



Tennessee

Insurance Licensing Candidate Handbook

November 2024

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

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 **visiting** 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 14. Candidates will leave the test center with an official score report in hand.

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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 <i>Attn: Regulatory Program, 5601 Green Valley Dr., Bloomington, MN 55437</i>	
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 <i>Producer Licensing Section</i> 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 11.)
3. 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.

APPLICANTS WITH A CRIMINAL BACKGROUND

Any applicant who has been convicted of a misdemeanor or felony, or who has criminal proceedings currently pending against him/her, should file his/her application directly with the Department of Commerce and Insurance.

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.*

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 $1\frac{1}{2}$ 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 14. 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.

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, fire-arms 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
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Sample Answer: (A) (B) (C) (D)

TENNESSEE

Insurance Content Outlines

English content outlines: Effective September 16, 2024

Spanish content outlines: Effective September 16, 2024

**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 Contracts/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

F. Annuities

Ref: Dept. Rule 0780-01-86

1. Licensing

2. Suitability

- 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

**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

- 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

- 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 Contracts/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

**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

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)

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

**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

- 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 Contracts/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/Revocation2

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

E. Unfair Practices3

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
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

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

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. Coverage 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

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)

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<i>Ref: 56-6-101 through 56-6-126</i>	
A. Powers of Commissioner 2	
1. Hearings and judicial review	
<i>Ref: 56-6-112</i>	
2. Investigations	
<i>Ref: 56-6-120</i>	
3. Regulatory authority	
<i>Ref: 56-6-107 through 112</i>	
4. Penalties	
<i>Ref: 56-6-112(e), 56-2-305</i>	
B. Definitions..... 3	
1. Insurance Producer	
<i>Ref: 56-6-102</i>	
2. Business Entity	
<i>Ref: 56-6-102</i>	
3. Limited Lines Producer	
<i>Ref: 56-6-102, 56-6-110</i>	
4. Unauthorized insurer	
<i>Ref: 56-6-114</i>	
5. Compensation and referrals	
<i>Ref: 56-6-113, 56-6-125</i>	
6. Fiduciary	
<i>Ref: 56-6-116</i>	
7. Domestic and Foreign Insurance Companies	
<i>Ref: 56-1-102</i>	
C. License Requirements..... 2	
<i>Ref: 56-6-103; 56-6-104; 56-6-105</i>	
1. Insurance Producer	
<i>Ref: Dept. Rule 0780-1-56; 56-6-106, 56-6-112; 56-6-121</i>	
2. Agency Contracts/Termination	
<i>Ref: 56-6-115; 56-6-117</i>	
3. Resident/nonresident	
<i>Ref: 56-6-106; 56-6-108</i>	
4. Exceptions	
<i>Ref: 56-6-104; 56-6-105; 56-6-109</i>	
a. Licenses	
b. Examination	
5. Temporary license	
<i>Ref: 56-6-111</i>	
6. License renewal	
<i>Ref: 56-6-107</i>	
7. General requirements	
<i>Ref: 56-6-103, 56-6-104</i>	
8. Continuing Education	
<i>Ref: Dept. Rule 0780-1-56; 56-6-107</i>	
D. License Suspension/Revocation 2	
1. General provisions	
<i>Ref: 56-6-112, 56-1-109, 36-5-706</i>	
2. Notice	
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E. Unfair Practices 3	
<i>Ref: 56-6-125, 56-8-104-105</i>	
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 POLICIES10

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 POLICIES13

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
A. Powers of Commissioner	2
1. Hearings and judicial review	
<i>Ref: 56-6-112</i>	
2. Investigations	
<i>Ref: 56-6-120</i>	
3. Regulatory authority	
<i>Ref: 56-6-107 through 112</i>	
4. Penalties	
<i>Ref: 56-6-112(e), 56-2-305</i>	
B. Definitions.....	3
1. Insurance Producer	
<i>Ref: 56-6-102</i>	
2. Business Entity	
<i>Ref: 56-6-102</i>	
3. Limited Lines Producer	
<i>Ref: 56-6-102, 56-6-110</i>	
4. Unauthorized insurer	
<i>Ref: 56-6-114</i>	
5. Compensation and referrals	
<i>Ref: 56-6-113, 56-6-125</i>	
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 Contracts/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 ONLY11

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
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 <i>Ref: 56-6-908</i>	
3. Exemptions <i>Ref: 56-6-907</i>	
a. Licenses	
b. Examination	
4. License renewal <i>Ref: 56-6-909</i>	
a. Lapse 56-6-909	
5. General requirements/Financial Responsibility <i>Ref: 56-6-903, 55-12-102</i>	
6. Continuing Education <i>Ref: Dept. Rule 0780-1-91; 56-6-912</i>	
D. License Suspension/Revocation	
1. General provisions <i>Ref: 56-6-910 and 56-6-918</i>	
2. Notice <i>Ref: 56-6-910</i>	
E. Other Requirements <i>Ref: 56-6-913, 56-6-914, 56-6-916, 56-6-917</i>	
1. Fees	
2. Written Contracts	
3. Ethical Considerations	
F. Unfair Trade Practices	
1. Unfair claims settlement practices <i>Ref: 56-8-104</i>	
2. Other topics <i>Ref: 56-8-104</i>	
G. Credit Information* <i>References: 56-5-401 through 407</i>	
II. GENERAL PROPERTY INSURANCE PRODUCT KNOWLEDGE PERTINENT TO PUBLIC ADJUSTERS.....16 <i>Ref: All topics make reference to general product knowledge, unless otherwise noted</i>	
A. Personal Lines coverage <i>Ref: ISO Homeowners policies</i>	
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
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	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

**CONOCIMIENTOS GENERALES SOBRE
SEGUROS DE VIDA
BOSQUEJO DEL CONTENIDO**

Conocimiento, términos y conceptos del producto
(50 preguntas que cuentan para la puntuación)

I. TIPOS DE PÓLIZAS 15

A. Productos tradicionales del seguro ordinario de vida

1. Seguro ordinario de vida
2. Seguro de vida de paga limitada y prima única

B. Productos de seguro de vida por intereses/sensibles/ajustables al mercado

1. Seguro de vida universal
2. Seguro ordinario de vida variable
3. Seguro de vida universal variable
4. Seguro de vida ordinario sensible a intereses
5. Seguro de vida indexado

C. Seguro de vida de término

1. Tipos
 - a. Nivelado
 - b. Decreciente
 - c. Devolución de primas
 - d. Renovable anualmente
2. Características especiales
 - a. Renovable
 - b. Convertible

D. Anualidades

1. Primas únicas y flexibles
2. Inmediatas y diferidas
3. Fijas y variables
4. Indexado
5. Acumulación y periodos de anualidad
6. Opciones de paga de beneficios

E. Planes combinados y variaciones

1. Seguro de vida mancomunado (primero en morir)
2. Seguro de vida de sobreviviente (el segundo que fallezca)

II. ENDOSOS, DISPOSICIONES, OPCIONES Y EXCLUSIONES DE LAS PÓLIZAS15

A. Endosos de las pólizas

1. Exoneración de la prima y exoneración de deducción mensual
2. Asegurabilidad garantizada
3. Beneficio al pagador
4. Muerte accidental y/o muerte accidental y desmembramiento
5. Endosos de término
6. Otros asegurados
7. Cuidados a largo plazo

8. Devolución de primas
9. Discapacidad
10. Costo de vida

B. Disposiciones y opciones de la póliza

1. Contrato entero
2. Cláusula de seguro
3. Período de revisión
4. Contraprestación
5. Derechos del dueño
6. Designación de beneficiario
 - a. Primario y contingente
 - b. Revocable e irrevocable
 - c. Desastre común
 - d. Beneficiarios menores de edad
 - e. Designación por clase
7. Pago de primas
 - a. Modos
 - b. Período de gracia
 - c. Préstamo automático de primas contra la póliza
 - d. Nivelado o flexible
8. Reinstalación
9. Préstamos contra la póliza, retiros y rescates parciales
10. Opciones de no caducidad
11. Dividendos y opciones de dividendos (por ejemplo, participante, no-participante)
12. Incontestabilidad
13. Asignaciones
14. Suicidio
15. Indicar la edad o género erróneo
16. Opciones de liquidación
17. Beneficios acelerados por muerte

C. Exclusiones de la póliza

1. Guerra
2. Aviación
3. Ocupación peligrosa

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1. Firmas requeridas
2. Cambios a la solicitud
3. Consecuencias de las solicitudes incompletas
4. Garantías y representaciones
5. Cobro de la primera prima y entrega del recibo
6. Reemplazo
7. Divulgaciones en el lugar de la venta (por ejemplo, HIPPA, consentimiento de prueba de VIH)
8. Ley PATRIOT de los EE.UU./antilavado de dinero
9. Privacidad de la Ley Gramn-Leach-Bliley (GLBA)

B. Aseguramiento

1. Interés asegurable

2. Información médica y reportes al consumidor
3. Ley de Informe Justo de Crédito
4. Clasificaciones de riesgos
5. Seguro de vida propiedad de un extraño/inversionista (STOLI, por sus siglas en inglés)

C. Entrega de la póliza

1. Cuando comienza la cobertura
2. Explicarle al cliente la póliza y sus disposiciones, endosos, exclusiones y clasificaciones

D. Ley contractual

1. Elementos de un contrato
 - a. Contraprestación
 - b. Oferta y aceptación
 - c. Partes competentes
 - d. Propósito legal
2. Aspectos especiales del contrato de seguros
 - a. Condicional
 - b. Unilateral
 - c. Adhesión
 - d. Aleatorio

IV. JUBILACIÓN Y OTROS CONCEPTOS DE SEGUROS... 8

A. Terceros dueños

B. Acuerdos de liquidación de seguro de vida

C. Seguro de vida grupal

1. Privilegio de conversión
2. Contributiva vs. no contributiva

D. Planes de jubilación

1. Planes calificados
2. Planes no calificados

E. Análisis/adecuación de las necesidades de seguro de vida

1. Necesidades de seguro personal
2. Necesidades de seguro comercial
 - a. Persona clave
 - b. Compraventa

F. Beneficios del Seguro Social

G. Tratamiento de impuestos para las primas, recaudos y dividendos de los seguros

1. Seguro de vida individual
2. Seguro de vida grupal
3. Contratos Modificados de Vida e Inversiones (MEC, por sus siglas en inglés)

**VIDA ESPECÍFICO PARA
TENNESSEE
BOSQUEJO DE CONTENIDO**

Leyes, reglas y regulaciones del estado

(18 preguntas que cuentan para la puntuación)

V. LEYES Y REGLAS DEPARTAMENTALES COMUNES DE TENNESSEE PARA SEGUROS DE VIDA, ACCIDENTES Y SALUD, PROPIEDAD Y PERCANCES14

Ref: 56-6-101 hasta 56-6-126

A. Poderes del Comisionado2

1. Audiencias y revisión judicial
Ref: 56-6-112
2. Investigaciones

Ref: 56-6-120

3. Autoridad reguladora

Ref: 56-6-107 hasta 112

4. Penalidades

Ref: 56-6-112(e), 56-2-305

B. Definiciones3

1. Productor de seguros

Ref: 56-6-102

2. Entidad comercial

Ref: 56-6-102

3. Productor de líneas limitadas

Ref: 56-6-102, 56-6-110

4. Aseguradora no autorizada

Ref: 56-6-114

5. Compensación y recomendaciones

Ref: 56-6-113, 56-6-125

6. Fiduciario

Ref: 56-6-116

7. Compañías de seguros locales y extranjeras (foreign)

Ref: 56-1-102

C. Requisitos para la licencia.....3-4

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

1. Productor de seguros

Ref: Regla del Dpto. 0780-1-56; 56-6-106; 56-6-112; 56-6-121

2. Contratos/Rescisión de agencias

Ref: 56-6-115; 56-6-117

3. Residente/no residente

Ref: 56-6-106; 56-6-108

4. Excepciones

Ref: 56-6-104; 56-6-105; 56-6-109

a. Licencias

b. Examen

5. Licencia temporal

Ref: 56-6-111

6. Renovación de licencia

Ref: 56-6-107

7. Requisitos generales

Ref: 56-6-103, 56-6-104; Regla del Dpto. 0780-01-86

8. Educación continua

Ref: Regla del Dpto. 0780-1-56; 56-6-107; Regla del Dpto. 0780-01-86

D. Suspensión/Revocación de licencia1

1. Disposiciones generales

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

2. Notificación

Ref: 56-6-112

E. Prácticas injustas4

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

1. Publicidad falsa

Ref: 56-8-104

2. Difamación

Ref: 56-8-104

3. Boicot, coacción e intimidación

Ref: 56-8-104

4. Discriminación injusta

Ref: 56-8-104

5. Reembolso (rebating)
Ref: 56-8-104
6. Prácticas injustas de liquidación de reclamaciones
Ref: 56-8-105; Regla del Dpto. 0780-01-05
7. Otros temas
Ref: 56-8-104

F. Asociación Afianzadora de Vida y Salud.....0-1

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VI. LEYES Y REGLAS DEPARTAMENTALES DE TENNESSEE PERTINENTES A SEGUROS DE VIDA SOLAMENTE4

A. Disposiciones obligatorias

Ref: 56-7-2305, 2307, 2308

B. Definiciones

Ref: Regla del Dpto. 0780-1-40-.03. 0780-1-40-.02

C. Requisitos de divulgación

Ref: Regla del Dpto. 0780-1-40-.04

D. Reglas generales

Ref: Regla del Dpto. 0780-1-40-.05

E. Reemplazo

Ref: Regla del Dpto. 0780-1-24-.02

1. Exenciones
Ref: Regla del Dpto. 0780-1-24-.04
2. Deberes de los productores
Ref: Regla del Dpto. 0780-1-24-.05

F. Anualidades

Ref: Regla del Dpto. 0780-01-86

1. Licencias
2. Idoneidad

siglas en inglés) y Cuentas de Ahorros de Salud (HSA)

8. Cuentas de reembolso de salud (HRA)

D. Pólizas suplementarias de Medicare

E. Seguro grupal

1. Diferencias entre los contratos individuales y grupales
2. Características generales
3. COBRA

F. Cuidados a Largo Plazo (LTC, por sus siglas en inglés) Individual/de grupo

1. Requisitos
2. Niveles de cuidado

G. Otras pólizas

1. Dental
2. Vista
3. Cáncer
4. Enfermedades críticas o específicas
5. Lugar de trabajo (patrocinados por el empleador)
6. Indemnización de hospitalización
7. Médico a corto plazo
8. Accidente

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A. Disposiciones obligatorias

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2. Límite de tiempo para ciertas defensas (incontestabilidad)
3. Período de gracia
4. Reinstalación
5. Notificación de reclamación
6. Formularios de reclamación
7. Comprobante de pérdida
8. Momento del pago de reclamaciones
9. Pago de reclamaciones
10. Examen físico y autopsia
11. Acciones Legales
12. Cambio de Beneficiario
13. Declaración incorrecta de edad o género
14. Cambio de ocupación
15. Ocupación ilegal
16. Proporción de ingresos con el seguro

B. Otras disposiciones y cláusulas

1. Cláusula de seguro
2. Período de revisión
3. Cláusula de contraprestación
4. Período de probatoria
5. Período de Eliminación
6. Exoneración de prima
7. Exclusiones y limitaciones
8. Condiciones preexistentes
9. Coaseguro
10. Deducibles
11. Gastos elegibles
12. Copagos
13. Requisitos de preautorización y aprobación previa
14. Cargos usuales, razonables y habituales (URC, por sus siglas en inglés)
15. Límites máximos de beneficios de por vida,

CONOCIMIENTOS GENERALES SOBRE SEGUROS DE ACCIDENTES Y SALUD BOSQUEJO DEL CONTENIDO

Conocimiento, términos y conceptos del producto (50 preguntas que cuentan para la puntuación)

I. TIPOS DE PÓLIZAS DE SALUD16

A. Ingreso por Discapacidad

1. Póliza individual de ingreso por discapacidad
2. Póliza de gastos administrativos comerciales
3. Póliza de compra de interés comercial por discapacidad
4. Póliza grupal de ingreso por discapacidad
5. Póliza para empleado clave

B. Muerte Accidental y Desmembramiento

C. Seguro de gastos médicos

1. Pólizas básicas de hospital, médicas y de cirugía
2. Póliza para gastos médicos mayores
3. Organizaciones para el Mantenimiento de la Salud (HMO, por sus siglas en inglés)
4. Organizaciones de Proveedores Preferidos (PPO, por sus siglas en inglés)
5. Planes de Punto de Servicio (POS, por sus siglas en inglés)
6. Cuentas de Gastos Flexibles (FSA, por sus siglas en inglés)
7. Planes de Salud con Deducible Alto (HDHP, por sus

anuales o por causa

C. Endosos

1. Impedimento/exclusiones
2. Asegurabilidad garantizada
3. Opción de aumento futuro

D. Derechos de renovación

1. No cancelable
2. Cancelable
3. Renovación garantizada

III. SEGUROS SOCIALES.....6

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

B. Medicaid

C. Beneficios de Seguro Social

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A. Discapacidad total, parcial, recurrente y residual

B. Derechos del dueño

C. Beneficios de los niños dependientes

D. Beneficiarios primarios y contingentes

E. Modos de pago de prima

F. No duplicación y coordinación de beneficios (por ejemplo, primario vs. excedente)

G. Ocupacional vs. no ocupacional

H. Tratamiento de impuestos de las primas y recaudos de los contratos de seguros (por ejemplo, ingreso por discapacidad y gastos médicos)

I. Atención médica administrada

J. Compensación a los trabajadores

K. Subrogación

V. PROCEDIMIENTO DE ASEGURAMIENTO DE CAMPO..... 8

A. Llenar la solicitud

B. Explicar las fuentes de información de asegurabilidad y la información de confidencialidad de HIPAA (por ejemplo, el Informe de MIB y la Ley Informe Justo de Crédito)

C. Pago de prima inicial y recibo y consecuencias del recibo (por ejemplo, examen médico)

D. Envío de la solicitud (y la prima inicial si la cobró) a la compañía para procesar el aseguramiento

E. Entrega de la póliza

F. Explicarles a los clientes las pólizas y sus disposiciones, endosos, exclusiones y clasificaciones

G. Reemplazo

H. Ley contractual

1. Elementos de un contrato
2. Interés asegurable
3. Garantías y representaciones
4. Características especiales de los contratos de seguro
 - a. Condicional
 - b. Unilateral
 - c. Adhesión
 - d. Aleatorio

**ACCIDENTES Y SALUD
ESPECÍFICOS PARA TENNESSEE
BOSQUEJO DE CONTENIDO**

Leyes, reglas y regulaciones del estado

(18 preguntas que cuentan para la puntuación)

VI. LEYES Y REGLAS DEPARTAMENTALES COMUNES DE TENNESSEE PARA SEGUROS DE VIDA, ACCIDENTES Y SALUD, PROPIEDAD Y PERCANCES14

Ref: 56-6-101 hasta 56-6-126

A. Poderes del Comisionado2

1. Audiencias y revisión judicial

Ref: 56-6-112

2. Investigaciones

Ref: 56-6-120

3. Autoridad reguladora

Ref: 56-6-107 hasta 112

4. Penalidades

Ref: 56-6-112(e), 56-2-305

B. Definiciones3

1. Productor de seguros

Ref: 56-6-102

2. Entidad comercial

Ref: 56-6-102

3. Productor de líneas limitadas

Ref: 56-6-102, 56-6-110

4. Aseguradora no autorizada

Ref: 56-6-114

5. Compensación y recomendaciones

Ref: 56-6-113, 56-6-125

6. Fiduciario

Ref: 56-6-116

7. Compañías de seguros locales y extranjeras

(foreign)

Ref: 56-1-102

C. Requisitos para la licencia.....3-4

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

1. Productor de seguros

Ref: Regla del Dpto. 0780-1-56; 56-6-106; 56-6-112; 56-6-121

2. Contratos/Rescisión de agencias

Ref: 56-6-115; 56-6-117

3. Residente/no residente

Ref: 56-6-106; 56-6-108

4. Excepciones

Ref: 56-6-104; 56-6-105; 56-6-109

a. Licencias

b. Examen

5. Licencia temporal

Ref: 56-6-111

6. Renovación de licencia

Ref: 56-6-107

7. Requisitos generales

Ref: 56-6-103, 56-6-104

8. Educación continua

Ref: Regla del Dpto. 0780-1-56; 56-6-107

D. Suspensión/Revocación de licencia1

1. Disposiciones generales

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

2. Notificación

Ref: 56-6-112

E. Prácticas injustas4

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

1. Publicidad falsa
Ref: 56-8-104
2. Difamación
Ref: 56-8-104
3. Boicot, coacción e intimidación
Ref: 56-8-104
4. Discriminación injusta
Ref: 56-8-104
5. Reembolso (rebating)
Ref: 56-8-104
6. Prácticas injustas de liquidación de reclamaciones
Ref: 56-8-105; Regla del Dpto. 0780-01-05
7. Otros temas
Ref: 56-8-104

F. Asociación Afianzadora de Vida y Salud.....0-

1

Ref: 56-12-201 hasta 220

VII. LEYES Y REGLAS DEPARTAMENTALES DE TENNESSEE PERTINENTES A SEGUROS DE ACCIDENTES Y SALUD SOLAMENTE.....4

A. Disposiciones obligatorias

Ref: 56-26-108, 56-26-129

B. Cancelación, renovación de pólizas

Ref: 56-26-125, 126, 56-26-109

C. Pólizas de grupo

Ref: 56-26-127, 202, 56-7-2301, 56-7-2360, 56-7-2602

D. Seguro escolar general o de franquicia

Ref: 56-7-2323- 2324

E. Cobertura de accidentes escolares

Ref: 56-7-2324, 2325

F. Seguro Suplementario de Medicare

Ref: 56-26-132; Regla del Dpto. 0780-1-58-.12

1. Términos/Definiciones de la póliza
Ref: Regla del Dpto. 0780-1-58-.05, 0780-1-58-.04
2. Disposiciones prohibidas de la póliza
Ref: Regla del Dpto. 0780-1-58-.06
3. Estándares mínimos
Ref: Regla del Dpto. 0780-1-58-.08, 0780-58-.17
4. Requisitos
Ref: 56-7-1453; Regla del Dpto. 0780-01-58.13-14

G. Cuidado a Largo Plazo

Ref: 56-42-101-105, 107-11; Regla 0780-1-61

H. Coberturas obligatorias (Ofertas y Beneficios)

Ref: 56-7-1002, 56-7-1003, 2301-2368, 2601-2606

I. Revisión externa

Ref: 56-61-113, 116

J. Ley de Cuidado de Salud a Bajo Precio

(Affordable Care Act, ACA)

1. Intercambios/Mercado de seguros (Sección 1321 de la ACA)
2. Impuestos, penalidades y subsidios (Secciones 1401, 1402 de la ACA)
3. Beneficios esenciales de salud (Sección 1302 de la ACA)
 - a. Paridad de trastornos de salud mental y uso de sustancias
 - b. Servicios pediátricos
 - c. Servicios de cuidado preventivo

4. Responsabilidades de aviso del empleador (Secciones 1511-1515 de la ACA)
5. Cuotas para póliza de salud individual para gastos mayores cuando no se paga comisión
Ref: 56-6-125(b)

**PROPIEDAD
CONOCIMIENTOS GENERALES
BOSQUEJO DEL CONTENIDO**

**Conocimiento, términos y conceptos del producto
(50 preguntas que cuentan para la puntuación)**

I. TIPOS DE PÓLIZAS.....22

A. Propietarios de viviendas

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2. HO-3
3. HO-4
4. HO-5
5. HO-6
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B. Pólizas para domicilios

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

C. Líneas comerciales

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2. Propiedad comercial
 - a. Formulario de cobertura a edificios y a propiedad personal
 - b. Formularios de causa de la pérdida
 - c. Ingreso comercial
 - d. Gasto extra
 - e. Averías de equipos
3. Póliza para Comerciantes (BOP, por sus siglas en inglés)
4. Riesgo de la Constructora
5. Cobertura cibernética de persona asegurada

D. Interiores marítimos

1. Flotantes de Artículos Personales
2. Flotantes de Propiedad Comercial

E. Programa Nacional de Seguros contra Inundaciones

F. Otros

1. Terremoto
2. Casas móviles
3. Embarcaciones
4. Dueños de propiedades agrícolas
5. Ventarrones

II. TÉRMINOS DE SEGUROS Y CONCEPTOS RELACIONADOS..... 15

A. Seguros

1. La ley de los grandes números

B. Interés asegurable

C. Riesgo (Risk)

1. Riesgo puro vs. especulativo

D. Peligro (hazard)

1. Ético	
2. Moral	
3. Físico	
E. Riesgo inmediato (peril)	
F. Pérdida	
1. Directa	
2. Indirecta	
G. Avalúo de las pérdidas	
1. Valor real en efectivo	
2. Costo de reemplazo	
3. Valor de mercado	
4. Valor declarado/acordado	
5. Valor de salvamento	
H. Causa inmediata	
I. Deducible	
J. Indemnización	
K. Límites de responsabilidad civil	
L. Coaseguro/seguro en proporción al valor	
M. Acontecimiento	
N. Cancelación	
O. No renovación	
P. Vacante y no habilitada	
Q. Responsabilidad civil	
1. Absoluta	
2. Estricta	
3. Vicaria	
R. Negligencia	
S. Provisionales	
T. Endosos	
U. General vs. Específica	
III. DISPOSICIONES DE LA PÓLIZA Y DERECHO CONTRACTUAL.....13	
A. Declaraciones	
B. Acuerdo de Seguro	
C. Condiciones	
D. Exclusiones	
E. Definición de asegurado	
F. Deberes del asegurado	
G. Obligaciones de la compañía de seguros	
H. Derechos del acreedor hipotecario	
I. Comprobante de pérdida	
J. Notificación de reclamación	
K. Avalúo	
L. Otra disposición de seguros	
M. Subrogación	
N. Elementos de un contrato	
O. Garantías, representaciones y ocultación	
P. Fuentes de información para el aseguramiento	
Q. Ley de Informe Justo de Crédito	
R. Protección de la privacidad (Gramm Leach Bliley)	
S. Solicitud de la póliza	
T. Ley de Seguros de Riesgo de Terrorismo (TRIA, por sus siglas en inglés)	
U. Territorio	

**PROPIEDAD
ESPECÍFICO PARA TENNESSEE
BOSQUEJO DE CONTENIDO**

Leyes, reglas y regulaciones del estado

(18 preguntas que cuentan para la puntuación)

IV. LEYES Y REGLAS DEPARTAMENTALES COMUNES DE TENNESSEE PARA SEGUROS DE VIDA,

ACCIDENTES Y SALUD, PROPIEDAD Y PERCANCES14

Ref: 56-6-101 hasta 56-6-126

A. Poderes del Comisionado2

1. Audiencias y revisión judicial
Ref: 56-6-112
2. Investigaciones
Ref: 56-6-120
3. Autoridad reguladora
Ref: 56-6-107 hasta 112; 56-1-408
4. Penalidades
Ref: 56-6-112(e), 56-2-305

B. Definiciones3

1. Productor de seguros
Ref: 56-6-102
2. Entidad comercial
Ref: 56-6-102
3. Productor de líneas limitadas
Ref: 56-6-102; 56-6-110
4. Aseguradora no autorizada
Ref: 56-6-114
5. Compensación y recomendaciones
Ref: 56-6-113, 56-6-125
6. Fiduciario
Ref: 56-6-116
7. Compañías de seguros locales y extranjeras (foreign)
Ref: 56-1-102

C. Requisitos para la licencia.....2

- Ref: 56-6-103, 104, 105*
1. Productor de seguros
Ref: Regla del Dpto. 0780-1-56; 56-6-106, 56-6-112, 56-6-121
 2. Contratos/Rescisión de agencias
Ref: 56-6-115; 56-6-117
 3. Residente/no residente
Ref: 56-6-106; 56-6-108
 4. Excepciones
Ref: 56-6-104; 56-6-105; 56-6-109
 - a. Licencias
 - b. Examen
 5. Licencia temporal
Ref: 56-6-111
 6. Renovación de licencia
Ref: 56-6-107
 7. Requisitos generales
Ref: 56-6-103, 56-6-104
 8. Educación continua
Ref: Regla del Dpto. 0780-1-56; 56-6-107

D. Suspensión/Revocación de licencia2

1. Disposiciones generales
Ref: 56-6-112, 56-1-109, 36-5-706
2. Notificación
Ref: 56-6-112

E. Prácticas injustas3

- Ref: 56-7-113; 56-6-125, 56-8-104-105*
1. Publicidad falsa
Ref: 56-8-104

2. Difamación
Ref: 56-8-104
3. Boicot, coacción e intimidación
Ref: 56-8-104
4. Discriminación injusta
Ref: 56-8-104
5. Reembolso (rebating)
Ref: 56-8-104
6. Prácticas injustas de liquidación de reclamaciones
Ref: 56-8-105; Regla del Dpto. 0780-01-05
7. Otros temas
Ref: 56-8-104

F. Asociación

Afianzadora.....1

Ref: 56-12-101 hasta 121

G. Información crediticia*1

Ref: 56-5-201 hasta 207

*Propiedad, Percances y Líneas Personales solamente

VI. LEYES Y REGLAS DEPARTAMENTALES DE TENNESSEE PERTINENTES A SEGUROS DE PROPIEDAD SOLAMENTE4

A. Seguro contra incendio.....1

1. Valor justo
Ref: 56-7-801
2. Inspección de la propiedad
Ref: 56-7-801; 803
3. Pérdida por incendio
Ref: 56-7-802

B. Seguro de Riesgo Personal1

1. No renovación
Ref: 56-7-1901; 1902; 1805
2. Tarifas
Ref: 56-5-105
3. Oferta obligatoria de cobertura
Ref: 56-7-130

B. Seguro de Riesgo Comercial.....2

1. Definiciones
Ref: 56-5-102
 - a. Seguro de Riesgo Comercial
 - b. Falta de pago de la prima
2. Cancelación
Ref: 56-7-1803; 1804
3. No renovación
Ref: 56-7-1805
4. Tarifas
Ref: 56-7-1806; 56-5-106
5. Solicitud de pérdidas notificadas
Ref: 56-5-123

1. Exposiciones
 - a. Establecimientos y operaciones
 - b. Productos y operaciones completadas
2. Cobertura
 - a. Cobertura A: Responsabilidad civil por daños corporales y daños a la propiedad (Acontecimiento, Reclamaciones hechas incluyendo fecha retroactiva)
 - b. Cobertura B: Lesiones Personales y Daños por Publicidad
 - c. Cobertura C: Pagos Médicos
 - d. Pagos Suplementarios
 - e. Quién es un asegurado
 - f. Primer asegurado nombrado
 - g. Límites (Por Acontecimiento, Acumulación anual)
 - h. Daños a la Propiedad de Otros

B. Automóvil: automóvil personal y automóvil comercial

1. Responsabilidad civil
 - a. Lesiones Corporales
 - b. Daño a la Propiedad
 - c. Límites Divididos
 - d. Límite Único Combinado
2. Pagos Médicos
3. Daños Físicos (colisión; otros no causados por colisión; peligros inmediatos específicos)
4. Conductores sin seguro
5. Conductor sin límites suficientes de seguro
6. Quién es un asegurado
7. Tipos de automóvil
 - a. Con derecho propietario
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C. Seguros de Compensación para los Trabajadores, Seguro de Responsabilidad Civil para Empleadores y asuntos relacionados

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PERCANCES

**CONOCIMIENTOS GENERALES
BOSQUEJO DEL CONTENIDO**

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**PERCANCES
ESPECÍFICO PARA TENNESSEE
BOSQUEJO DE CONTENIDO**

Leyes, reglas y regulaciones del estado

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LÍNEAS PERSONALES - CONOCIMIENTO GENERAL

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- 4. Conductores sin seguro
- 5. Conductor sin límites suficientes de seguro
- 6. Quién es un asegurado
- 7. Tipos de Auto
 - a. Con derecho propietario
 - b. Sin derecho propietario
 - c. Contratado
 - d. Sustituto Temporal
 - e. Autos Nuevos Adquiridos
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V. Disposiciones de liquidación de pérdidas incluyendo consentimiento para liquidar una pérdida

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**LÍNEAS PERSONALES
ESPECÍFICAS PARA TENNESSEE
BOSQUEJO DE CONTENIDO**

Leyes, reglas y regulaciones del estado

(25 preguntas que cuentan para la puntuación)

V. LEYES Y REGLAS DEPARTAMENTALES COMUNES DE TENNESSEE PARA SEGUROS DE VIDA, ACCIDENTES Y SALUD, PROPIEDAD Y PERCANCES14

Ref: 56-6-101 hasta 56-6-126

A. Poderes del Comisionado2

- 1. Audiencias y revisión judicial

Ref: 56-6-112

- 2. Investigaciones

Ref: 56-6-120

- 3. Autoridad reguladora

Ref: 56-6-107 hasta 112

- 4. Penalidades

Ref: 56-6-112(e), 56-2-305

B. Definiciones3

- 1. Productor de seguros

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- 2. Entidad comercial

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- 3. Productor de líneas limitadas

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- 4. Aseguradora no autorizada

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- 5. Compensación y recomendaciones

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- 6. Fiduciario

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- 7. Compañías de seguros locales y extranjeras (foreign)

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Ref: Regla del Dpto. 0780-1-56; 56-6-102; 56-6-112; 56-6-121

- 2. Contratos/Rescisión de agencias

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