, remedial legislation, § 19:2

STAY OF PROCEEDINGS

Guaranty association, stay to permit
proper defense, T.C.A. § 56-12-117

STEERING WHEELS

Required equipment, T.C.A. § 55-9-216

STUDENTS

Foreign exchange students, coverage,
T.C.A. § 56-7-1112

SUBPOENAS

Contents, T.C.A. § 24-2-108
Uniform Arbitration Act, T.C.A. § 29-5-
308

SUBROGATION

Burden of proof, § 20:3
Cooperation in, assistance and coopera-
tion of insured, § 9:5
Uninsured motorist coverage, § 15:1,
§ 16:6, § 20:3

SURCHARGES

Electronic vehicle insurance verification
program, T.C.A. § 55-12-215

SUSPENSION OR REVOCATION

Electronic vehicle insurance verification
program, T.C.A. § 55-12-211

TEENAGE AFFIDAVIT

Generally, § 4:1

**TEMPORARY RESTRAINING
ORDERS**

Consumer Protection Act, T.C.A. § 47-
18-108

TEMPORARY SUBSTITUTE

Insured automobile defined, § 3:4

**TENNESSEE CONSUMER
PROTECTION ACT**

Settlement of claims, § 8:5

**TENNESSEE INSURANCE
GUARANTY ASSOCIATION**

See index heading GUARANTY ASSOCIATION

TEST DRIVING

Proof of ownership, § 4:2

THIRD-PARTY ACTIONS

Duty to defend, § 7:2
Workers' compensation, T.C.A. § 50-6-
112

THIRD-PARTY VENDOR

Electronic vehicle insurance verification
program, T.C.A. § 55-12-203,
T.C.A. § 55-12-209

TIME

Notice of accident, time for, § 6:4

TIRES

Trailer tires, T.C.A. § 55-9-217

TITLE

Generally, § 4:1
Permissive users, § 2:5
Residents in same household, § 2:4
Transfer of title to motor vehicle, T.C.A.
§ 55-3-118

TORTS

Government tort liability, T.C.A. § 29-
20-101 et seq.
Joint tortfeasors. See index heading JOINT
TORTFEASORS
Limitation of actions, T.C.A. § 28-3-110
Severance of tort issues from uninsured
motorist coverage questions, § 17:5

INDEX

TOWING

Use of automobile, what constitutes,
§ 4:6

TRAILER TIRES

Required equipment, T.C.A. § 55-9-217

TRANSFER OF TITLE

Motor vehicles, T.C.A. § 55-3-118

TRANSPORTATION NETWORK COMPANIES

Exclusions, § 10:8

TRIAL

Insured's failure to attend, T.C.A. § 24-
2-102, § 9:2

TRUCKS

Required equipment, T.C.A. § 55-9-206
et seq.

UMBRELLA POLICIES

Uninsured/underinsured motorist cover-
age, § 13:4

UNFAIR COMPETITION

See index heading UNFAIR OR DECEPTIVE
PRACTICES

UNFAIR OR DECEPTIVE PRACTICES

Generally, T.C.A. § 56-8-101 et seq.

Cease and desist order, violation of,
T.C.A. § 56-8-112

Commissioner's powers, T.C.A. § 56-8-
107

Consumer Protection Act, T.C.A. § 47-
18-104, T.C.A. § 47-18-122

Creditors as insurers, T.C.A. § 56-8-106
Definitions, T.C.A. § 56-8-102

Evidence submitted to commissioner,
privileged, T.C.A. § 56-8-118

Extraordinary payments permitted,
notice, T.C.A. § 56-8-117

Finality, judicial review, T.C.A. § 56-8-
110

General prohibition, T.C.A. § 56-8-103

Hearings, T.C.A. § 56-8-108

Immunity, T.C.A. § 56-8-115

Intervenor actions, T.C.A. § 56-8-111

Judicial review, T.C.A. § 56-8-110

Payments to claimants before trial,
T.C.A. § 56-8-105

Penalties, T.C.A. § 56-8-109, T.C.A.
§ 56-8-112

Personal information, nonpublic,
disclosure of, T.C.A. § 56-8-119

Petitions for review, T.C.A. § 56-8-109

Powers additional, T.C.A. § 56-8-114

UNFAIR OR DECEPTIVE

PRACTICES—Cont'd

Preferences or distinctions, prohibition,
T.C.A. § 56-8-116

Rules and regulations, T.C.A. § 56-8-
113

UNIFORM ARBITRATION ACT

Generally, T.C.A. § 29-5-301 et seq.

UNIFORM COMMERCIAL CODE

Performance or acceptance under
reservation of rights, T.C.A. § 47-
1-207

UNIFORM CONTRIBUTION AMONG JOINT TORTFEASORS ACT

Generally, T.C.A. § 29-11-101 et seq.

UNINSURED MOTORIST

IDENTIFICATION RESTRICTED FUND

Electronic vehicle insurance verification
program, T.C.A. § 55-12-213

UNINSURED/UNDERINSURED MOTORIST COVERAGE

Generally, T.C.A. § 56-7-1201 et seq.,
§ 13:1, § 13:2

Acceptance or rejection of UM cover-
age, § 13:4

Accord and satisfaction, UIM claims,
§ 19:3

Advance payments on liability claims,
§ 15:1

Amount of legal liability, litigation
procedures, § 17:1

Anti-stacking provisions, § 18:1

Arbitration

Hit-and-hide motorists, § 16:5

Litigation procedures, § 17:6

Remedial legislation, § 19:2

Uniform Arbitration Act, T.C.A. § 29-
5-301 et seq.

Bankruptcy, § 17:7

Bodily injury and property damage,
§ 13:3, § 15:1

Burden of proof, § 17:5

Carrier

Coverage denial, § 16:3

Direct action against carrier, § 17:3

Election to defend in own name or in
name of uninsured motorist,
§ 20:2

Good faith and fair dealing, duty of,
§ 20:1

Right to defend suit, § 17:4, § 20:2

**UNINSURED/UNDERINSURED
MOTORIST COVERAGE**

—Cont'd

Carrier—Cont'd
 Right to receive information and cooperation in presentation of claim, § 20:4
 Subrogation, below
 Waiver and estoppel, issues not raised, § 17:4, § 17:5
 Collateral benefits, offsets, § 18:2
 Compromise and settlement. Settlement procedures, below
 Consent of insurer
 Bringing suit for damages, § 19:3
 Settlements, § 19:4, § 19:5
 Contribution among joint tortfeasors, § 15:4
 Coverage questions, litigation procedures, § 17:5
 Damages
 Generally, § 15:1-15:5
 Bodily injury, § 15:1
 Contribution among joint tortfeasors, § 15:4
 Interest recoverable, § 15:5
 Policy limits, § 15:1
 Property damages, § 15:2
 Punitive damages, § 15:3
 Recoverable damages, § 15:1
 Denial of coverage by liability carrier, § 16:3
 Derivative damage claims, § 14:1
 Differential-of-limits, underinsured coverage, § 19:3
 Direct action against uninsured motorist carrier, § 17:3
 Duties of insured, § 16:4
 Election to defend in own name or in name of uninsured motorist, § 20:2
 Examination under oath, § 20:4
 Excess coverage, § 14:5
 Existence of legal liability, litigation procedures, § 17:1
 False swearing, § 20:4
 Forum shopping, § 16:5
 Good faith and fair dealing, carrier's duty, § 19:5, § 20:1
 History and theory of UM coverage, § 13:1
 Hit-and-hide motorists
 Generally, § 16:5
 Suit against, § 17:2
 Hit-and-run motorists
 Generally, § 16:4
 Suit against, § 17:2

**UNINSURED/UNDERINSURED
MOTORIST COVERAGE**

—Cont'd

Information and cooperation, carrier's right to receive in presentation of claim, § 20:4
 Insolvency protection, T.C.A. § 56-7-1203
 Insolvent liability carrier, § 16:3
 Insured automobiles, § 14:4
 Interest recoverable, § 15:5
 John Doe procedure, T.C.A. § 56-7-1206, § 17:3
 Judgment proof tortfeasors, § 19:5
 Known uninsured motorist, suit against, § 17:2
 Legal liability, existence and amount, litigation procedures, § 17:1
 Limitations on recovery
 Anti-stacking provisions, § 18:1
 Credits, workers' compensation, § 18:3
 Offset provisions, validity, § 18:2
 Offsets, workers' compensation, § 18:3
 Reductions, workers' compensation, § 18:3
 Subrogation, workers' compensation, § 18:3
 Workers' compensation, subrogation, credits, offsets and reductions, § 18:3
 Limits of liability, T.C.A. § 56-7-1201
 Limits of UM policies, T.C.A. § 56-7-1205
 Litigation procedures
 Generally, § 17:1-17:6
 Arbitration of UM claims, § 17:6
 Coverage questions, § 17:5
 Direct action against uninsured motorist carrier, § 17:3
 Existence and amount of legal liability, § 17:1
 Hit-and-hide motorist, suit against, § 17:2
 John Doe procedure, enactment of, § 17:3
 Known uninsured motorist, suit against, § 17:2
 Missing motorist, suit against, § 17:2
 Right of UM carrier to defend suit, § 17:4
 Settlement procedures, below
 Severance from tort issues, § 17:5
 Medical payments coverage, offsets, § 18:2

**UNINSURED/UNDERINSURED
MOTORIST COVERAGE**

—Cont'd

Missing motorists, § 16:5
 No fault distinguished, § 16:1
 Notice requirements
 Electronic vehicle insurance verification program, owner of uninsured vehicle, T.C.A. § 55-12-210
 Hit-and-run accidents, § 16:4
 Settlement offers, § 19:4
 Offset provisions, validity, § 18:2
 Overview of persons covered for UM, § 14:1
 Overview of settlement problems in UM, § 19:1
 Overview of vehicles covered for UM, § 16:1
 Permissive users or others occupying insured automobile, § 14:3
 Persons and automobiles insured
 Household exclusion, § 14:2
 Insured automobiles, § 14:4
 Overview of persons covered for UM, § 14:1
 Permissive users or others occupying insured automobile, § 14:3
 Primary and excess coverage, § 14:5
 Vehicles defined, below
 Physical contact rule, hit-and-run accidents, § 16:4
 Policy limits, § 15:1
 Primary coverage, T.C.A. § 56-7-1201, § 14:5
 Priority of payment, § 19:3
 Proof of compliance, T.C.A. § 56-7-1201
 Proof that tortfeasor was owner/operator of vehicle, § 16:5, § 16:6
 Property damage coverage, T.C.A. § 56-7-1201
 Property damages, § 15:2
 Punitive damages, § 15:3
 Rate increases, T.C.A. § 56-7-1201
 Ratification, § 13:4
 Recoverable damages, § 15:1
 Rejection of UM coverage, § 13:4
 Relatives (or “family members”) residing in household of named insured, § 14:2
 Release by tort claimant, § 19:3, § 19:6
 Remedial legislation, settlement of UIM situations, § 19:2
 Required coverages, § 13:3

**UNINSURED/UNDERINSURED
MOTORIST COVERAGE**

—Cont'd

Retroactivity of statutory modifications, UI settlement procedures, § 19:1 et seq.
 Return of process nulla bona, § 17:2
 Service of process, T.C.A. § 56-7-1206, § 17:2
 Settlement procedures, underinsured motorist claims
 Generally, § 19:1
 Accord and satisfaction, § 19:3
 Arbitration, § 19:2
 Caveat, § 19:1 et seq.
 Consent of insurer to bringing suit for damages, § 19:3
 Consent to settlement by insurer, § 19:4, § 19:5
 Good faith and fair dealing, insurer’s duty, § 19:5
 Judgment proof tortfeasors, § 19:5
 Notice of offer to insurer, § 19:4
 Overview of settlement problems in UM, § 19:1
 Plaintiff’s perspective, § 19:4
 Priority of payment, § 19:3
 Release by tort claimant, § 19:3, § 19:6
 Remedial legislation, § 19:2
 Retroactivity of statutory modifications, § 19:1 et seq.
 Subrogation rights, § 19:5
 UIM carrier’s perspective, § 19:5
 Underinsured defendant’s perspective, § 19:6
 Waiver and estoppel, § 19:5
 Severance motion, tort and coverage issues, § 17:5
 Statutorily required coverage, § 13:3
 Subrogation rights of insurer, T.C.A. § 56-7-1204, § 15:1, § 16:6, § 20:3
 Tort issues, severance from coverage questions, § 17:5
 Umbrella coverages, § 13:4
 Underinsured coverage
 Generally, § 16:1
 Differential-of-limits, § 19:3
 Overview of vehicles covered for UM, § 16:1
 Settlement procedures, above
 Vehicles defined, § 16:6
 Unidentified motorists, § 16:4
 Uninsured vehicles, electronic vehicle insurance verification program, T.C.A. § 55-12-210

**UNINSURED/UNDERINSURED
MOTORIST COVERAGE**

—Cont'd

Vehicles defined

Generally, § 16:1, § 19:3

Coverage denial by liability carrier,
§ 16:3

Hit-and-hide motorists, § 16:5

Hit-and-run motorists, § 16:4

Insolvent liability carrier, § 16:3

Missing motorists, § 16:5

Overview of vehicles covered for
UM, § 16:1

Statutory and policy definition and
requirements, § 16:2

Underinsured motor vehicles, § 16:6

Unidentified motorists, § 16:4

Waiver and estoppel

Issues not raised by carrier, § 17:4,
§ 17:5

UIM coverage, § 19:5

Workers' compensation coverage,
offsets, § 18:3

UNLOADING

Use of automobile, § 4:5

USE OF AUTOMOBILE

Generally, § 4:1

Foreseeability test, § 4:6

Loading and unloading, § 4:5

Miscellaneous, § 4:6

Towing, § 4:6

VENUE

Uniform Arbitration Act, T.C.A. § 29-5-
318

VERIFICATION OF INSURANCE

Electronic insurance verification
program, T.C.A. § 55-12-201 et
seq.

VICARIOUS LIABILITY

Minors, liability for acts of, § 4:1

WAIVER AND ESTOPPEL

Generally, § 11:1

Burden of proof, § 11:2

Cooperation of insured, waiver of
defense, § 9:1

Duty to defend, § 7:4

Electronic vehicle insurance verification
program, coverage failure fee,
T.C.A. § 55-12-211

Implied waiver, § 11:1

Limitations, § 11:2

Performance or acceptance under
reservation of rights, T.C.A. § 47-
1-207

Reservation of rights, § 11:1

UM coverage, issues not raised by car-
rier, § 17:4, § 17:5

WAR

Policy exclusions, § 10:14

WINDSHIELD WIPERS

Required equipment, T.C.A. § 55-9-203

WITNESSES

Fines and penalties, failure to appear,
T.C.A. § 24-2-102

WORKERS' COMPENSATION

Casual employment, T.C.A. § 50-6-106

Common carriers doing interstate busi-
ness, T.C.A. § 50-6-106

Credits, UM coverage, § 18:3

Domestic servants, T.C.A. § 50-6-106

Exclusive rights and remedies, T.C.A.
§ 50-6-108

Farm laborers, T.C.A. § 50-6-106

Fellow employees, injuries to, § 10:3

Fellow employees, UM coverage, § 18:3

Government tort liability, T.C.A. § 29-
20-106

Offsets, UM coverage, § 18:3

Reductions, UM coverage, § 18:3

Subrogation, UM coverage, § 18:3

Third party actions, T.C.A. § 50-6-112

Third party indemnity, T.C.A. § 50-6-
108