



November 23, 2024

Purchase of Insurance

Dear Reader:

The following document was created from the CTAS website (ctas.tennessee.edu). This website is maintained by CTAS staff and seeks to represent the most current information regarding issues relative to Tennessee county government.

We hope this information will be useful to you; reference to it will assist you with many of the questions that will arise in your tenure with county government. However, the *Tennessee Code Annotated* and other relevant laws or regulations should always be consulted before any action is taken based upon the contents of this document.

Please feel free to contact us if you have questions or comments regarding this information or any other CTAS website material.

Sincerely,

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Purchase of Insurance

Reference Number: CTAS-945

Under T.C.A. § 29-20-407, counties may purchase tort liability insurance without competitive bidding from the local government insurance pool or any other plan authorized and approved by any organization of governmental entities representing cities and counties, regardless of any general law, private act or charter restrictions. However, this statute only applies to liability insurance purchased from pools or plans described in the statute. When purchasing other insurance, counties must follow applicable competitive bidding laws. Insurance products do not fall within the definition of professional services in T.C.A. § 12-3-1209, which exempts professional services from competitive bidding. Op. Tenn. Att'y Gen. 13-65 (8/23/13).

Source URL: <https://www.ctas.tennessee.edu/eli/purchase-insurance>