Pearson

Tennessee

Insurance Licensing Candidate Handbook

October 2026

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QUICK REFERENCE

RESERVATIONS

Before making an exam reservation

Candidates should thoroughly review this handbook, which contains examination content outlines and important information regarding eligibility and the examination and licensing application process.

Making an exam reservation (details on page 6)

Candidates may make a reservation by either v**isiting** www.pearsonvue.com or calling Pearson VUE.

Candidates should make a reservation online at least twenty-four (24) hours before the desired examination date. **Walk-in examinations are not available.**

SCHEDULES & FEES

Test Center locations

A list of test centers appears on the back cover of this handbook. Candidates should contact Pearson VUE to confirm specific locations and examination schedules.

Exam fees

The examination fee (see *Exam Fees*) must be paid by credit card, debit card, or voucher when a reservation is made. **Payment will not be accepted at the test center.** Examination fees are nonrefundable and nontransferable, except as detailed in *Change/ Cancel Policy* (page 7)**.**

EXAM DAY

What to bring to the exam

Candidates should bring to the examination proper identification, and other materials as dictated by the state licensing agency. A complete list may be found in *What to Bring* (page 9).

Exam procedures

Candidates should report to the test center thirty (30) minutes before the examination begins. The time allotted for the examination varies as detailed on page 16. Candidates will leave the test center with an official score report in hand.

STATE LICENSING INFORMATION

Candidates may contact the Tennessee Department of Commerce and Insurance with questions about obtaining or maintaining a license after the examination has been passed.

Tennessee Department of Commerce and Insurance

Producer Licensing Section
500 James Robertson Parkway
Nashville, TN 37243-1134

Phone

(615) 741-2693
(888) 416-0868

Website

www.tn.gov/commerce/insurance

EXAMINATION INFORMATION

Candidates may contact Pearson VUE with questions about this handbook or about an upcoming examination.

Pearson VUE Tennessee Insurance

Attn: Regulatory Program
5601 Green Valley Dr.
Bloomington, MN 55437

Email

pearsonvuecustomerservice@pearson.com

Website

www.pearsonvue.com

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OVERVIEW

The candidate handbook is a useful tool in preparing for an examination.

It is highly recommended that the *Tennessee Insurance Candidate Handbook* be reviewed, with special attention given to the content outlines, before taking the examination.

Individuals who wish to obtain an insurance license in the State of Tennessee must:

1. **Make a reservation and pay the examination fee.**
   Make a reservation online with Pearson VUE for the examination. (*See page 6.*)
2. **Go to the test center or prepare for your online exam.**
   Go to the test center on the day of the examination, bringing along all required materials. (*See page 9.*)
3. **Apply for a license.**
   After passing the examination, apply for your license by submitting an application electronically through NIPR (www.NIPR.com). If filing electronically, you must wait forty-eight (48) hours. You can submit a paper application and the $50 filing fee directly to the following:

   Tennessee Department of Commerce and Insurance Insurance Division – Agent Licensing
   500 James Robertson Parkway
   Nashville, TN 37243-1134

INTRODUCTION

CONTACT INFORMATION

Candidates may contact Pearson VUE with questions about this handbook or about an upcoming examination.

FOR EXAMINATION RESERVATIONS	
Pearson VUE/Tennessee Insurance *Attn: Regulatory Program,* 5601 Green Valley Dr., Bloomington, MN 55437	
Website: www.pearsonvue.com	**Email:** pearsonvuecustomerservice@pearson.com

Live Chat is available to address your support inquiries and is the quickest way to reach a customer service agent. It's available Monday–Friday, 7:00 a.m.–10:00 p.m. CT, Saturday, 7:00 a.m.–4:00 p.m. CT, and Sunday, 9:00 a.m.–3:00 p.m. CT; closed on local holidays.

Please visit https://www.pearsonvue.com/us/en/tn/insurance.html#contact for further information.

Candidates may contact the Tennessee Department of Commerce and Insurance with questions about obtaining or maintaining a license.

FOR STATE LICENSING	
Tennessee Department of Commerce and Insurance *Producer Licensing Section* 500 James Robertson Parkway Nashville, TN 37243-1134	
Phone: (615) 741-2693 or (888) 416-0868	**Website:** https://www.tn.gov/commerce/insurance-division.html

LICENSURE PROCESS

Licensure is the process by which an agency of state government or other jurisdiction grants permission to individuals to engage in the practice of a particular profession, vocation, or occupation, and prohibits all others from legally practicing that profession. By ensuring a minimum level of competence, the licensure process protects the general public. The state regulatory agency is responsible for establishing the acceptable level of safe practice and for determining whether an individual meets that standard.

The State of Tennessee has retained the services of Pearson VUE to develop and administer its insurance licensing examination program. Pearson VUE is a leading provider of assessment services to regulatory agencies and national associations.

PRACTICE TESTS

Practice tests are offered exclusively online at www.pearsonvue.com.

TENNESSEE LICENSING REQUIREMENTS

OVERVIEW OF LICENSING REQUIREMENTS

This section is a brief summary of basic Tennessee licensing requirements for resident producers required to take a written examination. The information contained in this candidate handbook does not substitute for or supersede applicable Tennessee law. For more detailed and specific information, candidates should refer to the Tennessee Code Annotated, Title 56, Chapter 6 ("Licensing of Producers and Solicitors") or contact the Tennessee Department of Commerce and Insurance.

WHAT IS AN INSURANCE PRODUCER?

An insurance producer is an individual who has an agency contract or agreement with an insurance company to solicit or negotiate a policy of insurance on the insurance company's behalf.

WHAT IS A LIMITED INSURANCE PRODUCER?

A limited insurance producer is an individual other than an insurance producer who sells, solicits, or negotiates contracts for the following lines of insurance:

- Insurance on personal effects carried as baggage or limited travel accident insurance sold in connection with transportation provided by a common carrier
- Credit products
- Crop hail insurance
- Title insurance sold by licensed attorneys in Tennessee acting as title insurance producers as an ancillary part of their practice of law
- Legal insurance
- Bailbondsman
- Any other lines that the commissioner finds by rule are essential for the transaction of business in this state and do not require the professional competency demanded by an insurance producer's license

Limited insurance producers are not required to take a written examination in order to be licensed. Contact the Tennessee Department of Commerce and Insurance for information on how to be licensed as a limited insurance representative.

WHO NEEDS TO BE LICENSED AS A PRODUCER?

- Any person who acts as or holds himself or herself out to be an insurance producer.
- Every member of a partnership and every officer, director, stockholder, and employee of a corporation who personally engages in the selling, solicitation, or negotiation of policies of insurance.

LICENSING REQUIRED FOR PARTICULAR LINES OF INSURANCE

In order to make an application for, procure, negotiate for, or place for others policies in a particular line of insurance, a producer must be qualified and duly licensed for that line of insurance.

The lines of insurance that a producer may apply to be licensed for include:

LIFE	ACCIDENT & HEALTH
PROPERTY (includes Vehicle Physical Damage)	CASUALTY (includes Surety)
PERSONAL LINES	TITLE (other than practicing attorneys)
PUBLIC ADJUSTER and Crop Adjuster NOTE: Please contact the TN Department of Commerce and Insurance with questions about obtaining a Public Adjuster and/or a Crop Adjuster license.	

Variable Contracts: No examination required; candidates should contact the Tennessee Department of Commerce and Insurance for licensing requirements.

APPLICATION PROCEDURE FOR PERMANENT RESIDENT PRODUCER LICENSE FOR APPLICANTS REQUIRED TO TAKE A WRITTEN EXAM

1. Schedule an examination with Pearson VUE (as detailed on page 6).
2. Pass the required examination. Pearson VUE will electronically submit your scores to the department. (TN law on examination retakes must be met, as detailed in *Reexamination Policies and Procedures* on page 12.)
3. After passing the exam, a fingerprint-based background check is required. To schedule, go to www.identogo.com.
4. Submit your application and filing fee ($50.00) to the Tennessee Department of Commerce and Insurance electronically at www.nipr.com or file the paper Uniform Application. You must wait 48 hours from taking the examination to submit your application electronically. Processing time for paper applications is 15 days from receipt in the Agent Licensing Section.

Applicants will be issued a license by the Tennessee Department of Commerce and Insurance once they have passed the examination and the Department of Commerce and Insurance is satisfied that they meet all other licensing requirements. The Tennessee Department of Commerce and Insurance makes the final decision on whether to license any applicant under Tennessee Insurance Law.

If such a license is issued, the producer shall not engage in the business of insurance until contracted by an insurer.

TEMPORARY RESIDENT PRODUCER LICENSE

To apply for a temporary license, an applicant must submit a completed *Uniform Application for Individual* along with a $50 filing fee directly to the Tennessee Department of Commerce and Insurance. The filing fee must be paid in the form of an insurance company check, certified check, cashier's check, or money order made payable to "Tennessee Department of Commerce and Insurance." Candidates are not permitted to submit applications for temporary licenses at the test centers.

The Department of Commerce and Insurance may issue a temporary license:

1. To the surviving spouse or court-appointed personal representative of a licensed insurance producer who dies or becomes mentally or physically disabled to allow adequate time for the sale of the insurance business owned by the producer, or for the recovery or return of the producer to the business, or to provide for the training and licensing of new personnel to operate the producer's business;
2. To a member or employee of a business entity licensed as an insurance producer, upon the death or disability of an individual designated in the business entity application or the license;
3. To the designee of a licensed insurance producer entering active service in the armed forces of the United States of America; or
4. In any other circumstance where the commissioner deems that the public interest will be served by the issuance of this license.

GENERAL RESIDENT PRODUCER LICENSING REQUIREMENTS

Before approving a license application, the Tennessee insurance commissioner must be satisfied that:

1. The applicant is at least eighteen (18) years of age;
2. The applicant resides in Tennessee;
3. The applicant is competent, trustworthy, financially responsible, and has a good business reputation.

Continuing Education Information

All resident producers, as a condition for renewal of the license, must satisfactorily complete at least twenty-four (24) hours of study biennially (2 years) in approved courses, programs of instruction, or seminars; including three (3) hours of course concentration in ethics.

Resident Status

Any license issued to an applicant claiming residency in Tennessee for licensing purposes constitutes an election of residency in Tennessee and shall be void if the licensee, while holding a resident license in Tennessee, also holds or makes application for a license in, or thereafter claims to be a resident of, any other state or jurisdiction, or ceases to be a resident of Tennessee.

Exceptions to licensing (TN Code 56-6-104)

(A) Nothing in this act shall be construed to require an insurer to obtain an insurance producer license. In this section, the term "insurer" does not include an insurer's officers, directors, employees, subsidiaries, or affiliates.

(B) A license as an insurance producer shall not be required of the following:

(1) An officer, director, or employee of an insurer or of an insurance producer, provided that the officer, director, or employee does not receive any commission on policies written or sold to insure risks residing, located, or to be performed in this state and:

(a) The officer, director, or employee's activities are executive, administrative, managerial, clerical, or a combination of these and are only indirectly related to the sale, solicitation, or negotiation of insurance; or

(b) The officer, director, or employee's function relates to underwriting, loss control, inspection, or the processing, adjusting, investigating, or settling of a claim on a contract of insurance; or

(c) The officer, director, or employee is acting in the capacity of a special producer or agency supervisor assisting insurance producers where the person's activities are limited to providing technical advice and assistance to licensed insurance producers and do not include the sale, solicitation, or negotiation of insurance;

(2) A person who secures and furnishes information for the purpose of group life insurance, group property and casualty insurance, group annuities, group or blanket accident and health insurance; or for the purpose of enrolling individuals under plans; issuing certificates under plans or otherwise assisting in administering plans; or performs administrative services related to mass marketed property and casualty insurance; where no commission is paid to the person for the service;

(3) An employer or association or its officers, directors, employees, or the trustees of an employee trust plan, to the extent that the employers, officers, employees, director, or trustees are engaged in the administration or operation of a program of employee benefits for the employer's or association's own employees or the employees of its subsidiaries or affiliates, which program involves the use of insurance issued by an insurer, as long as the employers, associations, officers, directors, employees, or trustees are not in any manner compensated, directly or indirectly, by the company issuing the contracts;

(4) Employees of insurers or organizations employed by insurers who are engaging in the inspection, rating, or classification of risks, or in the supervision of the training of insurance producers and who are not individually engaged in the sale, solicitation, or negotiation of insurance;

(5) A person whose activities in this state are limited to advertising without the intent to solicit insurance in this state through communications in printed publications or other forms of electronic mass media whose distribution is not limited to residents of the state, provided that the person does not sell, solicit, or negotiate insurance that would insure risks residing, located, or to be performed in this state;

(6) A person who is not a resident of this state who sells, solicits, or negotiates a contract of insurance for commercial property and casualty risks to an insured with risks located in more than one state insured under that contract, provided that the person is otherwise licensed as an insurance producer to sell, solicit, or negotiate that insurance in the state where the insured maintains its principle place of business and the contract of insurance insures risks located in that state;

(7) A salaried full-time employee who counsels or advises his or her employer relative to the insurance interests of the employer or of the subsidiaries or business affiliates of the employer provided that the employee does not sell or solicit insurance or receive a commission; or,

(8) Any regular salaried officer, employee, or member of a fraternal benefit society which provides benefits in case of death or disability, resulting solely from accident, and which do not obligate themselves to pay natural death or sick benefits, such officers, employees, or members procuring other members and receiving no compensation therefor other than awards or merchandise nominal in value.

Exemption from examination

(a) An individual who applies for an insurance producer license in this state who was previously licensed for the same lines of authority in another state shall not be required to complete any prelicensing education or examination. This exemption is only available if the person is currently licensed in that state or if the application is received within ninety (90) days of the cancellation of the applicant's previous license and if the prior state issues a certification that, at the time of cancellation, the application was in good standing in that state or the state's producer database records, maintained by the NAIC, its affiliates or subsidiaries, indicate that the producer is or was licensed in good standing for the line of authority requested.

(b) A person licensed as an insurance producer in another state who moves to this state shall make application within ninety (90) days of establishing legal residence to become a resident licensee pursuant to Section 7. No prelicensing education or examination shall be required of that person to obtain any line of authority previously held in the prior state except where the commissioner determines otherwise by regulation.

EXAM RESERVATIONS

WALK-IN EXAMINATIONS ARE NOT AVAILABLE.

Tennessee Insurance licensure exams are now available at select Pearson VUE test centers on military installations across the globe. Service members, dependents, and contractors with authorized base access who want to gain Tennessee insurance licensure from their duty station or assignment in another state and foreign deployment will have the option to take their exams without having to return to Tennessee to test.

In addition to Pearson VUE's standard ID policy, candidates must have valid government ID and authorization to gain access to military testing sites. Civilians without valid government ID will be turned away by the test center and/or military entrance gate security.

To locate a Pearson VUE authorized testing center, visit https://www.pearsonvue.com/us/en/military.html and select Tennessee Insurance from the Insurance program category.

MAKING A RESERVATION

Online reservations are the most efficient way for candidates to schedule their examination. Candidates must go to https://www.pearsonvue.com/us/en/tn/insurance.html to make an online reservation for an examination. First-time users are required to create an account. The candidate will need to fill in all required fields, which are preceded by an asterisk (*), on the online form in order to create an ID and be assigned a password. Step-by-step instructions will lead the candidate through the rest of the examination reservation process.

Candidates **must** make an online reservation at least twenty-four (24) hours before the desired examination date. Candidates who wish to make a phone reservation at (800) 274-4957 must do so at least twenty-four (24) hours before the desired examination date.

Before making a reservation, candidates should have the following:

- Legal name, address, Social Security number, daytime telephone number, and date of birth
- The name of the examination(s)
- The preferred examination date and test center location (a list of test centers appears on the back cover of this handbook)

Candidates are responsible for knowing which examination they need to take. The reservation will be made based on the next available examination date.

EXAM FEES AND COMBINATIONS

EXAM FEES AND COMBINATIONS			
Available exams at a test center	Fee	Available exams For OnVUE Testing	Fee
Life*	$55	Life, Accident & Health, and Title	$125
Accident & Health*	$55	Life and Accident & Health	$80
Property*	$55	Property, Casualty, and Title	$125
Casualty*	$55	Property and Casualty	$80
Personal Lines*	$55	Life - OnVUE	$55
Title	$55	Accident & Health - OnVUE	$55
Public Adjuster	$50	Property - OnVUE	$55
		Casualty - OnVUE	$55

Must be taken alone in one session.

Each exam line is limited to 1 OnVUE attempt. Any subsequent retakes must be in a physical testing center.

Candidates who wish to take combinations of examinations not listed above must make additional reservations. If you schedule the Title on the same order as the Life, Accident & Health, or with the Property and Casualty, please contact Pearson VUE for a further discount.

The examination fee must be paid at the time of reservation by credit card, debit card, or voucher. **Fees will not be accepted at the test center.** Examination fees are nonrefundable and nontransferable, except as detailed in *Change/Cancel Policy.*

Vouchers

Vouchers offer another convenient way to pay for tests. Vouchers can be purchased online at https://www.pearsonvue.com/us/en/test-centers/voucher-store.html by credit card either singly or in volume. To redeem a voucher as payment when scheduling a test, simply indicate voucher as the payment method and provide the voucher number. **All vouchers are pre-paid. Vouchers are non-refundable and non-returnable.**

Vouchers expire twelve (12) months from the date they are issued. Voucher expiration dates cannot be extended. The exam must be taken by the expiration date printed on the voucher.

CHANGE/CANCEL POLICY

Candidates should go to https://www.pearsonvue.com/us/en/tn/insurance.html to change or cancel a reservation at least forty-eight (48) hours before the examination. **Candidates who change or cancel a reservation without proper notice will forfeit the examination fee. There are no refunds.**

Candidates are individually liable for the full amount of the examination fee once a reservation has been made, whether paid individually or by a third party.

ABSENCE/LATENESS POLICY

Candidates who are late or absent from an exam may call Pearson VUE within 14 days of the exam date to request an excused absence for the following reasons:

- Illness of the candidate or of the candidate's immediate family member
- Death in their immediate family
- Disabling traffic accident
- Court appearance or jury duty
- Military duty
- Weather emergency

A case number will be assigned and instructions provided for emailing supporting documentation. **Candidates absent from or late to an exam who have not changed or canceled the reservation according to the *Change/Cancel Policy* will not be admitted to the exam and will forfeit the exam fee.**

WEATHER DELAYS AND CANCELLATIONS

If severe weather or a natural disaster makes the Pearson VUE test center inaccessible or unsafe, the examination may be delayed or canceled. Pearson VUE will notify and reschedule candidates in the case of severe weather.

ACCOMMODATIONS

Pearson VUE complies with the provisions of the Americans with Disabilities Act as amended. The purpose of accommodations is to provide candidates with full access to the test. Accommodations are not a guarantee of improved performance or test completion. Pearson VUE provides reasonable and appropriate accommodations to individuals with documented disabilities who demonstrate a need for accommodations.

Test accommodations may include things such as:

- A separate testing room
- Extra testing time
- A Reader or Recorder, for individuals with mobility or vision impairments and cannot read or write on their own

Test accommodations are individualized and considered on a case-by-case basis. All candidates who are requesting accommodations because of a disability must provide appropriate documentation of their condition and how it is expected to affect their ability to take the test under standard conditions. This may include:

- Supporting documentation from the professional who diagnosed the condition, including the credentials that qualify the professional to make this diagnosis
- A description of past accommodations the candidate has received

The steps to follow when requesting test accommodations vary, depending on your test program sponsor. To begin, go to https://www.pearsonvue.com/us/en/test-takers/accommodations.html, and then select your test program sponsor from the alphabetized list. Candidates who have additional questions concerning test accommodations may contact the ADA Coordinator at accommodationspearsonvue@pearson.com.

English as a Second Language (ESL)

Candidates for whom English is a second language (ESL) may request additional time for the examination by sending *English as a Second Language ESL Request Form* (found in back of handbook) to Pearson VUE. Candidates MUST include a letter from either his/her English instructor or sponsoring company (on official letterhead if from a company) stating that English is not the candidate's primary language.

Candidates should not attempt to make a reservation until after they have been notified by Pearson VUE via email that their request for additional time has been approved. The length of the examination will be equal to 1-$^{1}/_{2}$ times the length of the examination. For example, a 2 hour examination will be extended to 3 hours. NOTE: NO OTHER accommodations will be granted for ESL, i.e. separate testing room, reader, marker, etc. These accommodations are for individuals who qualify under the American's with Disability Act (ADA) only.

Candidates who have additional questions about ESL examinations should contact the Special Examination Coordinator at (800) 466-0450.

Candidates should not attempt to make an examination reservation until after they have been notified by Pearson VUE that their request for additional time has been approved.

The approval of additional time will be for one (1) year from the date of the request for the level you have requested. Candidates who have additional questions about ESL examinations should contact the Special Examination Coordinator at (800) 466-0450.

Candidates who need to reschedule or need to retest should notify Pearson VUE Special Accommodations that special arrangements were used for the prior examination.

EXAM DAY

REQUIRED MATERIALS

Candidates who do not present the required items will be denied admission to the examination, will be considered absent, and will forfeit the examination fee.

WHAT TO BRING

Required Materials

All candidates are required to bring identification that is deemed acceptable, as listed under *Acceptable Forms of Candidate Identification*, to the test center on the day of examination.

Suggested

- Candidates may either bring, or request from the test center, a basic non-scientific calculator for the test. The calculator must also be an independent device, i.e. not part of a cell phone or any other electronic device.

Acceptable Forms of Candidate Identification

Candidate must present **two (2) forms** of current signature identification. The primary identification must be government-issued and photo-bearing with a signature, and the secondary identification must contain a valid signature. Identification must be in English.

Primary ID (photograph and signature, not expired)

- Government-issued driver's license
- U.S. Department of State driver's license
- U.S. learner's permit (plastic card only with photo and signature)
- National/State/Country ID card
- Passport
- Passport Card
- Military ID
- Military ID for spouses and dependents
- Alien Registration Card (Green Card, Permanent Resident Visa)

Secondary ID (signature, not expired)

- U.S. Social Security card
- Debit (ATM) or Credit card
- Any form of ID on the Primary ID list

If the ID presented has an embedded signature that is not visible (microchip), or is difficult or impossible to read, the candidate must present another form of identification from the Primary ID or Secondary ID list that contains a visible signature.

Pearson VUE does not recognize grace periods. For example, if a candidate's driver's license expired yesterday and the state allows a 30-day grace period for renewing the ID, the ID is considered to be expired.

EXAM PROCEDURES

At Physical Test Location

Candidates should report to the test center thirty (30) minutes before the examination and check in with the test center administrator. The candidate's identification and other documentation will be reviewed and he/she will be photographed for the score report.

Candidates are required to review and sign a ***Candidate Rules Agreement*** form. If the ***Candidate Rules Agreement*** is not followed and/or cheating or tampering with the examination is suspected, the incident will be reported as such and the appropriate action will be taken. The examination fee will not be refunded, the exam may be determined invalid, and/or the state may take further action such as prohibiting candidates from retaking the examination and/or denying a license.

Candidates will have an opportunity to take a tutorial on the computer on which the examination will be administered. The time spent on this tutorial will not reduce the examination time. The examination administrators will answer questions, but candidates should be aware that the administrators are not familiar with the content of the examinations or with the state's licensing requirements. Examination administrators have been instructed not to advise candidates on requirements for licensure.

Once candidates are familiar with the examination unit, they may begin the examination. The examination begins the moment a candidate looks at the first question. The time allotted for each examination is detailed on page 16. After the examination time has expired, the examination unit will automatically turn off. Candidates will leave the test center with their official scores in hand.

OnVUE online procedures

If you are testing online and not in a physical Pearson VUE testing location, you should first review the materials and watch the short video at https://www.pearsonvue.com/us/en/test-takers/onvue-online-proctoring.html before you begin your online exam.

EXAMINATION QUESTIONS

All examination questions, each form of the examination, and any other examination materials are copyrighted and are the property of Pearson VUE. Consequently, any distribution of the examination content or materials through any form of reproduction or oral or written communication is strictly prohibited and punishable by law.

EXAM SECURITY

Pearson VUE maintains examination administration and examination security standards designed to ensure that all candidates are given the same opportunity to demonstrate their abilities and to prevent some candidates from gaining an unfair advantage over others because of testing irregularities or misconduct. Pearson VUE routinely reviews irregularities and examination scores believed to be earned under unusual or nonstandard circumstances.

Pearson VUE maintains the right to question any examination score whose validity is in doubt because the score may have been obtained unfairly. Pearson VUE first undertakes a confidential review of the circumstances contributing to the questions about score validity. If there is sufficient cause to question the score, Pearson VUE will refer the matter to the state licensing agency which will make the final decision on whether or not to cancel the score.

The performance of all candidates is monitored and may be analyzed statistically for the purpose of detecting and verifying fraud. If it is determined that a score has questionable validity, the Department of Insurance will be so notified and will determine whether the candidate's scores will be released.

The examination will contain "pretest" questions. Pretest questions are questions on which statistical information is being collected for use in constructing future examinations. Responses to pretest questions do not affect a candidate's score. Pretest questions are mixed in with the scored questions and are not identified.

SCORE REPORTING

The passing score for each examination is determined by the Tennessee Department of Commerce and Insurance, and not by Pearson VUE.

Candidates who pass the examination will receive a score report that reads "pass," and no numeric score will be reported. Candidates who fail an examination will receive a numeric score. (Numeric scores are scaled scores, as described later in this handbook.) Candidates who fail receive diagnostic information relevant to each major area of the examination. Diagnostic information is intended to help failing candidates identify areas of strength and weakness in order to prepare for future examinations. The content outlines in this handbook can be used to interpret diagnostic information on the failing score report.

Examination results are confidential and are released only to the candidate and to the Tennessee Department of Commerce and Insurance. To ensure confidentiality, Pearson VUE will not provide score information by telephone.

EXPIRATION OF FEES

Application and filing fees are good for one year from the date received by Tennessee Department of Commerce and Insurance.

REEXAMINATION POLICIES AND PROCEDURES

Applicants failing an examination for the first time must wait ten (10) days before retaking the examination. After each subsequent attempt an applicant must wait thirty (30) days before retaking the exam.

For the Public Adjuster exam an applicant must wait at least thirty (30) days before retaking the examination.

Public adjuster candidates: An individual who has not successfully passed the public adjuster examination after three (3) attempts must wait one (1) year before retaking the exam. The individual must also file a new application with the State accompanied by the appropriate filing fees.

All candidates must wait twenty-four (24) hours before making a reservation to retake an examination. All application attachments will be returned to candidates for use in retaking an examination.

Please note that you are limited to one (1) OnVUE attempts per exam line. Any additional attempts will need to be taken in a testing center.

EQUATING AND SCALING

Equating

There are multiple versions of each of the insurance licensing examinations, known as "forms." Although all forms of an examination are developed based on the content outlines printed in this handbook, the difficulty of the forms of an examination may vary slightly because different questions appear on each form. To ensure that no candidate is at an unfair advantage or disadvantage due to the particular form of an examination that he or she is given, a statistical procedure known as "equating" is used to correct for differences in form difficulty.

Example:

A life insurance examination with two forms, Form A and Form B.

It is determined by the state licensing agency that answering 30 questions correctly on Form A demonstrates the minimal amount of knowledge necessary to be licensed. It is further determined through the equating process that Form B contains slightly more difficult questions than Form A; therefore, answering 30 questions correctly on Form A would indicate the same level of knowledge as answering only 28 questions correctly on Form B. Under this set of circumstances, a score of 30 questions correct would be used as the passing score on Form A whereas a score of 28 questions would be used as the passing score on Form B.

Scaling

A second statistical procedure known as "scaling" is used to determine the numerical score to report for each candidate. Scaling is used to place the "raw score" (the number of questions a candidate answers correctly on a particular form) on a common reporting scale on which each scaled score represents a given level of knowledge regardless of the difficulty of the form on which the raw score was achieved.

Example:
In the example used above, the state licensing agency decides to use a score of 500 as the passing score for reporting purposes (note that the score selected to be used as the reported passing score is not related and has no bearing on the difficulty of the examination). Based on the information provided above, a raw score of 30 on Form A would translate to a scaled score of 500; a raw score of 28 on Form B would also translate to a scaled score of 500 since a raw score of 30 on Form A represents the same level of knowledge as a raw score of 28 on Form B.

SCALED SCORES

The scaled score that is reported is neither the number of questions answered correctly (the raw score) nor the percentage of questions answered correctly.

The Department of Commerce and Insurance has selected 70 as the passing score for reporting purposes. Raw scores are converted into scaled scores that can range from a low of 0 to a high of 100. To avoid confusion about score information, numeric scores are only reported to failing candidates.

REVIEW OF EXAMS

For security reasons, examination material is not available to candidates for review.

DUPLICATE SCORE REPORTS

To obtain your score report, log into your Pearson VUE account. For test center exams prior to October 23, 2020, contact customer service at (800) 274-4957 to request your score report.

PEARSON VUE TESTING POLICIES

Physical Test Center Location

The following policies are observed at each test center. **Candidates who violate any of these policies will not be permitted to finish the examination and will be dismissed from the test center, forfeiting the examination fee.**

- **No personal items are allowed in the testing room.** Personal items include but are not limited to cellular phones, hand-held computers or other electronic devices, pagers, watches, wallets, purses, firearms or other weapons, hats, bags, coats, books, and/or notes, pens, or pencils.
- Candidates must store all personal items in a secure area as indicated by the administrator or return items to their vehicle. All electronic devices must be turned off before storing them in a locker. **The test center is not responsible for lost, stolen, or misplaced personal items.**
- Studying **is not** allowed in the test center. Visitors, children, family, and/or friends **are not** allowed in the test center.
- Dictionaries, books, papers (including scratch paper), and/or reference materials are not permitted in the examination room, and candidates are strongly urged not to bring such materials to the test center. When the candidate enters and is seated in the testing room, the test administrator will provide the candidate with materials to make notes or calculations. **The candidate may not write on these items before the exam begins or remove these items from the testing room.**
- Eating, drinking, chewing gum, smoking, and/or making noise that creates a disturbance for other candidates is prohibited during the exam.
- Break policies are established by the exam sponsor. Most sponsors allow unscheduled breaks. To request an unscheduled break, the candidate **must** raise his/her hand to get the administrator's attention. **The exam clock will not stop while the candidate is taking a break.**
- Candidates must leave the testing room for all breaks. However, candidates **are not permitted to leave the floor or building for any reason during this time, unless specified by the administrator and the exam sponsor**. If a candidate is discovered to have left the floor or building, he/she will not be permitted to proceed with the examination and may forfeit the exam fees.

- If necessary, while taking a break, candidates are permitted to access personal items that are being stored during the exam—for example, personal medication that must be taken at a specific time. **However, a candidate must receive permission from the administrator prior to accessing personal items that have been stored**. Candidates are **not** allowed access to other items, including but not limited to cellular phones, exam notes, and study guides, unless the exam sponsor specifically permits this.
- Any candidate discovered causing a disturbance of any kind or engaging in any kind of misconduct—giving or receiving help; using notes, books, or other aids; taking part in an act of impersonation; or removing examination materials or notes from the examination room—will be summarily dismissed from the examination and will be reported to the state licensing agency. Decisions regarding disciplinary measures are the responsibility of the state licensing agency.

OnVUE Testing

There are a few simple requirements for candidates to take an OnVUE online proctored exam:

- Quiet, private location
- Reliable device with a webcam
- Strong internet connection

For more information, please go to https://www.pearsonvue.com/us/en/test-takers/onvue-online-proctoring.html.

HOW TO PREPARE FOR AND TAKE THE EXAM

HELPFUL HINTS

Testing in a physical Pearson VUE testing location

- Double check physical address to ensure you can arrive 30 minutes prior to your exam time.
- Ensure you have the proper identification for exam entrance.

OnVUE testing

- If you are testing online and not in a physical Pearson VUE testing location, you should first review the materials and watch the short video at https://home.pearsonvue.com/Test-Owner/Deliver/Online-Proctored.aspx before you begin your online exam.
- Please familiarize yourself with the disciplines expected of a candidate testing online. This would include remaining in screen view of the proctor during the entire session, workspace preparation, cell phones being placed out of reach and general candidate behaviors.
- There are no unscheduled breaks in the exam therefore be prepared to commit your full time and attention during the entire exam to avoid the exam being revoked.

EXAM STRUCTURE AND CONTENT

Each major lines examination (Life, Accident and Health, Property, Casualty) is given in a multiple-choice format. The blueprints from which the examinations have been constructed are the examination content outlines, which list the topics covered in each examination. Be sure that your program of study covers all the topics listed in these content outlines.

Scores on each examination are based on the number of questions answered correctly. Those who are uncertain about the correct answer to a question may be able to eliminate one or more of the answer choices as incorrect. It is always better to guess at the correct answer than to not answer a question since there is no penalty for incorrect answers.

The examination includes general insurance product knowledge and insurance laws, rules, regulations, and practices that are unique to Tennessee.

The length of the major lines examinations can be found by referring to the content outlines. In addition to the number of questions listed in the outlines, the examination also may contain pretest questions.

Pretest questions are questions for which Pearson VUE is collecting statistical data for use in constructing future examinations. Pretest questions are not identified and do not affect the score.

Pearson VUE administers the Personal Lines and Title "limited lines" examinations in addition to the major lines examinations. The length and format of these examinations vary, but they are examinations covering both product knowledge and state laws, rules, and regulations.

SAMPLE QUESTIONS

For each question, candidates should decide which of the suggested responses is correct and enter the appropriate response on the examination unit.

Example:
Which of the following contracts provides for a series of benefit payments at regular intervals during the lifetime of one or more persons?

(A) Term	(B) Annuity	(C) Endowment	(D) Whole Life

Sample Answer: (A) (B) (C) (D)

STUDY MANUALS, SCHOOLS, AND PROGRAMS

The content outlines are the "blueprints" used to construct the examinations. Candidates should be sure that the training material they use to prepare for the examination covers all the topics included in the content outlines.

The Department of Commerce and Insurance does not issue study material for use in preparation for licensing examinations. However, actual state insurance laws and regulations provide an invaluable source of information in preparation for Tennessee-specific exam questions and current insurance textbooks and policy forms provide the basis for additional preparation for the major line examinations. In addition, a number of publishers' and suppliers' training courses are available. Neither the Department of Commerce and Insurance nor Pearson VUE can recommend or endorse any particular manual or course or provide information regarding costs or fees. Candidates should contact sources directly for further information about publications or training courses.

Neither the Department of Commerce and Insurance nor Pearson VUE takes any responsibility for inaccurate, misleading, incomplete, or outdated study materials.

TENNESSEE INSURANCE EXAMS	
EXAM	TIME ALLOTTED
Life Agent	1 hour and 45 minutes
Accident and Health Agent	1 hour and 45 minutes
Property Agent	1 hour and 45 minutes
Casualty Agent	1 hour and 45 minutes
Personal Lines	2 hours
Title	1 hour
Public Adjuster	1 hour

Pearson

TENNESSEE

Insurance Content Outlines

Content Outlines: Effective October 7, 2026

#124301 | 10/2026

TENNESSEE
Insurance Supplement

Examination Content Outlines

Effective Date: October 7, 2026

LIFE-GENERAL KNOWLEDGE
CONTENT OUTLINE
Product Knowledge, Terms and Concepts
(50 scoreable questions plus 5 pretest questions)

I. TYPES OF POLICIES 15
- **A. Traditional whole life products**
  1. Ordinary whole life
  2. Limited-pay and single-premium life
- **B. Interest/market-sensitive/adjustable life products**
  1. Universal life
  2. Variable whole life
  3. Variable universal life
  4. Interest-sensitive whole life
  5. Indexed life
- **C. Term life**
  1. Types
     a. Level
     b. Decreasing
     c. Return of premium
     d. Annually renewable
  2. Special features
     a. Renewable
     b. Convertible
- **D. Annuities**
  1. Single and flexible premium
  2. Immediate and deferred
  3. Fixed and variable
  4. Indexed
  5. Accumulation and Annuity Periods
  6. Payout options
- **E. Combination plans and variations**
  1. Joint life (first to die)
  2. Survivorship life (second to die)

II. POLICY RIDERS, PROVISIONS, OPTIONS, AND EXCLUSIONS……15
- **A. Policy riders**
  1. Waiver of premium and waiver of monthly deduction
  2. Guaranteed insurability
  3. Payor benefit
  4. Accidental death and/or accidental death and dismemberment
  5. Term riders
  6. Other insureds
  7. Long term care
  8. Return of premium
  9. Disability
  10. Cost of Living
- **B. Policy provisions and options**
  1. Entire contract
  2. Insuring clause
  3. Free look
  4. Consideration
  5. Owner's rights
  6. Beneficiary designations
     a. Primary and contingent
     b. Revocable and irrevocable
     c. Common disaster
     d. Minor beneficiaries
     e. Designation by class
  7. Premium Payment
     a. Modes
     b. Grace period
     c. Automatic premium loan
     d. Level or flexible
  8. Reinstatement
  9. Policy loans, withdrawals, partial surrenders
  10. Non-forfeiture options
  11. Dividends and dividend options (e.g., participating, non-participating)
  12. Incontestability
  13. Assignments
  14. Suicide
  15. Misstatement of age and gender
  16. Settlement options
  17. Accelerated death benefits
- **C. Policy exclusions**
  1. War
  2. Aviation
  3. Dangerous Occupation

III. COMPLETING THE APPLICATION, UNDERWRITING, AND DELIVERING THE POLICES…. 12
- **A. Completing the application**
  1. Required signatures
  2. Changes in the application
  3. Consequences of incomplete applications
  4. Warranties and representations
  5. Collecting the initial premium and issuing the receipt
  6. Replacement
  7. Disclosures at point of sale (e.g., HIPAA, HIV consent)
  8. USA PATRIOT Act/anti-money laundering
  9. Gramm-Leach-Bliley Act (GLBA) Privacy
- **B. Underwriting**
  1. Insurable interest
  2. Medical information and consumer reports
  3. Fair Credit Reporting Act
  4. Risk classification
  5. Stranger/Investor-owned life insurance (STOLI/IOLI)
- **C. Delivering the policy**

1. When coverage begins
2. Explaining the policy and its provisions, riders, exclusions, and ratings to the client

D. Contract law

1. Elements of a contract
   a. Consideration
   b. Offer and Acceptance
   c. Competent parties
   d. Legal purpose
2. Unique aspects of the insurance contract
   a. Conditional
   b. Unilateral
   c. Adhesion
   d. Aleatory

IV. RETIREMENT AND OTHER INSURANCE CONCEPTS 8

A. Third-party ownership

B. Life Settlements

C. Group life insurance

1. Conversion privilege
2. Contributory vs. noncontributory

D. Retirement plans

1. Qualified plans
2. Nonqualified plans

E. Life insurance needs analysis/suitability

1. Personal insurance needs
2. Business insurance needs
   a. Key person
   b. Buy sell

F. Social Security benefits

G. Tax treatment of insurance premiums, proceeds, and dividends

1. Individual life
2. Group life
3. Modified Endowment Contracts (MECs)

LIFE-TENNESSEE SPECIFIC CONTENT OUTLINE

State Laws, Rules and Regulations

(18 scoreable questions plus 4 pretest questions)

V. TENNESSEE LAWS, AND DEPARTMENTAL RULES COMMON TO LIFE, ACCIDENT AND HEALTH, PROPERTY AND CASUALTY INSURANCE.....14

Ref: 56-6-101 through 56-6-126

A. Powers of Commissioner 2

1. Hearings and judicial review
   Ref: 56-6-112
2. Investigations
   Ref: 56-6-120
3. Regulatory authority
   Ref: 56-6-107 through 112
4. Penalties
   Ref: 56-6-112(e), 56-2-305

B. Definitions.....3

1. Insurance Producer
   Ref: 56-6-102
2. Business Entity
   Ref: 56-6-102
3. Limited Lines Producer
   Ref: 56-6-102, 56-6-110
4. Unauthorized insurer
   Ref: 56-6-114
5. Compensation and referrals
   Ref: 56-6-113, 56-6-125
6. Fiduciary
   Ref: 56-6-116
7. Domestic and Foreign Insurance Companies
   Ref: 56-1-102

C. License Requirements 3-4

Ref: 56-6-103; 56-6-104; 56-6-105

1. Insurance Producer
   Ref: Dept. Rule 0780-1-56; 56-6-106; 56-6-112; 56-6-121
2. Agency Appointments/Termination
   Ref: 56-6-115; 56-6-117
3. Resident/nonresident
   Ref: 56-6-106; 56-6-108
4. Exceptions
   Ref: 56-6-104; 56-6-105; 56-6-109
   a. Licenses
   b. Examination
5. Temporary license
   Ref: 56-6-111
6. License renewal
   Ref: 56-6-107
7. General requirements
   Ref: 56-6-103, 56-6-104; Dept. Rule 0780-01-86
8. Continuing Education
   Ref: Dept. Rule 0780-1-56; 56-6-107; Dept. Rule 0780-01-86

D. License Suspension/Revocation.....1

1. General provisions
   Ref: 56-6-112, 56-1-109, 36-5-706
2. Notice
   Ref: 56-6-112

E. Unfair Practices 4

Ref: 56-6-125, 56-8-104-105

1. False advertising
   Ref: 56-8-104
2. Defamation
   Ref: 56-8-104
3. Boycotting, coercion, and intimidation
   Ref: 56-8-104
4. Unfair Discrimination
   Ref: 56-8-104
5. Rebating
   Ref: 56-8-104
6. Unfair claims settlement practices
   Ref: 56-8-105; Dept. Rule 0780-01-05
7. Other topics
   Ref: 56-8-104

F. Life and Health Guaranty Association.....0-1

Ref: 56-12-201 through 220

VI. TENNESSEE LAWS AND DEPARTMENTAL RULES PERTINENT TO LIFE INSURANCE ONLY.....4

A. Required Provisions
Ref: 56-7-2305, 2307, 2308

B. Definitions
Ref: Dept. Rule 0780-1-40-.03. 0780-1-40-.02

C. Disclosure requirements
Ref: Dept. Rule 0780-1-40-.04

D. General rules
Ref: Dept. Rule 0780-1-40-.05

E. Replacement
Ref: Dept. Rule 0780-1-24-.02
1. Exemptions
Ref: Dept. Rule 0780-1-24-.04
2. Duties of producers
Ref: Dept. Rule 0780-1-24-.05
3. Definitions
Ref: Dept. Rule 0780-1-24-.03, 56-8-104

F. Annuities
Ref: Dept. Rule 0780-01-58-.14(2), 0780-01-86
1. Licensing
2. Suitability

G. Military sales practices
Ref: 0780-1-89

HEALTH-GENERAL KNOWLEDGE
CONTENT OUTLINE
Product Knowledge, Terms and Concepts

(50 scoreable questions plus 5 pretest questions)

I. TYPES OF POLICIES 16

A. Disability income
1. Individual disability income policy
2. Business overhead expense policy
3. Business disability buyout policy
4. Group disability income policy
5. Key employee policy

B. Accidental death and dismemberment

C. Medical expense insurance
1. Basic hospital, medical, and surgical policies
2. Major medical policies
3. Health Maintenance Organizations (HMOs)
4. Preferred Provider Organizations (PPOs)
5. Point of Service (POS) plans
6. Flexible Spending Accounts (FSAs)
7. High Deductible Health Plans (HDHPs) and related Health Savings Accounts (HSAs)
8. Health Reimbursement Accounts (HRAs)

D. Medicare supplement policies

E. Group insurance
1. Differences between individual and group contracts
2. General characteristics
3. COBRA

F. Individual/Group Long Term Care (LTC)
1. Eligibility
2. Levels of care

G. Other policies
1. Dental
2. Vision
3. Cancer
4. Critical illness or specified disease
5. Worksite (employer-sponsored)
6. Hospital indemnity
7. Short-term medical
8. Accident

II. POLICY PROVISIONS, CLAUSES, AND RIDERS 15

A. Mandatory and optional provisions
1. Entire contract
2. Time limit on certain defenses (incontestable)
3. Grace period
4. Reinstatement
5. Notice of claim
6. Claim forms
7. Proof of loss
8. Time of payment of claims
9. Payment of claims
10. Physical examination and autopsy
11. Legal actions
12. Change of beneficiary
13. Misstatement of age or gender
14. Change of occupation
15. Illegal occupation
16. Relation of earnings to insurance

B. Other provisions and clauses
1. Insuring clause
2. Free look
3. Consideration clause
4. Probationary period
5. Elimination period
6. Waiver of premium
7. Exclusions and limitations
8. Preexisting conditions
9. Coinsurance
10. Deductibles
11. Eligible expenses
12. Copayments
13. Pre-authorizations and prior approval requirements
14. Usual, reasonable, and customary (URC) charges
15. Lifetime, annual, or per cause maximum benefit limits

C. Riders
1. Impairment/exclusions
2. Guaranteed insurability
3. Future increase option

D. Rights of renewability
1. Noncancelable
2. Cancelable
3. Guaranteed renewable

III. SOCIAL INSURANCE 6

A. Medicare (Parts A, B, C, D)

B. Medicaid
C. Social Security benefits

IV. OTHER INSURANCE CONCEPTS 5
A. Total, partial, recurrent and residual disability
B. Owner's rights
C. Dependent children benefits
D. Primary and contingent beneficiaries
E. Modes of premium payments
F. Nonduplication and coordination of benefits (e.g., primary vs. excess)
G. Occupational vs. non-occupational
H. Tax treatment of premiums and proceeds of insurance contracts (e.g., disability income and medical expenses, etc.)
I. Managed care
J. Workers Compensation
K. Subrogation

V. FIELD UNDERWRITING PROCEDURES 8
A. Completing the application
B. Explaining sources of insurability and HIPAA privacy information (e.g., MIB Report, Fair Credit Reporting Act, etc.)
C. Initial premium payment and receipt and consequences of the receipt (e.g., medical examination, etc.)
D. Submitting application (and initial premium if collected) to company for underwriting
E. Policy delivery
F. Explaining policy and its provisions, riders, exclusions, and ratings to clients
G. Replacement
H. Contract law
1. Elements of a contract
2. Insurable interest
3. Warranties and representations
4. Unique aspects of the insurance contract
a. Conditional
b. Unilateral
c. Adhesion
d. Aleatory

ACCIDENT AND HEALTH
TENNESSEE SPECIFIC CONTENT OUTLINE

State Laws, Rules and Regulations

(18 scoreable questions plus 4 pretest questions)

VI. TENNESSEE LAWS, AND DEPARTMENTAL RULES COMMON TO LIFE, ACCIDENT AND HEALTH, PROPERTY AND CASUALTY INSURANCE 14
Ref: 56-6-101 through 56-6-126
A. Powers of Commissioner 2
1. Hearings and judicial review
Ref: 56-6-112
2. Investigations
Ref: 56-6-120
3. Regulatory authority
Ref: 56-6-107 through 112
4. Penalties
Ref: 56-6-112(e), 56-2-305
B. Definitions 3
1. Insurance Producer
Ref: 56-6-102
2. Business Entity
Ref: 56-6-102
3. Limited Lines Producer
Ref: 56-6-102, 56-6-110
4. Unauthorized insurer
Ref: 56-6-114
5. Compensation and referrals
Ref: 56-6-113, 56-6-125
6. Fiduciary
Ref: 56-6-116
7. Domestic and Foreign Insurance Companies
Ref: 56-1-102
C. License Requirements……3-4
Ref: 56-6-103; 56-6-104; 56-6-105
1. Insurance Producer
Ref: Dept. Rule 0780-1-56; 56-6-106; 56-6-112; 56-6-121
2. Agency Appointments/Termination
Ref: 56-6-115; 56-6-117
3. Resident/nonresident
Ref: 56-6-106; 56-6-108
4. Exceptions
Ref: 56-6-104; 56-6-105; 56-6-109
a. Licenses
b. Examination
5. Temporary license
Ref: 56-6-111
6. License renewal
Ref: 56-6-107
7. General requirements
Ref: 56-6-103, 56-6-104
8. Continuing Education
Ref: Dept. Rule 0780-1-56; 56-6-107
D. License Suspension/Revocation.....1
1. General provisions
Ref: 56-6-112, 56-1-109, 36-5-706
2. Notice
Ref: 56-6-112
E. Unfair Practices 4
Ref: 56-6-125, 56-8-104-105
1. False advertising
Ref: 56-8-104
2. Defamation
Ref: 56-8-104
3. Boycotting, coercion, and intimidation
Ref: 56-8-104
4. Unfair Discrimination
Ref: 56-8-104
5. Rebating

Ref: 56-8-104

6. Unfair claims settlement practices
   Ref: 56-8-105; Dept. Rule 0780-01-05
7. Other topics
   Ref: 56-8-104

F. Life and Health Guaranty Association.....0-1
Ref: 56-12-201 through 220

VII. TENNESSEE LAWS, AND DEPARTMENTAL RULES PERTINENT TO ACCIDENT AND HEALTH INSURANCE ONLY.....4

A. Required provisions
Ref: 56-26-108, 56-26-129

B. Policy cancellation, renewal
Ref: 56-26-125, 126, 56-26-109

C. Group policies
Ref: 56-26-127, 202, 56-7-2301, 56-7-2360, 56-7-2602

D. Blanket or franchise school insurance
Ref: 56-7-2323, 2324

E. School accident coverage
Ref: 56-7-2324, 2325

F. Medicare supplement insurance
Ref: 56-26-132; Dept. Rule 0780-1-58-.12

1. Policy Terms/Definitions
   Ref: Dept. Rule 0780-1-58-.05, 0780-1-58-.04
2. Prohibited Policy provisions
   Ref: Dept. Rule 0780-1-58-.06
3. Minimum standards
   Ref: Dept. Rule 0780-1-58-.08, 0780-58-.17
4. Eligibility
   Ref: 56-7-1453; Dept. Rule 0780-01-58.13-14

G. Long-term Care
Ref: 56-42-101-105, 107-11; Rule 0780-1-61

H. Mandated Coverages (Offerings and Benefits)
Ref: 56-7-1002, 56-7-1003, 2301-2368, 2601-2606

I. External Review
Ref: 56-61-113, 116

J. Affordable Care Act

1. Exchanges/Marketplace (ACA Section 1321)
2. Taxes, penalties, and subsidies (ACA Section 1401, 1402)
3. Essential health benefits (ACA Section 1302)
   a. Mental health and substance use disorder parity
   b. Pediatric services
   c. Preventive services
4. Employer notification responsibilities (ACA Section 1511-1515)
5. Fees for individual major medical policy when commission is not paid
   Ref: 56-6-125(b)

PROPERTY-GENERAL KNOWLEDGE

CONTENT OUTLINE

Product Knowledge, Terms and Concepts

(50 scoreable questions plus 5 pretest questions)

I. TYPES OF POLICIES 22

A. Homeowners

1. HO-2
2. HO-3
3. HO-4
4. HO-5
5. HO-6
6. HO-8

B. Dwelling policies

1. DP-1
2. DP-2
3. DP-3

C. Commercial lines

1. Commercial Package Policy (CPP)
2. Commercial property
   a. Commercial building and business personal property form
   b. Causes of loss forms
   c. Business income
   d. Extra expense
   e. Equipment breakdown
3. Business Owners Policy (BOP)
4. Builders Risk
5. Cyber First-Party Coverage

D. Inland marine

1. Personal Articles floaters
2. Commercial Property floaters

E. National Flood Insurance Program

F. Others

1. Earthquake
2. Mobile Homes
3. Watercraft
4. Farm Owners
5. Windstorm

II. INSURANCE TERMS AND RELATED CONCEPTS.....15

A. Insurance

1. Law of Large Numbers

B. Insurable interest

C. Risk

1. Pure vs. Speculative Risk

D. Hazard

1. Moral
2. Morale
3. Physical

E. Peril

F. Loss

1. Direct
2. Indirect

G. Loss Valuation

1. Actual cash value
2. Replacement cost
3. Market value
4. Stated/agreed value
5. Salvage value

H. Proximate cause

I. Deductible

J. Indemnity
K. Limits of liability
L. Coinsurance/Insurance to value
M. Occurrence
N. Cancellation
O. Nonrenewal
P. Vacancy and unoccupancy
Q. Liability
1. Absolute
2. Strict
3. Vicarious

R. Negligence
S. Binder
T. Endorsements
U. Blanket vs. Specific

III. POLICY PROVISIONS AND CONTRACT LAW.....13
A. Declarations
B. Insuring agreement
C. Conditions
D. Exclusions
E. Definition of the insured
F. Duties of the insured
G. Obligations of the insurance company
H. Mortgagee rights
I. Proof of loss
J. Notice of claim
K. Appraisal
L. Other Insurance Provision
M. Subrogation
N. Elements of a contract
O. Warranties, representations, and concealment
P. Sources of underwriting information
Q. Fair Credit Reporting Act
R. Privacy Protection (Gramm Leach Bliley)
S. Policy Application
T. Terrorism Risk Insurance Act (TRIA)
U. Territory

PROPERTY
TENNESSEE SPECIFIC CONTENT OUTLINE

State Laws, Rules and Regulations

(18 scoreable questions plus 4 pretest questions)

IV. TENNESSEE LAWS, AND DEPARTMENTAL RULES COMMON TO LIFE, ACCIDENT AND HEALTH, PROPERTY AND CASUALTY INSURANCE 14
Ref: 56-6-101 through 56-6-126

A. Powers of Commissioner 2
1. Hearings and judicial review
Ref: 56-6-112
2. Investigations
Ref: 56-6-120
3. Regulatory authority
Ref: 56-6-107 through 112; 56-1-408
4. Penalties
Ref: 56-6-112(e), 56-2-305

B. Definitions 3
1. Insurance Producer
Ref: 56-6-102
2. Business Entity
Ref: 56-6-102
3. Limited Lines Producer
Ref: 56-6-102; 56-6-110
4. Unauthorized insurer
Ref: 56-6-114
5. Compensation and referrals
Ref: 56-6-113, 56-6-125
6. Fiduciary
Ref: 56-6-116
7. Domestic and Foreign Insurance Companies
Ref: 56-1-102

C. License Requirements……..……2
Ref: 56-6-103, 104, 105
1. Insurance Producer
Ref: Dept. Rule 0780-1-56; 56-6-106, 56-6-112, 56-6-121
2. Agency Appointments/Termination
Ref: 56-6-115; 56-6-117
3. Resident/nonresident
Ref: 56-6-106; 56-6-108
4. Exceptions
Ref: 56-6-104; 56-6-105; 56-6-109
a. Licenses
b. Examination
5. Temporary license
Ref: 56-6-111
6. License renewal
Ref: 56-6-107
7. General requirements
Ref: 56-6-103, 56-6-104
8. Continuing Education
Ref: Dept. Rule 0780-1-56; 56-6-107

D. License Suspension/Revocation.....2
1. General provisions
Ref: 56-6-112, 56-1-109, 36-5-706
2. Notice
Ref: 56-6-112

E. Unfair Practices 3
Ref: 56-7-113; 56-6-125, 56-8-104-105
1. False advertising
Ref: 56-8-104
2. Defamation
Ref: 56-8-104
3. Boycotting, coercion, and intimidation
Ref: 56-8-104
4. Unfair Discrimination
Ref: 56-8-104
5. Rebating
Ref: 56-8-104
6. Unfair claims settlement practices
Ref: 56-8-105; Dept. Rule 0780-01-05
7. Other topics

Ref: 56-8-104

F. Guaranty Association……1

Ref: 56-12-101 through 121

G. Credit Information*.....1

Ref: 56-5-201 through 207

*Property, Casualty and Personal Lines only

V. TENNESSEE LAWS, AND DEPARTMENTAL RULES PERTINENT TO PROPERTY INSURANCE ONLY 4

A. Fire Insurance 1

1. Fair value

Ref: 56-7-801

2. Property inspection

Ref: 56-7-801; 803

3. Loss by fire

Ref: 56-7-802

B. Personal Risk Insurance 1

1. Nonrenewal

Ref: 56-7-1901; 1902; 1805

2. Rates

Ref: 56-5-105

3. Mandated offer of coverage/Sinkhole coverage

Ref: 56-7-130

C. Commercial Risk Insurance.....2

1. Definitions

Ref: 56-5- 102

a. Commercial Risk Insurance

b. Nonpayment of premium

2. Cancellation

Ref: 56-7-1803; 1804

3. Nonrenewal

Ref: 56-7-1805

4. Rates

Ref: 56-7-1806; 56-5-106

5. Request for loss runs

Ref: 56-5-123

CASUALTY-GENERAL KNOWLEDGE

CONTENT OUTLINE

Product Knowledge, Terms and Concepts

(50 scoreable questions plus 5 pretest questions)

I. TYPES OF POLICIES, BONDS, AND RELATED TERMS.....23

A. Commercial general liability

1. Exposures
   a. Premises and Operations
   b. Products and Completed Operations
2. Coverage
   a. Coverage A: Bodily Injury and Property Damage Liability (Occurrence, Claims made including Retroactive Date)
   b. overage B: Personal Injury and Advertising Injury
   c. Coverage C: Medical Payments
   d. Supplemental Payments
   e. Who is an insured
   f. First named insured
   g. Limits (Per occurrence, Annual Aggregate)
   h. Damage to Property of Others

B. Automobile: personal auto and business auto

1. Liability
   a. Bodily Injury
   b. Property Damage
   c. Split Limits
   d. Combined Single Limit
2. Medical Payments
3. Physical Damage (collision; other than collision; specified perils)
4. Uninsured motorists
5. Underinsured motorists
6. Who is an insured
7. Types of Auto
   a. Owned
   b. Non-owned
   c. Hired
   d. Temporary Substitute
   e. Newly Acquired Autos
   f. Transportation Expense and Rental Reimbursement Expense
8. Auto Dealers Coverage Form, including Garagekeepers Insurance
9. Exclusions
10. Individual Insured and Drive Other Car (DOC)
11. Mobile equipment

C. Workers Compensation Insurance, Employers Liability Insurance, and Related Issues

(This section does not deal with specifics of state law, which are addressed elsewhere in this outline.)

1. Standard policy concepts
   a. Who is an employee/employer
   b. Compensation
2. Work-related vs. non-work-related
3. Other states' insurance
4. Employers Liability
5. Exclusive remedy
6. Premium Determination

D. Crime

1. Employee Dishonesty
2. Theft
3. Robbery
4. Burglary
5. Forgery and Alteration
6. Mysterious disappearance

E. Bonds

1. Surety
2. Fidelity

F. Professional liability

1. Errors and Omissions
2. Medical Malpractice
3. Directors and Officers (D&O)
4. Employment Practices Liability (EPLI)
5. Cyber liability and data breach, funds transfer
6. Liquor liability

G. Umbrella/Excess Liability

H. Business Owners Policy (BOP)

II. INSURANCE TERMS AND RELATED CONCEPTS.....15

A. Risk
B. Hazards
1. Moral
2. Morale
3. Physical
C. Indemnity
D. Insurable interest
E. Loss valuation
1. Actual cash value
2. Replacement cost
3. Market value
4. Stated/agreed value
5. Salvage value
F. Negligence
G. Liability
H. Occurrence
I. Binders
J. Warranties
K. Representations
L. Concealment
M. Deposit Premium/Audit
N. Certificate of Insurance
O. Law of Large Numbers
P. Pure vs. Speculative Risk
Q. Endorsements
R. Damages
1. Compensatory
a. General
b. Special
2. Punitive
S. Compliance with provisions of Fair Credit Reporting Act

III. POLICY PROVISIONS 12

A. Declarations
B. Insuring agreement
C. Conditions
D. Exclusions and Limitations
E. Definition of the insured
F. Duties of the insured after a loss
G. Cancellation and nonrenewal provisions
H. Supplementary payments
I. Proof of loss
J. Notice of claim
K. Other insurance
L. Subrogation
M. Loss settlement provisions including consent to settle a loss
N. Terrorism Risk Insurance Act (TRIA)

CASUALTY
TENNESSEE SPECIFIC CONTENT OUTLINE

State Laws, Rules and Regulations

(18 scoreable questions plus 4 pretest questions)

IV. TENNESSEE LAWS, AND DEPARTMENTAL RULES COMMON TO LIFE, ACCIDENT AND HEALTH, PROPERTY AND CASUALTY INSURANCE 14

Ref: 56-6-101 through 56-6-126

A. Powers of Commissioner 2
1. Hearings and judicial review
Ref: 56-6-112
2. Investigations
Ref: 56-6-120
3. Regulatory authority
Ref: 56-6-107 through 112
4. Penalties
Ref: 56-6-112(e), 56-2-305

B. Definitions.....3
1. Insurance Producer
Ref: 56-6-102
2. Business Entity
Ref: 56-6-102
3. Limited Lines Producer
Ref: 56-6-102, 56-6-110
4. Unauthorized insurer
Ref: 56-6-114
5. Compensation and referrals
Ref: 56-6-113, 56-6-125
6. Fiduciary
Ref: 56-6-116
7. Domestic and Foreign Insurance Companies
Ref: 56-1-102

C. License Requirements……..2
Ref: 56-6-103; 56-6-104; 56-6-105
1. Insurance Producer
Ref: Dept. Rule 0780-1-56; 56-6-106, 56-6-112; 56-6-121
2. Agency Appointments/Termination
Ref: 56-6-115; 56-6-117
3. Resident/nonresident
Ref: 56-6-106; 56-6-108
4. Exceptions
Ref: 56-6-104; 56-6-105; 56-6-109
a. Licenses
b. Examination
5. Temporary license
Ref: 56-6-111
6. License renewal
Ref: 56-6-107
7. General requirements
Ref: 56-6-103, 56-6-104
8. Continuing Education
Ref: Dept. Rule 0780-1-56; 56-6-107

D. License Suspension/Revocation.....2
1. General provisions
Ref: 56-6-112, 56-1-109, 36-5-706
2. Notice
Ref: 56-6-112

E. Unfair Practices 3
Ref: 56-6-125, 56-8-104-105
1. False advertising
Ref: 56-8-104
2. Defamation
Ref: 56-8-104
3. Boycotting, coercion, and intimidation
Ref: 56-8-104
4. Unfair Discrimination
Ref: 56-8-104
5. Rebating
Ref: 56-8-104
6. Unfair claims settlement practices
Ref: 56-8-105; Dept. Rule 0780-01-05
7. Other topics
Ref: 56-8-104

F. Guaranty Association……..1
Ref: 56-12-101 through 121

G. Credit Information* 1
Ref: 56-5-201 through 207

*Property, Casualty and Personal Lines only

V. TENNESSEE LAWS, AND DEPARTMENTAL RULES PERTINENT TO CASUALTY INSURANCE ONLY 4

A. Financial responsibility
Ref: 55-12-102, 55-12-114; 56-7-1119, 55-12-141
1. Automobile Liability insurance-primary coverage
Ref: 56-7-1101
2. Form SR-22
Ref: 55-12-102, 55-12-114
3. Ride-sharing services
Ref: 55-12-141, 56-7-1119

B. Noncancellable/Guaranteed Renewable policies
Ref: 56-7-1102

C. Uninsured Motorists Coverage
Ref: 56-7-1201 through 1206

D. Accident Prevention Courses
Ref: 56-7-1107, 55-51-106

E. Cancellation of Automobile Insurance
Ref: 56-7-1302, 1303, 1304

F. Notice of Assigned Risk Eligibility
Ref: 56-7-1305

G. Workers' Compensation
Ref: 50-6-101, 102, 103; 110; 56-5- 114

H. Request for loss runs
Ref: 56-5-123

TENNESSEE TITLE INSURANCE
CONTENT OUTLINE

(50 scoreable questions)

I. TENNESSEE LAWS, AND DEPARTMENTAL RULES COMMON TO ALL LINES OF INSURANCE…….10
Ref: 56-6-101 through 56-6-126

A. Powers of Commissioner
1. Hearings and judicial review
Ref: 56-6-112
2. Investigations
Ref: 56-6-120
3. Regulatory authority
Ref: 56-6-112
4. Penalties
Ref: 56-6-112(e), 56-2-305
5. Rates
Ref: 56-35-111

B. Definitions
1. Title Insurance agent
Ref: 56-35-102
2. Unauthorized insurer
Ref: 56-6-114
3. Fiduciary
Ref: 56-6-116
4. Rates
Ref: 0780-01-12-01; 56-35-102

C. License Requirements
Ref: 56-6-103, 104, 105
1. Title insurance agent
Ref: Dept. Rule 0780-1-56; 56-6-106, 56-6-112, 56-6-121
2. Agency Contracts/Termination
Ref: 56-6-115; 56-6-117; 56-35-204-5
3. Resident/nonresident
Ref: 56-6-106; 56-6-108
4. Exemptions
Ref: 56-6-104; 56-6-105; 56-6-109
a. Licenses
b. Examination
5. Pre-licensing education
6. Temporary license
Ref: 56-6-111
7. License renewal
Ref: 56-6-107
8. General requirements
Ref: 56-6-103, 56-6-104
9. Continuing Education
Ref: Dept. Rule 0780-1-56; 56-6-107
10. Bonds
Ref: 56-35-202
11. Duties of the agent
Ref: 56-35-129

D. License Suspension/Revocation
1. General provisions
Ref: 56-6-112
2. Notice
Ref: 56-6-112

E. Unfair Trade Practices
1. Boycotting
Ref: 56-8-104
2. Rebating
Ref: 56-8-104; 56-35-119
3. Unfair claims settlement practices
Ref: 56-8-104

4. Other topics
Ref: 56-8-104

II. GENERAL INSURANCE TERMS, CONCEPT, POLICY PROVISIONS AND CONTRACT LAW……10
Ref: Refer to Property-General Knowledge Content Outline, Sections II & III.
A. Insurable interest
B. Risk
C. Indemnity
D. Limits of liability
E. Insuring agreement
F. Conditions
G. Exclusions
H. Definitions of the insured
I. Duties of the insured
J. Obligations of the insurance company
K. Subrogation
L. Elements of a contract

III. TITLE INSURANCE POLICIES……10
A. Commitments
B. Types of ALTA Policies
1. Owners
2. Homeowners 1-4 Family
3. Loan
4. Short form
C. ALTA Policy Provisions
1. Covered Risks
2. Exclusions from Coverage
3. Conditions
D. ALTA Schedules
1. Schedule A
2. Schedule B
E. Basic Endorsements
1. ALTA 1-10 series

IV. REAL ESTATE OWNERSHIP……4
A. Fee Simple
B. Tenants in Common
C. Joint Tenancy, with Right of Survivorship
D. Life Estate
E. Leasehold
F. Tenancy by the Entirety

V. RIGHTS and INTERESTS……4
A. Easements and Rights of Way
B. Covenants, Conditions and Restrictions
C. Liens
1. Voluntary
2. Involuntary

VI. LEGAL DESCRIPTIONS……4
A. Lot and Block
B. Metes and Bounds
C. Condominium and PUD
D. Riparian rights
E. Common Description Terminology

VII. METHODS of TRANSFER/CONVEYANCES……8
A. Voluntary Conveyances
1. Warranty Deed
2. Deed of Trust/ Mortgage
3. Quit Claim Deed
4. Lease
5. Devise
B. Involuntary Transfers or transfers by Operation of Law
1. Foreclosure
2. Bankruptcy
3. Inheritance
4. Tax or Judicial Sale
6. Eminent Domain
7. Adverse possession

PERSONAL LINES
GENERAL KNOWLEDGE
CONTENT OUTLINE
Product Knowledge, Terms and Concepts

(75 scoreable questions plus 5 pretest questions)

I. TYPES OF PROPERTY POLICIES……10
A. Homeowners
1. HO-2
2. HO-3
3. HO-4
4. HO-5
5. HO-6
6. HO-8
B. Dwelling policies
1. DP-1
2. DP-2
3. DP-3
C. Inland marine
1. Personal Articles floaters
D. National Flood Insurance Program
E. Others
1. Earthquake
2. Mobile Homes
3. Watercraft
4. Windstorm

II. TYPES OF CASUALTY POLICIES……13
A. Automobile: personal auto
1. Liability
a. Bodily Injury
b. Property Damage
c. Split Limits
d. Combined Single Limit
2. Medical Payments
3. Physical Damage (collision; other than collision; specified perils)
4. Uninsured motorists
5. Underinsured motorists
6. Who is an insured
7. Types of Auto
a. Owned
b. Non-owned
c. Hired
d. Temporary Substitute

e. Newly Acquired Autos
f. Transportation Expense and Rental Reimbursement Expense
8. Exclusions

B. Umbrella/Excess liability

III. PROPERTY AND CASUALTY INSURANCE TERMS AND RELATED CONCEPTS.....28

A. Insurance
1. Law of Large Numbers

B. Insurable interest

C. Risk
1. Pure vs. Speculative Risk

D. Hazard
1. Moral
2. Morale
3. Physical

E. Peril

F. Loss
1. Direct
2. Indirect

G. Loss Valuation
1. Actual cash value
2. Replacement cost
3. Market value
4. Stated value
5. Salvage value

H. Proximate cause

I. Deductible

J. Indemnity

K. Limits of liability

L. Coinsurance/Insurance to value

M. Occurrence

N. Cancellation

O. Nonrenewal

P. Vacancy and unoccupancy

Q. Liability
1. Absolute
2. Strict
3. Vicarious

R. Negligence

S. Binder

T. Endorsements

U. Blanket vs. Specific

V. Burglary, Robbery, Theft, and Mysterious Disappearance

W. Warranties

X. Representations

Y. Concealment

Z. Deposit Premium/Audit

AA. Certificate of Insurance

BB. Damages
1. Compensatory
   a. General
   b. Special
2. Punitive

CC. Compliance with Provisions of Fair Credit Reporting Act

IV. PROPERTY AND CASUALTY POLICY PROVISIONS AND CONTRACT LAW.....24

A. Declarations

B. Insuring agreement

C. Conditions

D. Exclusions

E. Definition of the insured

F. Duties of the insured after a loss

G. Obligations of the insurance company

H. Mortgagee rights

I. Proof of loss

J. Notice of claim

K. Appraisal

L. Other Insurance Provision

M. Subrogation

N. Elements of a contract

O. Sources of underwriting information

P. Fair Credit Reporting Act

Q. Privacy Protection (Gramm Leach Bliley)

R. Policy Application

S. Terrorism Risk Insurance Act (TRIA)

T. Cancellation and nonrenewal provisions

U. Supplementary payments

V. Loss settlement provisions including consent to settle a loss

W. Territory

PERSONAL LINES
TENNESSEE SPECIFIC
CONTENT OUTLINE

State Laws, Rules and Regulations

(25 scoreable questions plus 6 pretest questions)

V. TENNESSEE LAWS, AND DEPARTMENTAL RULES COMMON TO LIFE, ACCIDENT AND HEALTH, PROPERTY AND CASUALTY INSURANCE 14

Ref: 56-6-101 through 56-6-126

A. Powers of Commissioner 2
1. Hearings and judicial review
   Ref: 56-6-112
2. Investigations
   Ref: 56-6-120
3. Regulatory authority
   Ref: 56-6-107 through 112
4. Penalties
   Ref: 56-6-112(e), 56-2-305

B. Definitions.....3
1. Insurance Producer
   Ref: 56-6-102
2. Business Entity
   Ref: 56-6-102
3. Limited Lines Producer
   Ref: 56-6-102, 56-6-110
4. Unauthorized insurer

Ref: 56-6-114

5. Compensation and referrals
Ref: 56-6-113, 56-6-125

6. Fiduciary
Ref: 56-6-116

7. Domestic and Foreign Insurance Companies
Ref: 56-1-102

C. License Requirements……..2
Ref: 56-6-103; 56-6-104; 56-6-105

1. Insurance Producer
Ref: Dept. Rule 0780-1-56; 56-6-102; 56-6-112; 56-6-121

2. Agency Appointments/Termination
Ref: 56-6-115; 56-6-117

3. Resident/nonresident
Ref: 56-6-106; 56-6-108

4. Exceptions
Ref: 56-6-104; 56-6-105; 56-6-109
a. Licenses
b. Examination

5. Temporary license
Ref: 56-6-111

6. License renewal
Ref: 56-6-107

7. General requirements
Ref: 56-6-103, 56-6-104

8. Continuing Education
Ref: Dept. Rule 0780-1-56; 56-6-107

D. License Suspension/Revocation.....2

1. General provisions
Ref: 56-6-112, 56-1-109, 36-5-706

2. Notice
Ref: 56-6-112

E. Unfair Practices 3
Ref: 56-6-125, 56-8-104-105

1. False advertising
Ref: 56-8-104

2. Defamation
Ref: 56-8-104

3. Boycotting, coercion, and intimidation
Ref: 56-8-104

4. Unfair Discrimination
Ref: 56-8-104

5. Rebating
Ref: 56-8-104

6. Unfair claims settlement practices
Ref: 56-8-105; Dept. Rule 0780-01-05

7. Other topics
Ref: 56-8-104

F. Guaranty Association……1
Ref: 56-12-101 through 121

G. Credit Information*.....1
Ref: 56-5-201 through 207

***Property, Casualty and Personal Lines only**

VI. TENNESSEE LAWS, AND DEPARTMENTAL RULES PERTINENT TO PERSONAL LINES INSURANCE ONLY ……11

A. Fire Insurance……2

1. Fair value
Ref: 56-7-801

2. Property inspection
Ref: 56-7-801; 803

3. Loss by fire
Ref: 56-7-802

B. Personal Risk Insurance 1

1. Nonrenewal
Ref: 56-7-1901; 1902

2. Mandated offer of coverage/Sinkhole coverage
Ref: 56-7-130

C. Financial responsibility…….. 3
Ref: 55-12-102

1. Automobile Liability insurance-primary coverage
Ref: 56-7-1101; 56-7-1119, 55-12-141

2. Form SR-22
Ref: 55-12-102, 55-12-114

3. Ride-sharing services
Ref: 55-12-141, 56-7-1119

D. Noncancellable/Guaranteed Renewable policies……..1
Ref: 56-7-1102

E. Uninsured Motorists Coverage.....1
Ref: 56-7-1201 through 1206

F. Accident Prevention Course.....1
Ref: 56-7-1107

G. Cancellation of Automobile Insurance.....1
Ref: 56-7-1302, 1303, 1304

H. Notice of Assigned Risk Eligibility..…..1
Ref: 56-7-1305

TENNESSEE PUBLIC ADJUSTER
CONTENT OUTLINE
PRODUCT KNOWLEDGE, TERMS AND CONCEPTS

(50 scoreable questions)

I. TENNESSEE LAWS AND REGULATIONS PERTINENT TO PUBLIC ADJUSTERS……15
Ref: 56-6-901-920 AND RULE 0780-1-91

A. Powers of Commissioner

1. Hearings and judicial review
Ref: 56-6-910

2. Investigations
Ref: 56-6-919

3. Regulatory authority
Ref: 56-6-920

4. Penalties
Ref: 56-6-910, 56-2-305

B. Definitions

1. Public Adjuster
Ref: 56-6-902

2. Business Entity
Ref: 56-6-903

C. License Requirements
Ref: 56-6-903, 56-6-904, 56-6-905
1. Public Adjuster
Ref: 56-6-903; 56-6-904; 56-6-905
2. Resident/nonresident
Ref: 56-6-908
3. Exemptions
Ref: 56-6-907
a. Licenses
b. Examination
4. License renewal
Ref: 56-6-909
a. Lapse 56-6-909
5. General requirements/Financial Responsibility
Ref: 56-6-903, 55-12-102
6. Continuing Education
Ref: Dept. Rule 0780-1-91; 56-6-912

D. License Suspension/Revocation
1. General provisions
Ref: 56-6-910 and 56-6-918
2. Notice
Ref: 56-6-910

E. Other Requirements
Ref: 56-6-913, 56-6-914, 56-6-916, 56-6-917
1. Fees
2. Written Contracts
3. Ethical Considerations

F. Unfair Trade Practices
1. Unfair claims settlement practices
Ref: 56-8-104
2. Other topics
Ref: 56-8-104

II. GENERAL PROPERTY INSURANCE PRODUCT KNOWLEDGE PERTINENT TO PUBLIC ADJUSTERS……..16
Ref: All topics make reference to general product knowledge, unless otherwise noted

A. Personal Lines coverage
Ref: ISO Homeowners policies
1. Dwelling and Contents
a. Basic coverages, provisions, and clauses
2. Homeowners and forms/coverages
a. Policy provisions
b. Replacement costs
c. Appraisal
d. Optional provisions
e. Special limits of liability
f. Proof of Loss
3. General Property forms
4. Mine subsidence
5. Fire Insurance

B. Commercial Lines coverage
1. Commercial Property forms
a. Commercial property and buildings
b. Causes of Loss
2. Commercial Package Policy (CPP)
3. Businessowner policy
4. Commercial and Special Multi-peril
5. Builder's Risk

C. Additional Coverages and Exclusions
a. Business Interruption
b. Time Element
c. Law and Ordinance exclusion
d. Law and Ordinance coverage
e. Valuable Papers and Records
f. Vandalism and Malicious Mischief
g. Broad Form

D. Flood Insurance

III. PROPERTY AND CASUALTY INSURANCE TERMS AND RELATED CONCEPTS ……16

A. Insurable interest
B. Indemnity
C. Peril
D. Loss
1. Direct
2. Indirect
E. Proximate cause
F. Earnings
G. Appraisal
H. Estimating
I. Deductible
J. Actual cash value
K. Replacement cost
L. Depreciation
M. Obsolescence
N. Abandonment
O. Vacancy and unoccupancy
P. Salvage
Q. Binders
R. Liability
S. Limit of Liability
T. Theft
U. Burglary
V. Robbery
W. Waiver
X. Estoppel
Y. Coinsurance
Z. Hazard
AA. Bailments

IV. Property and Casualty policy provisions……3

A. Proof of Loss
B. Notice of claim
C. Material misrepresentations
D. Assignment
E. Subrogation
F. Mortgagee rights
G. Apportionment clause
H. Arbitration/Appraisal

ENGLISH AS A SECOND LANGUAGE (ESL) REQUEST FORM

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GENERAL INFORMATION

Candidates may test at any Pearson VUE Test Center nationally.

TEST CENTERS	
LOCATION	SCHEDULE
Brentwood, TN	4 days a week and Saturday
Chattanooga, TN	4 days a week
Hartsville, TN	varies
Jackson, TN	3 days a week
Johnson City, TN	4 days a week
Knoxville, TN	4 days a week and Saturday
Livingston, TN	varies
Martin, TN	varies
Memphis, TN	5 days a week
Memphis (Midtown), TN	5 days a week
Nashville, TN	4 days a week and Saturday

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PEARSON VUE HOLIDAY SCHEDULE

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