

**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
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17. Accelerated death benefits

C. Policy exclusions

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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
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 PROCEDURES9

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
Ref: 56-6-115; 56-6-117
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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/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
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Ref: 56-8-104
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4. Unfair Discrimination
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6. Unfair claims settlement practices
Ref: 56-8-105; Dept. Rule 0780-01-05
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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

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

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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

- 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**
Ref: 56-7-2601-2606
- 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 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**
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**PROPERTY-GENERAL KNOWLEDGE
CONTENT OUTLINE**

Product Knowledge, Terms and Concepts

(50 scoreable questions plus 10 pretest questions)

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 - A. Homeowners**
 - 1. HO-2
 - 2. HO-3
 - 3. HO-4
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 - 5. HO-6
 - 6. HO-8
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 - 2. DP-2
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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/Revocation..... 2

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

2. Notice
Ref: 56-6-112

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

1. False advertising
Ref: 56-8-104

2. Defamation
Ref: 56-8-104

3. Boycotting
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

**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
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; 56-5-306
- 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**

**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

- II. INSURANCE TERMS AND RELATED CONCEPTS 14**
- 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 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)	

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TENNESSEE SPECIFIC
CONTENT OUTLINE**

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5. Pre-licensing education	
<i>Ref: 56-6-109; Dept. Rule 0780-1-56</i>	
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- 2. Defamation
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- 3. Boycotting
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- 6. Unfair claims settlement practices
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*Property, Casualty and Personal Lines only

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- B. Noncancellable/Guaranteed Renewable policies**
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- C. Uninsured Motorists Coverage**
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- E. Cancellation of Automobile Insurance**
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- F. Notice of Assigned Risk Eligibility**
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(50 scoreable questions)

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- 1. Title Insurance agent
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- 4. Rates
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 - 2. Agency Contracts/Termination
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 - 3. Resident/nonresident
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 - 4. Exemptions
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 - 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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- 1. General provisions
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E. Unfair Trade Practices

- 1. Boycotting
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- 2. Rebating
Ref: 56-8-104; 56-35-119
- 3. Unfair claims settlement practices
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- 4. Other topics
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- C. Indemnity**
- D. Limits of liability**
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- F. Conditions**
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- B. Tenants in Common**
- C. Joint Tenancy, with Right of Survivorship**
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- 2. Medical Payments
- 3. Physical Damage (collision; other than collision; specified perils)
- 4. Uninsured motorists
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- 6. Who is an insured
- 7. Types of Auto
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 - b. Non-owned
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 - e. Newly Acquired Autos
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**PERSONAL LINES
TENNESSEE SPECIFIC
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(25 scoreable questions plus 6 pretest questions)

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

3. Resident/nonresident
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4. Exceptions
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a. Licenses

b. Examination

5. Pre-licensing education
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6. Temporary license
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7. License renewal
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9. Continuing Education
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D. License Suspension/Revocation 2

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

4. Unfair Discrimination
Ref: 56-8-104

5. Rebating
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6. Unfair claims settlement practices
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F. Guaranty Association.....1
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G. Credit Information*.....1
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***Property, Casualty and Personal Lines only**

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**TENNESSEE PUBLIC ADJUSTER
CONTENT OUTLINE
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CONCEPTS**

(50 scoreable questions)

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