

TENNESSEE

Insurance Content Outlines

TENNESSEE

Insurance Supplement

Examination Content Outlines

Effective Date: November 2, 2021

LIFE-GENERAL KNOWLEDGE CONTENT OUTLINE

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

I.	TYPES OF	POLICIES	12	2
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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

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

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- 2. Guaranteed insurability
- 3. Payor benefit
- 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
- Dividends and dividend options (eg. participating, non-participating)
- 12. Incontestability
- 13. Assignments
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- 1. Insurable interest
- 2. Medical information and consumer reports
- 3. Fair Credit Reporting Act
- 4. Risk classification
- Stranger/Investor-owned life insurance (STOLI/IOLI)

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- 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
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Ref: 56-7-1805	C. Workers Compensation Insurance, Employers
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J. Notice of claim	b. Examination
K. Arbitration	<ol><li>Pre-licensing education</li></ol>
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2. Business Entity

a. Commercial property and buildings

# TENNESSEE

Insurance Supplement

# **Examination Content Outlines**

Effective Date: January 1, 2023

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