



TENNESSEE

Insurance Content Outlines

**LIFE-GENERAL KNOWLEDGE
CONTENT OUTLINE**

Product Knowledge, Terms and Concepts
(50 scoreable questions plus 10 pretest questions)

I. TYPES OF POLICIES 12

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

E. Combination plans and variations

1. Joint life
2. Survivorship life (second to die)

II. POLICY RIDERS, PROVISIONS, OPTIONS, AND EXCLUSIONS.....18

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

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
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 (eg. 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

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

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
2. Unique aspects of the insurance contract
 - a. Conditional

- b. Unilateral
- c. Adhesion
- d. Aleatory

IV. TAXES, RETIREMENT, AND OTHER INSURANCE CONCEPTS 8

- A. Third-party ownership**
- B. Viatical Settlements**
- C. Life Settlements**
- D. Group life insurance**
 - 1. Conversion privilege
 - 2. Contributory vs. noncontributory
- E. Retirement plans**
 - 1. Qualified plans
 - 2. Nonqualified plans
- F. Life insurance needs analysis/suitability**
 - 1. Personal insurance needs
 - 2. Business insurance needs
 - a. Key person
 - b. Buy sell
- G. Social Security benefits**
- H. Tax treatment of insurance premiums, proceeds, and dividends**
 - 1. Individual life
 - 2. Group life
 - 7. 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
- 4. Unauthorized insurer
Ref: 56-6-114
- 5. Compensation and referrals
Ref: 56-6-113

- 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. Pre-licensing education
Ref: 56-6-109; Dept. Rule 0780-1-56
- 6. Temporary license
Ref: 56-6-111
- 7. License renewal
Ref: 56-6-107
- 8. General requirements
Ref: 56-6-103, 56-6-104; Dept. Rule 0780-01-86
- 9. 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
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: 56-7-2307

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

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 sex

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

D. Rights of renewability

1. Noncancelable

2. Cancelable

3. Guaranteed renewable

III. SOCIAL INSURANCE..... 3

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

B. Medicaid

C. Social Security benefits

IV. OTHER INSURANCE CONCEPTS 4

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

**HEALTH-GENERAL KNOWLEDGE
CONTENT OUTLINE**

Product Knowledge, Terms and Concepts

(50 scoreable questions plus 10 pretest questions)

I. TYPES OF POLICIES 14

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)

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)

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..... 20

A. Mandatory and optional provisions

- 1. Entire contract

J. Workers Compensation
K. Subrogation

V. FIELD UNDERWRITING PROCEDURES 9

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
 - a. Aleatory

Ref: 56-6-113

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
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3. Resident/nonresident
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4. Exceptions
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 - a. Licenses
 - b. Examination
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Ref: 56-6-109; Dept. Rule 0780-1-56
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

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

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

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

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

**ACCIDENT AND HEALTH
TENNESSEE SPECIFIC
CONTENT OUTLINE**

State Laws, Rules and Regulations

(18 scoreable questions plus 4 pretest questions)

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Ref: 56-6-107 through 112
4. Penalties
Ref: 56-6-112(e), 56-2-305

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Ref: 56-6-102
2. Business Entity
Ref: 56-6-102
3. Limited Lines Producer
Ref: 56-6-102
4. Unauthorized insurer
Ref: 56-6-114
5. Compensation and referrals

- 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, 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)

- 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
- 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..... 14

- A. Insurance**
 - 1. Law of Large Numbers
- B. Insurable interest**
- C. Risk**
 - 1. Pure vs. Speculative Risk
- D. Hazard**
 - 1. Moral
 - 2. Morale
 - 3. Physical
- E. Peril**
- F. Loss**
 - 1. Direct
 - 2. Indirect
- G. Loss Valuation**
 - 1. Actual cash value
 - 2. Replacement cost
 - 3. Market value
 - 4. Stated/agreed value
 - 5. Salvage value
- H. Proximate cause**
- I. Deductible**
- J. Indemnity**
- K. Limits of liability**
- L. Coinsurance/Insurance to value**
- M. Occurrence**
- N. Cancellation**
- O. Nonrenewal**
- P. Vacancy and unoccupancy**
- Q. Liability**
 - 1. Absolute
 - 2. Strict
 - 3. Vicarious
- R. Negligence**
- S. Binder**

**PROPERTY-GENERAL KNOWLEDGE
CONTENT OUTLINE**

Product Knowledge, Terms and Concepts

(50 scoreable questions plus 10 pretest questions)

- I. TYPES OF POLICIES 25**
 - 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

T. Endorsements
U. Blanket vs. Specific

III. POLICY PROVISIONS AND CONTRACT LAW 11

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)

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. Pre-licensing education
Ref: 56-6-109; Dept. Rule 0780-1-56

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

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 Practices.....3
Ref: 56-7-113; 56-6-125, 56-8-104-105

1. False advertising
Ref: 56-8-104

2. Defamation
Ref: 56-8-104

3. Boycotting
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 ONLY4

A. Fire Insurance.....1

**PROPERTY
TENNESSEE SPECIFIC
CONTENT OUTLINE**

State Laws, Rules and Regulations

(18 scoreable questions plus 4 pretest questions)

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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

- 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

- 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. Garage Coverage Form, including Garagekeepers Insurance
- 9. Exclusions
- 10. Individual Insured and Drive Other Car (DOC)
- 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

G. Umbrella/Excess Liability

II. INSURANCE TERMS AND RELATED CONCEPTS.....14

- A. Risk**
- B. Hazards**
- 1. Moral
- 2. Morale
- 3. Physical

**CASUALTY-GENERAL KNOWLEDGE
CONTENT OUTLINE
Product Knowledge, Terms and Concepts
(50 scoreable questions plus 10 pretest questions)**

I. TYPES OF POLICIES, BONDS, AND RELATED TERMS..... 25

- 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
- (1) Occurrence
- (2) Claims made
- (a) Retroactive Date
- b. Coverage B: Personal Injury and Advertising Injury
- c. Coverage C: Medical Payments
- d. Supplemental Payments
- e. Who is an insured
- f. Limits
- (1) Per occurrence
- (2) Annual Aggregate
- g. Damage to Property of Others
- B. Automobile: personal auto and business auto**
- 1. Liability
- a. Bodily Injury

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 11	
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. Arbitration	
L. Other insurance	
M. Subrogation	
N. Loss settlement provisions including consent to settle a loss	
O. Terrorism Risk Insurance Act (TRIA)	

**CASUALTY
TENNESSEE SPECIFIC
CONTENT OUTLINE**

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a. Licenses	
b. Examination	
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- 3. Boycotting
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- 4. Unfair Discrimination
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- 2. Form SR-22
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B. Noncancellable/Guaranteed Renewable policies
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D. Accident Prevention Courses
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E. Cancellation of Automobile Insurance
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F. Notice of Assigned Risk Eligibility
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G. Workers' Compensation
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- 3. Regulatory authority
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- 4. Penalties
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- 5. Rates
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- 1. Title Insurance agent
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- 2. Unauthorized insurer
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- 3. Fiduciary
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- 4. Rates
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 - 2. Agency Contracts/Termination
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 - 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
Ref: 56-6-109; Dept. Rule 0780-1-56
 - 6. Temporary license
Ref: 56-6-111
 - 7. License renewal
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 - 8. General requirements
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 - 9. Continuing Education
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 - 10. Bonds
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 - 11. Duties of the agent
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- 1. General provisions
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- 2. Notice
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E. Unfair Trade Practices

- 1. Boycotting
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- 2. Rebating
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- 3. Unfair claims settlement practices
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(50 scoreable questions)

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- F. Conditions**
- G. Exclusions**
- H. Definitions of the insured**
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- 4. Uninsured motorists
- 5. Underinsured motorists
- 6. Who is an insured
- 7. Types of Auto
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 - d. Temporary Substitute
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**PERSONAL LINES
TENNESSEE SPECIFIC
CONTENT OUTLINE**

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(25 scoreable questions plus 6 pretest questions)

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2. Investigations	
<i>Ref: 56-6-120</i>	
3. Regulatory authority	
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4. Unauthorized insurer	
<i>Ref: 56-6-114</i>	
5. Compensation and referrals	

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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. Pre-licensing education
Ref: 56-6-109; Dept. Rule 0780-1-56

6. Temporary license
Ref: 56-6-111

7. License renewal
Ref: 56-6-107

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

D. License Suspension/Revocation 2

1. General provisions
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2. Notice
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E. Unfair Practices 3
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1. False advertising
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2. Defamation
Ref: 56-8-104

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

G. Credit Information*..... 1
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***Property, Casualty and Personal Lines only**

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1. Automobile Liability insurance-primary coverage
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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
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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)

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A. Powers of Commissioner

1. Hearings and judicial review
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2. Investigations
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3. Regulatory authority
Ref: 56-6-920

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

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C. License Requirements <i>Ref: 56-6-903, 56-6-904, 56-6-905</i>	b. Causes of Loss
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2. Resident/nonresident <i>Ref: 56-6-908</i>	3. Businessowner policy
3. Exemptions <i>Ref: 56-6-907</i>	4. Commercial and Special Multi-peril
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b. Examination	C. Additional Coverages and Exclusions
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6. Continuing Education <i>Ref: Dept. Rule 0780-1-91; 56-6-912</i>	d. Law and Ordinance coverage
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f. Proof of Loss	O. Vacancy and unoccupancy
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B. Commercial Lines coverage	S. Limit of Liability
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	B. Notice of claim
	C. Material misrepresentations
	D. Assignment
	E. Subrogation
	F. Mortgagee rights
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**LIFE-GENERAL KNOWLEDGE
CONTENT OUTLINE**

Product Knowledge, Terms and Concepts
(50 scoreable questions plus 5 pretest questions)

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2. Limited-pay and single-premium life

B. Interest/market-sensitive/adjustable life products

1. Universal life
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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
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 - b. Convertible

D. Annuities

1. Single and flexible premium
2. Immediate and deferred
3. Fixed and variable
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5. Accumulation and Annuity Periods
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E. Combination plans and variations

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7. Long term care
8. Return of premium
9. Disability
10. Cost of Living

B. Policy provisions and options

1. Entire contract

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3. Free look
4. Consideration
5. Owner's rights
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 - b. Revocable and irrevocable
 - c. Common disaster
 - d. Minor beneficiaries
 - e. Designation by class
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 - 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)
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9. Gramm-Leach-Bliley Act (GLBA) Privacy

B. Underwriting

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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

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 - b. Offer and Acceptance
 - c. Competent parties
 - d. Legal purpose
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 - b. Unilateral
 - c. Adhesion
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B. Life Settlements

C. Group life insurance

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2. Contributory vs. noncontributory

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2. Nonqualified plans

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2. Business insurance needs
 - a. Key person
 - b. Buy sell

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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 Commissioner2

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. Definitions3

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 Requirements3-4

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. Pre-licensing education

Ref: 56-6-109; Dept. Rule 0780-1-56

6. Temporary license

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7. License renewal

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8. General requirements

Ref: 56-6-103, 56-6-104; Dept. Rule 0780-01-86

9. Continuing Education

Ref: Dept. Rule 0780-1-56; 56-6-107; Dept. Rule 0780-01-86

D. License Suspension/Revocation1

1. General provisions

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2. Notice

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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

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

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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

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9. Payment of claims
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11. Legal actions
12. Change of beneficiary
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14. Change of occupation
15. Illegal occupation
16. Relation of earnings to insurance

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2. Free look
3. Consideration clause
4. Probationary period
5. Elimination period
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7. Exclusions and limitations
8. Preexisting conditions
9. Coinsurance
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13. Pre-authorizations and prior approval requirements
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1. Impairment/exclusions
2. Guaranteed insurability
3. Future increase option

D. Rights of renewability

1. Noncancelable
2. Cancelable
3. Guaranteed renewable

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(50 scoreable questions plus 5 pretest questions)

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4. Unauthorized insurer	<i>Ref: 56-6-114</i>
5. Compensation and referrals	<i>Ref: 56-6-113, 56-6-125</i>
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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>
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6. Temporary license	<i>Ref: 56-6-111</i>
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**ACCIDENT AND HEALTH
TENNESSEE SPECIFIC
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(18 scoreable questions plus 4 pretest questions)

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(50 scoreable questions plus 5 pretest questions)

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**PROPERTY
TENNESSEE SPECIFIC
CONTENT OUTLINE**

State Laws, Rules and Regulations

(18 scoreable questions plus 4 pretest questions)

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2. Investigations	
<i>Ref: 56-6-120</i>	
3. Regulatory authority	

Ref: 56-8-104

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

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*Property, Casualty and Personal Lines only

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d. Combined Single Limit

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b. Non-owned

c. Hired

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**CASUALTY-GENERAL KNOWLEDGE
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(50 scoreable questions plus 5 pretest questions)

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CASUALTY TENNESSEE SPECIFIC CONTENT OUTLINE

State Laws, Rules and Regulations

(18 scoreable questions plus 4 pretest questions)

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<i>Ref: 56-6-112</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	
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7. Domestic and Foreign Insurance Companies	
<i>Ref: 56-1-102</i>	
C. License Requirements.....	2
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<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	
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6. Unfair claims settlement practices	
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*Property, Casualty and Personal Lines only

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(50 scoreable questions)

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GENERAL KNOWLEDGE
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(75 scoreable questions plus 5 pretest questions)

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