INDIANA

Insurance Content Outlines

Content outlines for exams taken **BEFORE** October 15, 2023

Content outlines for exams taken **ON/AFTER** October 15, 2023
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
   C. Policy exclusions
      1. War
      2. Aviation
      3. Dangerous Occupation

III. COMPLETING THE APPLICATION, UNDERWRITING, AND DELIVERING THE POLICIES…. ........................... 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

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
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

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

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
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: 56-6-113; 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 ..................... 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

Tennessee Insurance Supplement - Examination Content Outlines
Effective: January 1, 2023
PROPERTY-GENERAL KNOWLEDGE
CONTENT OUTLINE
Product Knowledge, Terms and Concepts
(50 scoreable questions plus 5 pretest questions)
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

III. POLICY PROVISIONS AND CONTRACT LAW ..........13
A. Declarations
B. Insuring agreement
C. Conditions
D. Exclusions
E. Definition of the insured
F. Duties of the insured
G. Obligations of the insurance company
H. Mortgagee rights
  I. Proof of loss
J. Notice of claim
K. Appraisal
L. Other Insurance Provision
M. Subrogation
N. Elements of a contract
O. Warranties, representations, and concealment
P. Sources of underwriting information
Q. Fair Credit Reporting Act
R. Privacy Protection (Gramm Leach Bliley)
S. Policy Application
T. Terrorism Risk Insurance Act (TRIA)
U. Territory

PROPERTY
TENNESSEE SPECIFIC CONTENT OUTLINE

State Laws, Rules and Regulations
(18 scoreable questions plus 4 pretest questions)

IV. TENNESSEE LAWS, AND DEPARTMENTAL RULES
COMMON TO LIFE, ACCIDENT AND HEALTH, PROPERTY AND CASUALTY INSURANCE ..........14
Ref: 56-6-101 through 56-6-126
A. Powers of Commissioner .................2
  1. Hearings and judicial review
     Ref: 56-6-112
  2. Investigations
     Ref: 56-6-120
  3. Regulatory authority
     Ref: 56-6-107 through 112; 56-1-408
  4. Penalties
     Ref: 56-6-112(e), 56-2-305
B. Definitions ........................................3
  1. Insurance Producer
     Ref: 56-6-102
  2. Business Entity
     Ref: 56-6-102
  3. Limited Lines Producer
     Ref: 56-6-102; 56-6-110
  4. Unauthorized insurer
     Ref: 56-6-114
  5. Compensation and referrals
     Ref: 56-6-113, 56-6-125
  6. Fiduciary
     Ref: 56-6-116
  7. Domestic and Foreign Insurance Companies
     Ref: 56-1-102
C. License Requirements .........................2
Ref: 56-6-103, 104, 105
  1. Insurance Producer
     Ref: Dept. Rule 0780-1-56; 56-6-106, 56-6-112, 56-6-121
  2. Agency Contracts/Termination
     Ref: 56-6-113, 56-6-117
  3. Resident/nonresident
     Ref: 56-6-106, 56-6-108
  4. Exceptions
     Ref: 56-6-104; 56-6-109; 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
Tennessee Insurance Supplement - Examination Content Outlines

Effective: January 1, 2023

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
   Ref: 56-12-101 through 121

G. Credit Information*
   Ref: 56-5-201 through 207
   *Property, Casualty and Personal Lines only

V. TENNESSEE LAWS, AND DEPARTMENTAL RULES PERTINENT TO PROPERTY INSURANCE ONLY
   1. Fire Insurance
      Ref: 56-7-801
   2. Property inspection
      Ref: 56-7-801; 803
   3. Loss by fire
      Ref: 56-7-802

B. Personal Risk Insurance
   Ref: 56-7-1901; 1902; 1805
   1. Nonrenewal
   2. Rates
   3. Mandated offer of coverage

C. Commercial Risk Insurance
   Ref: 56-5-102
   a. Commercial Risk Insurance
   b. Nonpayment of premium
   c. Coverage A: Bodily Injury and Property Damage Liability (Occurrence, Claims made including Retroactive Date)
   d. Coverage B: Personal Injury and Advertising Injury
   e. Coverage C: Medical Payments
   f. Supplemental Payments
   g. Who is an insured
   h. First named insured
   i. Limits (Per occurrence, Annual Aggregate)
   j. Damage to Property of Others

B. Automobile: personal auto and business 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. Newly Acquired Autos
     e. Transportation Expense and Rental Reimbursement Expense
   8. Auto Dealers Coverage Form, including Garagekeepers Insurance

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)

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

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
   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. Newly Acquired Autos
     e. Transportation Expense and Rental Reimbursement Expense
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C. Workers Compensation Insurance, Employers Liability Insurance, and Related Issues
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   3. Other states’ insurance
   4. Employers Liability
   5. Exclusive remedy
   6. Premium Determination

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   2. Theft
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   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
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)

IV. 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
      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 ...................................... 2
   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
   9. Continuing Education

Tennessee Insurance Supplement - Examination Content Outlines

Effective: January 1, 2023

S8
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
      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
         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
      10. Bonds
          Ref: 56-35-202
      11. Duties of the agent
          Ref: 56-35-129
   D. License Suspension/Revocation

Tennessee Insurance Supplement - Examination Content Outlines
Effective: January 1, 2023
S9
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

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
   5. Eminent Domain
   6. Adverse possession

PERSONAL LINES
GENERAL KNOWLEDGE CONTENT OUTLINE
Product Knowledge, Terms and Concepts
(75 scoreable questions plus 5 pretest questions)

I. TYPES OF PROPERTY POLICIES .........................10
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 POLICIES ......................13
A. Automobile: personal auto
   1. Liability
      a. Bodily Injury
      b. Property Damage
      c. Split Limits
      d. Combined Single Limit
   2. Medical Payments
III. PROPERTY AND CASUALTY INSURANCE TERMS
AND RELATED CONCEPTS .............................................. 28

A. Insurance
   1. Law of Large Numbers

B. Insurable interest
   1. Pure vs. Speculative Risk

C. Risk
   1. Moral
   2. Morale
   3. Physical

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
   1. Deductible

I. Indemnity

J. Limit of liability

K. Coinsurance/Insurance to value

L. Occurrence

M. Cancellation

N. Nonrenewal

O. Vacancy and unoccupancy

P. Liability
   1. Absolute
   2. Expert
   3. Vicarious

Q. Negligence

R. Binder

S. Endorsements

T. Blanket vs. Specific

U. Burglary, Robbery, Theft, and Mysterious Disappearance

V. 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
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

Tennessee Insurance Supplement - Examination Content Outlines Effective: January 1, 2023
B. Definitions .................................................................3
  1. Insurance Producer
     Ref: 56-6-102
  2. Business Entity
     Ref: 56-6-102
  3. Limited Lines Producer
     Ref: 56-6-102, 56-6-110
  4. Unauthorized insurer
     Ref: 56-6-114
  5. Compensation and referrals
     Ref: 56-6-113, 56-6-125
  6. Fiduciary
     Ref: 56-6-116
  7. Domestic and Foreign Insurance Companies
     Ref: 56-1-102
C. License Requirements.............................................2
  Ref: 56-6-103; 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
        Ref: 56-6-104; 56-6-105; 56-6-109
        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
  Ref: 56-6-112, 56-1-109, 36-5-706
  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
     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 ONLY .................................................................11
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
II. GENERAL PROPERTY INSURANCE PRODUCT KNOWLEDGE PERTINENT TO PUBLIC

A. Personal Lines coverage
   Ref: ISO Homeowners policies
   1. Dwelling and Contents
      a. Basic coverages, provisions, and clauses
   2. Homeowners and forms/coverages
      a. Policy provisions
      b. Replacement costs

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
      Ref: 56-6-908
   3. Exemptions
      Ref: 56-6-907
      a. Licenses
      b. Examination
   4. License renewal
      Ref: 56-6-909
      a. Lapse 56-6-909
   5. General requirements/Financial Responsibility
      Ref: 56-6-903, 55-12-102
   6. Continuing Education
      Ref: Dept. Rule 0780-1-91; 56-6-912

D. License Suspension/Revocation
   1. General provisions
      Ref: 56-6-910 and 56-6-918
   2. Notice
      Ref: 56-6-910

E. Other Requirements
   Ref: 56-6-913, 56-6-914, 56-6-916, 56-6-917
   1. Fees
   2. Written Contracts
   3. Ethical Considerations

F. Unfair Trade Practices
   1. Unfair claims settlement practices
      Ref: 56-8-104
   2. Other topics
      Ref: 56-8-104

G. Credit Information*
   References: 56-5-401 through 407

II. GENERAL PROPERTY INSURANCE PRODUCT KNOWLEDGE PERTINENT TO PUBLIC ADJUSTERS..............................16
   Ref: All topics make reference to general product knowledge, unless otherwise noted

A. Personal Lines coverage
   Ref: ISO Homeowners policies
   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 CONCEPTS .........................16
   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
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 POLICIES .............................. 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/OILI)
   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
      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(c), 56-2-305
B. Definitions ...........................................3
   1. Insurance Producer

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
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
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

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

Tennessee Insurance Supplement - Examination Content Outlines

Effective: October 16, 2023
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
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

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

A. Powers of Commissioner
   1. Hearings and judicial review
      Ref: 56-6-112
   2. Investigations
      Ref: 56-6-120
   3. Regulatory authority
      Ref: 56-6-107 through 112
   4. Penalties

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

E. Unfair Practices
   1. 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

Tennessee Insurance Supplement - Examination Content Outlines

Effective: October 16, 2023

S4
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

   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
M. Occurrence
N. Cancellation
O. Nonrenewal
P. Vacancy and unoccupancy
Q. Liability
  1. Absolute
  2. Strict
  3. Vicarious
R. Negligence
S. Binder
T. Endorsements
U. Blanket vs. Specific

III. POLICY PROVISIONS AND CONTRACT LAW .......... 13
A. Declarations
B. Insuring agreement
C. Conditions
D. Exclusions
E. Definition of the insured
F. Duties of the insured
G. Obligations of the insurance company
H. Mortgagee rights
I. Proof of loss
J. Notice of claim
K. Appraisal
L. Other Insurance Provision
M. Subrogation
N. Elements of a contract
O. Warranties, representations, and concealment
P. Sources of underwriting information
Q. Fair Credit Reporting Act
R. Privacy Protection (Gramm Leach Bliley)
S. Policy Application
T. Terrorism Risk Insurance Act (TRIA)
U. Territory

PROPERTY
TENNESSEE SPECIFIC CONTENT OUTLINE

State Laws, Rules and Regulations
(18 scoreable questions plus 4 pretest questions)

IV. TENNESSEE LAWS, AND DEPARTMENTAL RULES
COMMON TO LIFE, ACCIDENT AND HEALTH,
PROPERTY AND CASUALTY INSURANCE .......... 14
Ref: 56-6-101 through 56-6-126
A. Powers of Commissioner ......................... 2
  1. Hearings and judicial review
     Ref: 56-6-112
  2. Investigations
     Ref: 56-6-120
  3. Regulatory authority
     Ref: 56-6-107 through 112; 56-1-408
  4. Penalties
     Ref: 56-6-112(e), 56-2-305

B. Definitions ............................................. 3
  1. Insurance Producer
     Ref: 56-6-102
  2. Business Entity
     Ref: 56-6-102
  3. Limited Lines Producer
     Ref: 56-6-102; 56-6-110
  4. Unauthorized insurer
     Ref: 56-6-114
  5. Compensation and referrals
     Ref: 56-6-113, 56-6-125
  6. Fiduciary
     Ref: 56-6-116
  7. Domestic and Foreign Insurance Companies
     Ref: 56-1-102

C. License Requirements ...............................2
Ref: 56-6-103, 104, 105
  1. Insurance Producer
     Ref: Dept. Rule 0780-1-56; 56-6-106, 56-6-112, 56-6-121
  2. Agency Contracts/Termination
     Ref: 56-6-115; 56-6-117
  3. Resident/nonresident
     Ref: 56-6-106; 56-6-108
  4. Exceptions
     Ref: 56-6-104; 56-6-105; 56-6-109
       a. Licenses
       b. Examination
  5. Temporary license
     Ref: 56-6-111
  6. License renewal
     Ref: 56-6-107
  7. General requirements
     Ref: 56-6-103, 56-6-104
  8. Continuing Education
     Ref: Dept. Rule 0780-1-56; 56-6-107

D. License Suspension/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

Tennessee Insurance Supplement - Examination Content Outlines
Effective: October 16, 2023
S6
**F. Guaranty Association**

Ref: 56-12-101 through 121

**G. Credit Information**

Ref: 56-5-201 through 207

*Property, Casualty and Personal Lines only

**V. TENNESSEE LAWS, AND DEPARTMENTAL RULES PERTINENT TO PROPERTY INSURANCE ONLY**

A. **Fire Insurance**

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. 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**

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

**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**

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

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
   a. Garage keepers 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
   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
   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 ........................................... 2
      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 ................................. 2
      1. General provisions
         Ref: 56-6-112, 56-1-109, 36-5-706
      2. Notice
         Ref: 56-6-112
   E. Unfair Practices ............................................... 3

Tennessee Insurance Supplement - Examination Content Outlines

Effective: October 16, 2023

S8
I. 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
   Ref: 56-12-101 through 121

G. Credit Information*
   Ref: 56-5-201 through 207

*Property, Casualty and Personal Lines only

V. TENNESSEE LAWS, AND DEPARTMENTAL RULES PERTINENT TO CASUALTY INSURANCE ONLY

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

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: 56-6-113; 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. 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
   9. Bonds
      Ref: 56-35-202
   10. 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

Tennessee Insurance Supplement - Examination Content Outlines
Effective: October 16, 2023
S9
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
   5. Eminent Domain
   6. Adverse possession

PERSONAL LINES
GENERAL KNOWLEDGE CONTENT OUTLINE
Product Knowledge, Terms and Concepts
(75 scoreable questions plus 5 pretest questions)

I. TYPES OF PROPERTY POLICIES …………………………….. 10
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 POLICIES…………………………… 13
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
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. Coincidence/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
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

Tennessee Insurance Supplement - Examination Content Outlines

Effective: October 16, 2023

S11
A. Only pertinent to personal lines insurance

II. Tennessee laws and departmental regulations pertinent to public adjusters

I. Tennessee laws and regulations pertinent to public adjusters

A. Powers of Commissioner
   1. Hearings and judicial review
   2. Investigations
   3. Regulatory authority
   4. Penalties

B. Definitions
   1. Public Adjuster
   2. Business Entity

C. License Requirements
   1. Public Adjuster
   2. Fire Insurance
   3. Personal Risk Insurance
   4. Financial responsibility
   5. Domestic and Foreign Insurance Companies
   6. Credit Information

1. License Requirements
   1. Insurance Producer
   2. Agency Contracts/Termination
   3. Resident/nonresident
   4. Exceptions
   5. Temporary license
   6. License renewal
   7. General requirements
   8. Continuing Education

2. License Suspension/Revocation
   1. General provisions
   2. Notice

3. Unfair Practices
   1. False advertising
   2. Defamation
   3. Boycotting
   4. Unfair Discrimination
   5. Rebating

4. Guaranty Association

5. Credit Information

VI. Tennesssee laws, and departmental rules pertinent to personal lines insurance

A. Fire Insurance
   1. Fair value

B. Personal Risk Insurance
   1. Nonrenewal
   2. Mandated offer of coverage

C. Financial responsibility
   1. Automobile Liability insurance-primary coverage
   2. Form SR-22
   3. Ride-sharing services

D. Noncancellable/Guaranteed Renewable policies

E. Uninsured Motorists Coverage

F. Accident Prevention Course

G. Cancellation of Automobile Insurance

H. Notice of Assigned Risk Eligibility

TENNESSEE PUBLIC ADJUSTER CONTENT OUTLINE

PRODUCT KNOWLEDGE, TERMS AND CONCEPTS

(50 scoreable questions)

Effective: October 16, 2023

S12
2. Resident/nonresident
   Ref: 56-6-908
3. Exemptions
   Ref: 56-6-907
   a. Licenses
   b. Examination
4. License renewal
   Ref: 56-6-909
   a. Lapse 56-6-909
5. General requirements/Financial Responsibility
   Ref: 56-6-903, 55-12-102
6. Continuing Education
   Ref: Dept. Rule 0780-1-91; 56-6-912

D. License Suspension/Revocation
1. General provisions
   Ref: 56-6-910 and 56-6-918
2. Notice
   Ref: 56-6-910

E. Other Requirements
   Ref: 56-6-913, 56-6-914, 56-6-916, 56-6-917
   1. Fees
   2. Written Contracts
   3. Ethical Considerations

F. Unfair Trade Practices
   1. Unfair claims settlement practices
      Ref: 56-8-104
   2. Other topics
      Ref: 56-8-104

G. Credit Information*
   References: 56-5-401 through 407

II. GENERAL PROPERTY INSURANCE PRODUCT
    KNOWLEDGE PERTINENT TO PUBLIC

A. Personal Lines coverage
   Ref: ISO Homeowners policies
   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. Business owner 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 CONCEPTS .........................16

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