

TENNESSEE

Insurance Content Outlines

English 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

**HEALTH-GENERAL KNOWLEDGE
CONTENT OUTLINE**

Product Knowledge, Terms and Concepts

(50 scoreable questions plus 5 pretest questions)

I. TYPES OF POLICIES 16

A. Disability income

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

B. Accidental death and dismemberment

C. Medical expense insurance

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

D. Medicare supplement policies

E. Group insurance

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

F. Individual/Group Long Term Care (LTC)

1. Eligibility
2. Levels of care

G. Other policies

1. Dental

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

II. POLICY PROVISIONS, CLAUSES, AND RIDERS 15

A. Mandatory and optional provisions

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

B. Other provisions and clauses

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

C. Riders

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

D. Rights of renewability

1. Noncancelable
2. Cancelable
3. Guaranteed renewable

III. SOCIAL INSURANCE 6

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

B. Medicaid

C. Social Security benefits

IV. OTHER INSURANCE CONCEPTS 5

- A. Total, partial, recurrent and residual disability
- B. Owner's rights
- C. Dependent children benefits
- D. Primary and contingent beneficiaries
- E. Modes of premium payments
- F. Nonduplication and coordination of benefits (e.g., primary vs. excess)
- G. Occupational vs. non-occupational
- H. Tax treatment of premiums and proceeds of insurance contracts (e.g., disability income and medical expenses, etc.)
 - I. Managed care
 - J. Workers Compensation
 - K. Subrogation
- V. FIELD UNDERWRITING PROCEDURES 8
 - A. Completing the application
 - B. Explaining sources of insurability and HIPAA privacy information (e.g., MIB Report, Fair Credit Reporting Act, etc.)
 - C. Initial premium payment and receipt and consequences of the receipt (e.g., medical examination, etc.)
 - D. Submitting application (and initial premium if collected) to company for underwriting
 - E. Policy delivery
 - F. Explaining policy and its provisions, riders, exclusions, and ratings to clients
 - G. Replacement
 - H. Contract law
 - 1. Elements of a contract
 - 2. Insurable interest
 - 3. Warranties and representations
 - 4. Unique aspects of the insurance contract
 - a. Conditional
 - b. Unilateral
 - c. Adhesion
 - d. Aleatory

- 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	
<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; 56-1-408</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, 104, 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/Revocation2	
1. General provisions	
<i>Ref: 56-6-112, 56-1-109, 36-5-706</i>	
2. Notice	
<i>Ref: 56-6-112</i>	
E. Unfair Practices3	
<i>Ref: 56-7-113; 56-6-125, 56-8-104-105</i>	
1. False advertising	
<i>Ref: 56-8-104</i>	
2. Defamation	
<i>Ref: 56-8-104</i>	
3. Boycotting, coercion, and intimidation	
<i>Ref: 56-8-104</i>	
4. Unfair Discrimination	
<i>Ref: 56-8-104</i>	
5. Rebating	
<i>Ref: 56-8-104</i>	
6. Unfair claims settlement practices	
<i>Ref: 56-8-105; Dept. Rule 0780-01-05</i>	
7. Other topics	
<i>Ref: 56-8-104</i>	
F. Guaranty Association.....1	
<i>Ref: 56-12-101 through 121</i>	

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)

IV. TENNESSEE LAWS, AND DEPARTMENTAL RULES COMMON TO LIFE, ACCIDENT AND HEALTH, PROPERTY AND CASUALTY INSURANCE 14	
<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	
<i>Ref: 56-6-112</i>	
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
III. PROPERTY AND CASUALTY INSURANCE TERMS AND RELATED CONCEPTS16	
	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