

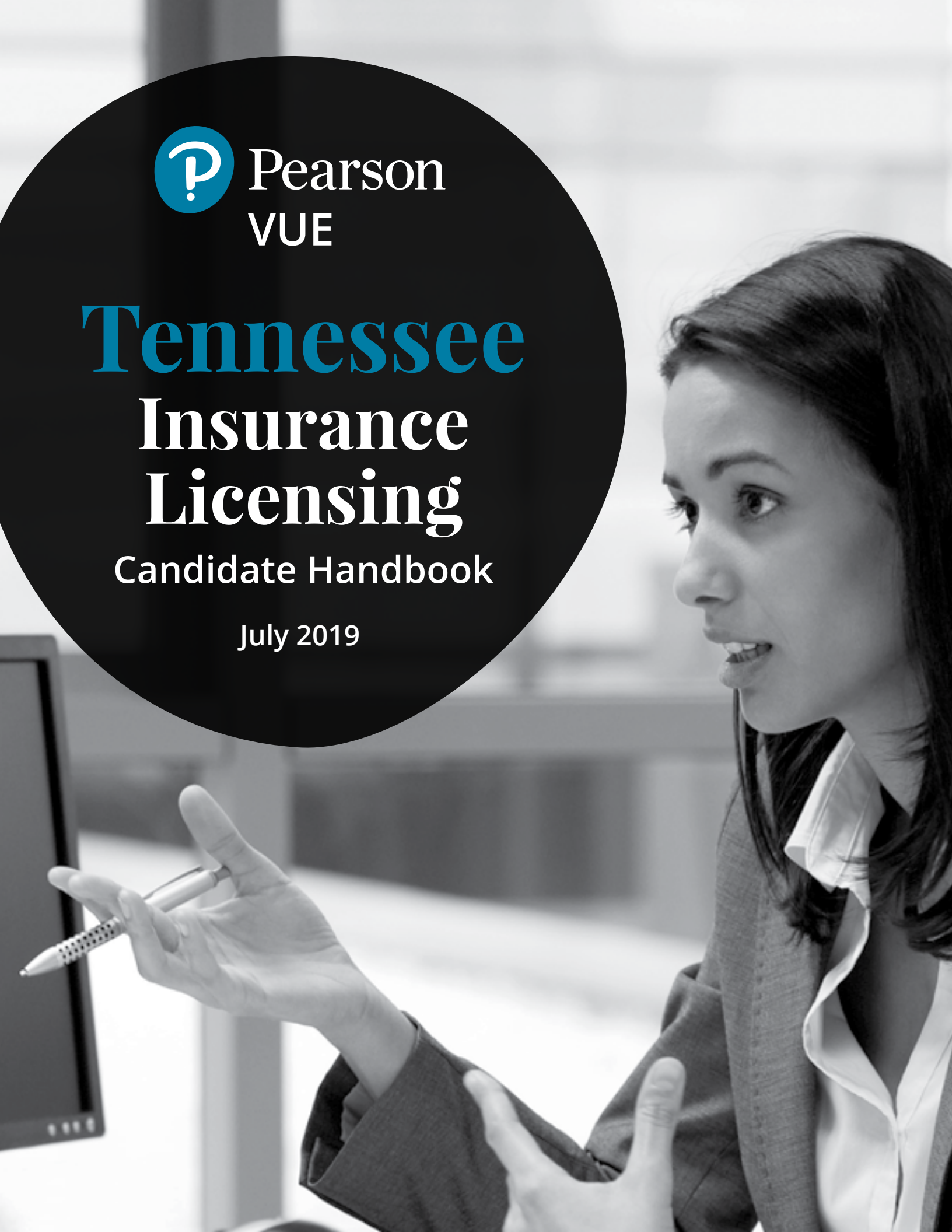


Pearson
VUE

Tennessee Insurance Licensing

Candidate Handbook

July 2019



QUICK REFERENCE

RESERVATIONS

Before making an exam reservation

Candidates should thoroughly review this handbook, which contains examination content outlines and important information regarding eligibility and the examination and licensing application process.

Making an exam reservation (details on page 6)

Candidates may make a reservation by either **visiting** www.pearsonvue.com or calling Pearson VUE.

Candidates should make a reservation online at least twenty-four (24) hours before the desired examination date (unless an electronic check is used for payment, as detailed on page 8). **Walk-in examinations are not available.**

SCHEDULES & FEES

Test Center locations

A list of test centers appears on the back cover of this handbook. Candidates should contact Pearson VUE to confirm specific locations and examination schedules.

Exam fees

The examination fee (see *Exam Fees*) must be paid by credit card, debit card, voucher, or electronic check when a reservation is made. **Payment will not be accepted at the test center.** Examination fees are nonrefundable and nontransferable, except as detailed in *Change/Cancel Policy* (page 7).

EXAM DAY

What to bring to the exam

Candidates should bring to the examination proper identification, and other materials as dictated by the state licensing agency. A complete list may be found in *What to Bring* (page 9).

Exam procedures

Candidates should report to the test center thirty (30) minutes before the examination begins. The time allotted for the examination varies as detailed on page 13. Candidates will leave the test center with an official score report in hand.

STATE LICENSING INFORMATION

Candidates may contact the Tennessee Department of Commerce and Insurance with questions about obtaining or maintaining a license after the examination has been passed.

Tennessee Department of Commerce and Insurance

Producer Licensing Section
500 James Robertson Parkway
Nashville, TN 37243-1134

Phone

(615) 741-2693
(888) 416-0868

Website

www.tn.gov/commerce/insurance

EXAMINATION INFORMATION

Candidates may contact Pearson VUE with questions about this handbook or about an upcoming examination.

Pearson VUE Tennessee Insurance

Attn: Regulatory Program
5601 Green Valley Dr.
Bloomington, MN 55437

Email

pearsonvuecustomerservice@pearson.com

Website

www.pearsonvue.com

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OVERVIEW

The candidate handbook is a useful tool in preparing for an examination.

It is highly recommended that the *Tennessee Insurance Candidate Handbook* be reviewed, with special attention given to the content outlines, before taking the examination.

Individuals who wish to obtain an insurance license in the State of Tennessee must:

1. Complete all prelicensing education.

Complete all required prelicensing education from an approved provider. Prelicensing education may not be required. (*See page 4.*)

2. Make a reservation and pay the examination fee.

Make a reservation online with Pearson VUE for the examination. (*See page 6.*)

3. Go to the test center.

Go to the test center on the day of the examination, bringing along all required materials. (*See page 9.*)

4. Apply for a license.

After passing the examination, apply for your license by submitting an application electronically through NIPR (www.NIPR.com). If filing electronically, you must wait forty-eight (48) hours. You can submit a paper application and the \$50 filing fee directly to the following:

Tennessee Department of Commerce and Insurance Insurance Division – Agent Licensing
500 James Robertson Parkway
Nashville, TN 37243-1134

INTRODUCTION

CONTACT INFORMATION

Candidates may contact Pearson VUE with questions about this handbook or about an upcoming examination.

FOR EXAMINATION RESERVATIONS

Pearson VUE/Tennessee Insurance

Attn: Regulatory Program, 5601 Green Valley Dr., Bloomington, MN 55437

Website: www.pearsonvue.com

Email: pearsonvuecustomerservice@pearson.com

Live Chat is available to address your support inquiries and is the quickest way to reach a customer service agent. It's available Monday–Friday, 7:00 a.m.–10:00 p.m. CT, Saturday, 7:00 a.m.–4:00 p.m. CT, and Sunday, 9:00 a.m.–3:00 p.m. CT; closed on local holidays. Please visit www.pearsonvue.com/tn/insurance/contact/ for further information.

LIVE CHAT INFORMATION

Candidates may contact the Tennessee Department of Commerce and Insurance with questions about obtaining or maintaining a license.

FOR STATE LICENSING

Tennessee Department of Commerce and Insurance

Producer Licensing Section

500 James Robertson Parkway Nashville, TN 37243-1134

Phone: (615) 741-2693 or (888) 416-0868

Website: www.state.tn.gov/commerce/insurance

THE LICENSURE PROCESS

Licensure is the process by which an agency of state government or other jurisdiction grants permission to individuals to engage in the practice of a particular profession, vocation, or occupation, and prohibits all others from legally practicing that profession. By ensuring a minimum level of competence, the licensure process protects the general public. The state regulatory agency is responsible for establishing the acceptable level of safe practice and for determining whether an individual meets that standard.

The State of Tennessee has retained the services of Pearson VUE to develop and administer its insurance licensing examination program. Pearson VUE is a leading provider of assessment services to regulatory agencies and national associations.

EXAM ELIGIBILITY

The State of Tennessee requires that candidates complete prelicensing education before they take an examination to become a permanent resident producer. The amount of prelicensing education required depends on the line of insurance for which candidates seek licensure and is detailed in *General Resident Producer Licensing Requirements* (page 4).

PRACTICE TESTS

Practice tests are offered exclusively online at www.pearsonvue.com.

TENNESSEE LICENSING REQUIREMENTS

OVERVIEW OF LICENSING REQUIREMENTS

This section is a brief summary of basic Tennessee licensing requirements for resident producers required to take a written examination. The information contained in this candidate handbook does not substitute for or supersede applicable Tennessee law. For more detailed and specific information, candidates should refer to the Tennessee Code Annotated, Title 56, Chapter 6 (“Licensing of Producers and Solicitors”) or contact the Tennessee Department of Commerce and Insurance.

WHAT IS AN INSURANCE PRODUCER?

An insurance producer is an individual who has an agency contract or agreement with an insurance company to solicit or negotiate a policy of insurance on the insurance company’s behalf.

WHAT IS A LIMITED INSURANCE PRODUCER?

A limited insurance producer is an individual other than an insurance producer who sells, solicits, or negotiates contracts for the following lines of insurance:

- Insurance on personal effects carried as baggage or limited travel accident insurance sold in connection with transportation provided by a common carrier
- Credit products
- Crop hail insurance
- Title insurance sold by licensed attorneys in Tennessee acting as title insurance producers as an ancillary part of their practice of law
- Legal insurance
- Bailbondsman
- Any other lines that the commissioner finds by rule are essential for the transaction of business in this state and do not require the professional competency demanded by an insurance producer’s license

Limited insurance producers are not required to take a written examination in order to be licensed. Contact the Tennessee Department of Commerce and Insurance for information on how to be licensed as a limited insurance representative.

WHO NEEDS TO BE LICENSED AS A PRODUCER?

- Any person who acts as or holds himself or herself out to be an insurance producer.
- Every member of a partnership and every officer, director, stockholder, and employee of a corporation who personally engages in the selling, solicitation, or negotiation of policies of insurance.

LICENSING REQUIRED FOR PARTICULAR LINES OF INSURANCE

In order to make an application for, procure, negotiate for, or place for others policies in a particular line of insurance, a producer must be qualified and duly licensed for that line of insurance.

The lines of insurance that a producer may apply to be licensed for include:

LIFE	ACCIDENT & HEALTH
PROPERTY (includes Vehicle Physical Damage)	CASUALTY (includes Surety)
PERSONAL LINES	TITLE (other than practicing attorneys)
PUBLIC ADJUSTER and Crop Adjuster NOTE: Please contact the TN Department of Commerce and Insurance with questions about obtaining a Public Adjuster and/or a Crop Adjuster license.	

Variable Contracts: No examination required; candidates should contact the Tennessee Department of Commerce and Insurance for licensing requirements.

APPLICATION PROCEDURE FOR PERMANENT RESIDENT PRODUCER LICENSE FOR APPLICANTS REQUIRED TO TAKE A WRITTEN EXAM

1. Complete prelicensing education through an approved prelicensing education provider for the line(s) of insurance for which you wish to be licensed. (Provider will complete prelicensing certification).
2. Schedule an examination with Pearson VUE (as detailed on page 6). You must present your Prelicensing Education Certificate at the exam site on the day of the examination.
3. Pass the required examination. Pearson VUE will electronically submit your scores to the department. (TN law on examination retakes must be met, as detailed in *Reexamination Policies and Procedures* on page 11.)
4. Submit your application and filing fee (\$50.00) to the Tennessee Department of Commerce and Insurance electronically at www.nipr.com or file the paper Uniform Application. You must wait 48 hours from taking the examination to submit your application electronically. Processing time for paper applications is 15 days from receipt in the Agent Licensing Section.

Applicants will be issued a license by the Tennessee Department of Commerce and Insurance once they have passed the examination and the Department of Commerce and Insurance is satisfied that they meet all other licensing requirements. The Tennessee Department of Commerce and Insurance makes the final decision on whether to license any applicant under Tennessee Insurance Law.

If such a license is issued, the producer shall not engage in the business of insurance until contracted by an insurer.

APPLICANTS WITH A CRIMINAL BACKGROUND

Any applicant who has been convicted of a misdemeanor or felony, or who has criminal proceedings currently pending against him/her, should file his/her application directly with the Department of Commerce and Insurance and receive approval before completing the required prelicensing education.

TEMPORARY RESIDENT PRODUCER LICENSE

To apply for a temporary license, an applicant must submit a completed *Uniform Application for Individual* along with a \$50 filing fee directly to the Tennessee Department of Commerce and Insurance. The filing fee must be paid in the form of an insurance company check, certified check, cashier's check, or money order made payable to "Tennessee Department of Commerce and Insurance." Candidates are not permitted to submit applications for temporary licenses at the test centers. The Department of Commerce and Insurance may issue a temporary license:

1. To the surviving spouse or court-appointed personal representative of a licensed insurance producer who dies or becomes mentally or physically disabled to allow adequate time for the sale of the insurance business owned by the producer, or for the recovery or return of the producer to the business, or to provide for the training and licensing of new personnel to operate the producer's business;
2. To a member or employee of a business entity licensed as an insurance producer, upon the death or disability of an individual designated in the business entity application or the license;
3. To the designee of a licensed insurance producer entering active service in the armed forces of the United States of America; or
4. In any other circumstance where the commissioner deems that the public interest will be served by the issuance of this license.

A person holding a temporary license who wishes to obtain a permanent license during the temporary license period must complete the appropriate prelicensing education requirement(s) and follow the specific examination procedures as outlined in this candidate handbook.

GENERAL RESIDENT PRODUCER LICENSING REQUIREMENTS

Before approving a license application, the Tennessee insurance commissioner must be satisfied that:

1. The applicant is at least eighteen (18) years of age;
2. The applicant resides in Tennessee;
3. The applicant is competent, trustworthy, financially responsible, and has a good business reputation.

Unless exempt, the applicant is required to pass a written examination, and such applicant must certify to the commissioner in the application that he or she has completed a prelicensing course of study approved by the commissioner for each line of insurance for which an insurance producer license is requested. Such course of study must consist of the following minimum number of hours:

LINES OF INSURANCE	NUMBER OF HOURS
Life	20
Accident & Health	20
Property	20
Casualty	20
Personal Lines	20
Title	20

Continuing Education Information

All resident producers, as a condition for renewal of the license, must satisfactorily complete at least twenty-four (24) hours of study biennially (2 years) in approved courses, programs of instruction, or seminars; including three (3) hours of course concentration in ethics.

Exemptions

Continuing education does not apply to any individual who has been continuously licensed since January 1, 1994.

Resident Status

Any license issued to an applicant claiming residency in Tennessee for licensing purposes constitutes an election of residency in Tennessee and shall be void if the licensee, while holding a resident license in Tennessee, also holds or makes application for a license in, or thereafter claims to be a resident of, any other state or jurisdiction, or ceases to be a resident of Tennessee.

Exceptions to licensing (TN Code 56-6-104)

- (A) Nothing in this act shall be construed to require an insurer to obtain an insurance producer license. In this section, the term "insurer" does not include an insurer's officers, directors, employees, subsidiaries, or affiliates.
- (B) A license as an insurance producer shall not be required of the following:
 - (1) An officer, director, or employee of an insurer or of an insurance producer, provided that the officer, director, or employee does not receive any commission on policies written or sold to insure risks residing, located, or to be performed in this state and:
 - (a) The officer, director, or employee's activities are executive, administrative, managerial, clerical, or a combination of these and are only indirectly related to the sale, solicitation, or negotiation of insurance; or
 - (b) The officer, director, or employee's function relates to underwriting, loss control, inspection, or the processing, adjusting, investigating, or settling of a claim on a contract of insurance; or
 - (c) The officer, director, or employee is acting in the capacity of a special producer or agency supervisor assisting insurance producers where the person's activities are limited to providing technical advice and assistance to licensed insurance producers and do not include the sale, solicitation, or negotiation of insurance;
 - (2) A person who secures and furnishes information for the purpose of group life insurance, group property and casualty insurance, group annuities, group or blanket accident and health insurance; or for the purpose of enrolling individuals under plans; issuing certificates under plans or otherwise assisting in administering plans; or performs administrative services related to mass marketed property and casualty insurance; where no commission is paid to the person for the service;

- (3) An employer or association or its officers, directors, employees, or the trustees of an employee trust plan, to the extent that the employers, officers, employees, director, or trustees are engaged in the administration or operation of a program of employee benefits for the employer's or association's own employees or the employees of its subsidiaries or affiliates, which program involves the use of insurance issued by an insurer, as long as the employers, associations, officers, directors, employees, or trustees are not in any manner compensated, directly or indirectly, by the company issuing the contracts;
- (4) Employees of insurers or organizations employed by insurers who are engaging in the inspection, rating, or classification of risks, or in the supervision of the training of insurance producers and who are not individually engaged in the sale, solicitation, or negotiation of insurance;
- (5) A person whose activities in this state are limited to advertising without the intent to solicit insurance in this state through communications in printed publications or other forms of electronic mass media whose distribution is not limited to residents of the state, provided that the person does not sell, solicit, or negotiate insurance that would insure risks residing, located, or to be performed in this state;
- (6) A person who is not a resident of this state who sells, solicits, or negotiates a contract of insurance for commercial property and casualty risks to an insured with risks located in more than one state insured under that contract, provided that the person is otherwise licensed as an insurance producer to sell, solicit, or negotiate that insurance in the state where the insured maintains its principle place of business and the contract of insurance insures risks located in that state;
- (7) A salaried full-time employee who counsels or advises his or her employer relative to the insurance interests of the employer or of the subsidiaries or business affiliates of the employer provided that the employee does not sell or solicit insurance or receive a commission; or,
- (8) Any regular salaried officer, employee, or member of a fraternal benefit society which provides benefits in case of death or disability, resulting solely from accident, and which do not obligate themselves to pay natural death or sick benefits, such officers, employees, or members procuring other members and receiving no compensation therefor other than awards or merchandise nominal in value.

Exemption from examination

- (a) An individual who applies for an insurance producer license in this state who was previously licensed for the same lines of authority in another state shall not be required to complete any prelicensing education or examination. This exemption is only available if the person is currently licensed in that state or if the application is received within ninety (90) days of the cancellation of the applicant's previous license and if the prior state issues a certification that, at the time of cancellation, the application was in good standing in that state or the state's producer database records, maintained by the NAIC, its affiliates or subsidiaries, indicate that the producer is or was licensed in good standing for the line of authority requested.
- (b) A person licensed as an insurance producer in another state who moves to this state shall make application within ninety (90) days of establishing legal residence to become a resident licensee pursuant to Section 7. No prelicensing education or examination shall be required of that person to obtain any line of authority previously held in the prior state except where the commissioner determines otherwise by regulation.

EXAM RESERVATIONS

WALK-IN EXAMINATIONS ARE NOT AVAILABLE.

Tennessee Insurance licensure exams are now available at select Pearson VUE test centers on military installations across the globe. Service members, dependents, and contractors with authorized base access who want to gain Tennessee insurance licensure from their duty station or assignment in another state and foreign deployment will have the option to take their exams without having to return to Tennessee to test.

In addition to Pearson VUE's standard ID policy, candidates must have valid government ID and authorization to gain access to military testing sites. Civilians without valid government ID will be turned away by the test center and/or military entrance gate security. To locate a Pearson VUE authorized testing center, visit <http://home.pearsonvue.com/military> and select Tennessee Insurance from the Insurance program category.

MAKING A RESERVATION

Online reservations are the most efficient way for candidates to schedule their examination. Candidates must go to www.pearsonvue.com/tn/insurance to make an online reservation for an examination. First-time users are required to create an account. The candidate will need to fill in all required fields, which are preceded by an asterisk (*), on the online form in order to create an ID and be assigned a password. Step-by-step instructions will lead the candidate through the rest of the examination reservation process.

Candidates **must** make an online reservation at least twenty-four (24) hours before the desired examination date. Candidates who wish to make a phone reservation at (800) 274-4957 must do so at least twenty-four (24) hours before the desired examination date (unless an electronic check is used for payment, as detailed on page 7).

Before making a reservation, candidates should have the following:

- Legal name, address, Social Security number, daytime telephone number, and date of birth
- The name of the examination(s)
- The preferred examination date and test center location (a list of test centers appears on the back cover of this handbook)
- The name and provider number of their education provider (if available)
- Course provider number

Candidates are responsible for knowing which examination they need to take. The reservation will be made based on the next available examination date.

EXAM FEES AND COMBINATIONS

Examination fees are as follows:

EXAM NAME/COMBINATION	FEE
Life, Accident and Health, Property or Casualty	\$59
Life and Accident and Health combination	\$59
Property and Casualty combination	\$59
Single limited line: Title	\$59
Personal Lines*	\$59
Public Adjuster	\$59

**Must be taken alone in one session.*

Candidates who wish to take combinations of examinations not listed above must make additional reservations.

The examination fee must be paid at the time of reservation by credit card, debit card, voucher, or electronic check. **Fees will not be accepted at the test center.** Examination fees are nonrefundable and nontransferable, except as detailed in *Change/Cancel Policy*.

Electronic Checks

Candidates who choose to pay the examination fee by electronic check must have a personal checking account, and must be prepared to provide the following information to Pearson VUE at the time of reservation:

- Bank name
- Routing number
- Social Security number or driver's license number
- Name and address on the account
- Account number

Using this information, Pearson VUE can request payment from the candidate's bank account just as if the candidate had submitted an actual paper check.

Candidates paying by electronic check must register at least five (5) days before the examination date in order for their check to be processed.

Vouchers

Vouchers offer another convenient way to pay for tests. Vouchers can be purchased online at www.pearsonvue.com/vouchers/pricelist/tnins.asp by credit card either singly or in volume. To redeem a voucher as payment when scheduling a test, simply indicate voucher as the payment method and provide the voucher number. **All vouchers are pre-paid. Vouchers are non-refundable and non-returnable.**

Vouchers expire twelve (12) months from the date they are issued. Voucher expiration dates cannot be extended. The exam must be taken by the expiration date printed on the voucher.

CHANGE/CANCEL POLICY

Candidates should go to www.pearsonvue.com/tn/insurance to change or cancel a reservation at least forty-eight (48) hours before the examination. **Candidates who change or cancel a reservation without proper notice will forfeit the examination fee. There are no refunds.**

Candidates are individually liable for the full amount of the examination fee once a reservation has been made, whether paid individually or by a third party.

ABSENCE/LATENESS POLICY

Candidates who are unable to attend an examination may be excused for the following reasons:

- Illness of the candidate or a member of the candidate's immediate family
- Death in the immediate family
- Disabling traffic accident
- Court appearance or jury duty
- Military duty
- Weather emergency

Candidates who are absent from or late to an examination and have not changed or canceled the reservation according to the Change/Cancel Policy will not be admitted to the examination and forfeit the examination fee. Written verification and supporting documentation for excused absences must be submitted to Pearson VUE within fourteen (14) days of the original examination date.

WEATHER DELAYS AND CANCELLATIONS

If severe weather or a natural disaster makes the Pearson VUE test center inaccessible or unsafe, the examination may be delayed or canceled. Pearson VUE will notify and reschedule candidates in the case of severe weather.

ACCOMMODATIONS

Pearson VUE complies with the provisions of the Americans with Disabilities Act as amended. The purpose of accommodations is to provide candidates with full access to the test. Accommodations are not a guarantee of improved performance or test completion. Pearson VUE provides reasonable and appropriate accommodations to individuals with documented disabilities who demonstrate a need for accommodations.

Test accommodations may include things such as:

- A separate testing room
- Extra testing time
- A Reader or Recorder, for individuals with mobility or vision impairments and cannot read or write on their own

Test accommodations are individualized and considered on a case-by-case basis. All candidates who are requesting accommodations because of a disability must provide appropriate documentation of their condition and how it is expected to affect their ability to take the test under standard conditions. This may include:

- Supporting documentation from the professional who diagnosed the condition, including the credentials that qualify the professional to make this diagnosis
- A description of past accommodations the candidate has received

The steps to follow when requesting test accommodations vary, depending on your test program sponsor. To begin, go to <http://pearsonvue.com/accommodations>, and then select your test program sponsor from the alphabetized list. Candidates who have additional questions concerning test accommodations may contact the ADA Coordinator at accommodationspearsonvue@pearson.com.

English as a Second Language (ESL)

Candidates for whom English is a second language (ESL) may request additional time for the examination by sending *English as a Second Language ESL Request Form* (found in back of handbook) to Pearson VUE. Candidates **MUST** include a letter from either his/her English instructor or sponsoring company (on official letterhead if from a company) stating that English is not the candidate's primary language.

Candidates should not attempt to make a reservation until after they have been notified by Pearson VUE via email that their request for additional time has been approved. The length of the examination will be equal to 1-1/2 times the length of the examination. For example, a 2 hour examination will be extended to 3 hours. NOTE: NO OTHER accommodations will be granted for ESL, i.e. separate testing room, reader, marker, etc. These accommodations are for individuals who qualify under the American's with Disability Act (ADA) only.

Candidates who have additional questions about ESL examinations should contact the Special Examination Coordinator at (800) 466-0450.

Candidates should not attempt to make an examination reservation until after they have been notified by Pearson VUE that their request for additional time has been approved.

The approval of additional time will be for one (1) year from the date of the request for the level you have requested. Candidates who have additional questions about ESL examinations should contact the Special Examination Coordinator at (800) 466-0450.

Candidates who need to reschedule or need to retest should notify Pearson VUE Special Accommodations that special arrangements were used for the prior examination.

NON-SATURDAY EXAMS

Candidates who for religious reasons cannot take an examination offered only on Saturdays may request a non-Saturday examination date. Such a request must be put in writing on official stationery by the candidate's religious advisor and faxed to (610) 617-9397 or mailed to:

Pearson VUE Special Accommodations
5715 W. Old Shakopee Rd., Bloomington, MN 55437

Non-Saturday examinations are available only on a prearranged basis.

EXAM DAY

REQUIRED MATERIALS

Candidates who do not present the required items will be denied admission to the examination, will be considered absent, and will forfeit the examination fee.

WHAT TO BRING

Required Materials

All candidates are required to bring identification that is deemed acceptable, as listed under *Acceptable Forms of Candidate Identification*, to the test center on the day of examination.

Prelicensing Requirements*

- Original Prelicense Course Certificate for all exams except Public Adjuster.
- The Prelicense Course Certificate must be presented to the test center staff each time you test even if you are retesting. Providing the Prelicense Course Certificate via a cell phone or other other electronic device is unacceptable. This document must be printed and presented on a physical piece of paper.
- Candidates taking the Public Adjuster exam are not required to complete prelicensing education before the test administration.

*PUBLIC ADJUSTER EXEMPTION

Candidates taking the Public Adjuster exam are not required to complete prelicensing education before the test administration.

Suggested

- Candidates may either bring, or request from the test center, a basic non-scientific calculator for the test. The calculator must also be an independent device, i.e. not part of a cell phone or any other electronic device.

Acceptable Forms of Candidate Identification

Candidate must present **two (2) forms** of current signature identification. The primary identification must be government-issued and photo-bearing with a signature, and the secondary identification must contain a valid signature. Identification must be in English.

Primary ID (photograph and signature, not expired)

- Government-issued driver's license
- U.S. Department of State driver's license
- U.S. learner's permit (plastic card only with photo and signature)
- National/State/Country ID card
- Passport
- Passport Card
- Military ID
- Military ID for spouses and dependents
- Alien Registration Card (Green Card, Permanent Resident Visa)

Secondary ID (signature, not expired)

- U.S. Social Security card
- Debit (ATM) or Credit card
- Any form of ID on the Primary ID list

If the ID presented has an embedded signature that is not visible (microchip), or is difficult or impossible to read, the candidate must present another form of identification from the Primary ID or Secondary ID list that contains a visible signature.

Pearson VUE does not recognize grace periods. For example, if a candidate's driver's license expired yesterday and the state allows a 30-day grace period for renewing the ID, the ID is considered to be expired.

EXAM PROCEDURES

Candidates should report to the test center thirty (30) minutes before the examination and check in with the test center administrator. The candidate's identification and other documentation will be reviewed and he/she will be photographed for the score report.

Candidates are required to review and sign a *Candidate Rules Agreement* form. If the *Candidate Rules Agreement* is not followed and/or cheating or tampering with the examination is suspected, the incident will be reported as such and the appropriate action will be taken. The examination fee will not be refunded, the exam may be determined invalid, and/or the state may take further action such as prohibiting candidates from retaking the examination and/or denying a license.

Candidates will have an opportunity to take a tutorial on the computer on which the examination will be administered. The time spent on this tutorial will not reduce the examination time. The examination administrators will answer questions, but candidates should be aware that the administrators are not familiar with the content of the examinations or with the state's licensing requirements. Examination administrators have been instructed not to advise candidates on requirements for licensure.

Once candidates are familiar with the examination unit, they may begin the examination. The examination begins the moment a candidate looks at the first question. The time allotted for each examination is detailed on page 13. After the examination time has expired, the examination unit will automatically turn off. Candidates will leave the test center with their official scores in hand.

EXAMINATION QUESTIONS

All examination questions, each form of the examination, and any other examination materials are copyrighted and are the property of Pearson VUE. Consequently, any distribution of the examination content or materials through any form of reproduction or oral or written communication is strictly prohibited and punishable by law.

EXAM SECURITY

Pearson VUE maintains examination administration and examination security standards designed to ensure that all candidates are given the same opportunity to demonstrate their abilities and to prevent some candidates from gaining an unfair advantage over others because of testing irregularities or misconduct. Pearson VUE routinely reviews irregularities and examination scores believed to be earned under unusual or nonstandard circumstances.

Pearson VUE maintains the right to question any examination score whose validity is in doubt because the score may have been obtained unfairly. Pearson VUE first undertakes a confidential review of the circumstances contributing to the questions about score validity. If there is sufficient cause to question the score, Pearson VUE will refer the matter to the state licensing agency which will make the final decision on whether or not to cancel the score.

The performance of all candidates is monitored and may be analyzed statistically for the purpose of detecting and verifying fraud. If it is determined that a score has questionable validity, the Department of Insurance will be so notified and will determine whether the candidate's scores will be released.

The examination will contain "pretest" questions. Pretest questions are questions on which statistical information is being collected for use in constructing future examinations. Responses to pretest questions do not affect a candidate's score. Pretest questions are mixed in with the scored questions and are not identified.

SCORE REPORTING

The passing score for each examination is determined by the Tennessee Department of Commerce and Insurance, and not by Pearson VUE.

Candidates who pass the examination will receive a score report that reads “pass,” and no numeric score will be reported. Candidates who fail an examination will receive a numeric score. (Numeric scores are scaled scores, as described later in this handbook.) Candidates who fail receive diagnostic information relevant to each major area of the examination. Diagnostic information is intended to help failing candidates identify areas of strength and weakness in order to prepare for future examinations. The content outlines in this handbook can be used to interpret diagnostic information on the failing score report.

Examination results are confidential and are released only to the candidate and to the Tennessee Department of Commerce and Insurance. To ensure confidentiality, Pearson VUE will not provide score information by telephone.

EXPIRATION OF FEES

Application and filing fees are good for one year from the date received by Tennessee Department of Commerce and Insurance.

REEXAMINATION POLICIES AND PROCEDURES

Applicants failing an examination for the first time must wait ten (10) days before retaking the examination. After each subsequent attempt an applicant must wait thirty (30) days before retaking the exam.

For the Public Adjuster exam an applicant must wait at least thirty (30) days before retaking the examination.

All test takers EXCEPT public adjuster candidates: An individual who has not successfully passed the examination within six (6) months of the first attempt shall be required to retake pre-licensing education courses. Candidates who wish to make a reservation for a reexamination should follow the procedures listed in *Exam Reservations*; reservations may not be made at the test center.

Public adjuster candidates: An individual who has not successfully passed the public adjuster examination after three (3) attempts must wait one (1) year before retaking the exam. The individual must also file a new application with the State accompanied by the appropriate filing fees.

All candidates must wait twenty-four (24) hours before making a reservation to retake an examination. All application attachments will be returned to candidates for use in retaking an examination.

EQUATING AND SCALING

Equating

There are multiple versions of each of the insurance licensing examinations, known as “forms.” Although all forms of an examination are developed based on the content outlines printed in this handbook, the difficulty of the forms of an examination may vary slightly because different questions appear on each form. To ensure that no candidate is at an unfair advantage or disadvantage due to the particular form of an examination that he or she is given, a statistical procedure known as “equating” is used to correct for differences in form difficulty.

Example:

A life insurance examination with two forms, Form A and Form B.

It is determined by the state licensing agency that answering 30 questions correctly on Form A demonstrates the minimal amount of knowledge necessary to be licensed. It is further determined through the equating process that Form B contains slightly more difficult questions than Form A; therefore, answering 30 questions correctly on Form A would indicate the same level of knowledge as answering only 28 questions correctly on Form B. Under this set of circumstances, a score of 30 questions correct would be used as the passing score on Form A whereas a score of 28 questions would be used as the passing score on Form B.

Scaling

A second statistical procedure known as “scaling” is used to determine the numerical score to report for each candidate. Scaling is used to place the “raw score” (the number of questions a candidate answers correctly on a particular form) on a common reporting scale on which each scaled score represents a given level of knowledge regardless of the difficulty of the form on which the raw score was achieved.

Example:

In the example used above, the state licensing agency decides to use a score of 500 as the passing score for reporting purposes (note that the score selected to be used as the reported passing score is not related and has no bearing on the difficulty of the examination).

Based on the information provided above, a raw score of 30 on Form A would translate to a scaled score of 500; a raw score of 28 on Form B would also translate to a scaled score of 500 since a raw score of 30 on Form A represents the same level of knowledge as a raw score of 28 on Form B.

SCALED SCORES

The scaled score that is reported is neither the number of questions answered correctly (the raw score) nor the percentage of questions answered correctly.

The Department of Commerce and Insurance has selected 70 as the passing score for reporting purposes. Raw scores are converted into scaled scores that can range from a low of 0 to a high of 100. To avoid confusion about score information, numeric scores are only reported to failing candidates.

REVIEW OF EXAMS

For security reasons, examination material is not available to candidates for review.

DUPLICATE SCORE REPORTS

Candidates may request a duplicate score report from Pearson VUE by completing and submitting the form in the back of this handbook.

TEST CENTER POLICIES

The following policies are observed at each test center. **Candidates who violate any of these policies will not be permitted to finish the examination and will be dismissed from the test center, forfeiting the examination fee.**

- **No personal items are allowed in the testing room.** Personal items include but are not limited to cellular phones, hand-held computers or other electronic devices, pagers, watches, wallets, purses, firearms or other weapons, hats, bags, coats, books, and/or notes, pens, or pencils.
- Candidates must store all personal items in a secure area as indicated by the administrator or return items to their vehicle. All electronic devices must be turned off before storing them in a locker. **The test center is not responsible for lost, stolen, or misplaced personal items.**
- Studying **is not** allowed in the test center. Visitors, children, family, and/or friends **are not** allowed in the test center.
- Dictionaries, books, papers (including scratch paper), and/or reference materials are not permitted in the examination room, and candidates are strongly urged not to bring such materials to the test center. When the candidate enters and is seated in the testing room, the test administrator will provide the candidate with materials to make notes or calculations. **The candidate may not write on these items before the exam begins or remove these items from the testing room.**
- Eating, drinking, chewing gum, smoking, and/or making noise that creates a disturbance for other candidates is prohibited during the exam.
- Break policies are established by the exam sponsor. Most sponsors allow unscheduled breaks. To request an unscheduled break, the candidate **must** raise his/her hand to get the administrator's attention. **The exam clock will not stop while the candidate is taking a break.**
- Candidates must leave the testing room for all breaks. However, candidates **are not permitted to leave the floor or building for any reason during this time, unless specified by the administrator and the exam sponsor.** If a candidate is discovered to have left the floor or building, he/she will not be permitted to proceed with the examination and may forfeit the exam fees.
- If necessary, while taking a break, candidates are permitted to access personal items that are being stored during the exam—for example, personal medication that must be taken at a specific time. **However, a candidate must receive permission from the administrator prior to accessing personal items that have been stored.** Candidates are **not** allowed access to other items, including but not limited to cellular phones, exam notes, and study guides, unless the exam sponsor specifically permits this.
- Any candidate discovered causing a disturbance of any kind or engaging in any kind of misconduct—giving or receiving help; using notes, books, or other aids; taking part in an act of impersonation; or removing examination materials or notes from the examination room—will be summarily dismissed from the examination and will be reported to the state licensing agency. Decisions regarding disciplinary measures are the responsibility of the state licensing agency.

HOW TO PREPARE FOR AND TAKE THE EXAM

EXAM STRUCTURE AND CONTENT

Each major lines examination (Life, Accident and Health, Property, Casualty) is given in a multiple-choice format. The blueprints from which the examinations have been constructed are the examination content outlines, which list the topics covered in each examination. Be sure that your program of study covers all the topics listed in these content outlines.

Scores on each examination are based on the number of questions answered correctly. Those who are uncertain about the correct answer to a question may be able to eliminate one or more of the answer choices as incorrect. It is always better to guess at the correct answer than to not answer a question since there is no penalty for incorrect answers.

The examination includes general insurance product knowledge and insurance laws, rules, regulations, and practices that are unique to Tennessee.

The length of the major lines examinations can be found by referring to the content outlines. In addition to the number of questions listed in the outlines, the examination also may contain pretest questions.

Pretest questions are questions for which Pearson VUE is collecting statistical data for use in constructing future examinations. Pretest questions are not identified and do not affect the score.

Pearson VUE administers the Personal Lines and Title “limited lines” examinations in addition to the major lines examinations. The length and format of these examinations vary, but they are examinations covering both product knowledge and state laws, rules, and regulations.

SAMPLE QUESTIONS

For each question, candidates should decide which of the suggested responses is correct and enter the appropriate response on the examination unit.

Example:

Which of the following contracts provides for a series of benefit payments at regular intervals during the lifetime of one or more persons?

(A) Term

(B) Annuity

(C) Endowment

(D) Whole Life

Sample Answer (A) (B) (C) (D)

STUDY MANUALS, SCHOOLS, AND PROGRAMS

The content outlines are the “blueprints” used to construct the examinations. Candidates should be sure that the training material they use to prepare for the examination covers all the topics included in the content outlines.

The Department of Commerce and Insurance does not issue study material for use in preparation for licensing examinations. However, actual state insurance laws and regulations provide an invaluable source of information in preparation for Tennessee-specific exam questions and current insurance textbooks and policy forms provide the basis for additional preparation for the major line examinations. In addition, a number of publishers’ and suppliers’ training courses are available. Neither the Department of Commerce and Insurance nor Pearson VUE can recommend or endorse any particular manual or course or provide information regarding costs or fees. Candidates should contact sources directly for further information about publications or training courses.

Neither the Department of Commerce and Insurance nor Pearson VUE takes any responsibility for inaccurate, misleading, incomplete, or outdated study materials.

TENNESSEE INSURANCE EXAMS	
EXAM	TIME ALLOTTED
Life Agent	1 hour and 45 minutes
Accident and Health Agent	1 hour and 45 minutes
Property Agent	1 hour and 45 minutes
Casualty Agent	1 hour and 45 minutes
Personal Lines	2 hours
Title	1 hour
Public Adjuster	1 hour



TENNESSEE

Insurance Content Outlines

DUPLICATE SCORE REQUEST FORM

Use this form to request that Pearson VUE send a duplicate copy of your score report to you.

You may request one free duplicate score report.

Please print or type all information on this form and either email or mail your request to Pearson VUE. It is strongly suggested that you email your request to pearsonvuecustomerservice@pearson.com; however if you are unable to email, please mail your request to:

Pearson VUE
TENNESSEE INSURANCE
DUPLICATE SCORE Request
5601 Green Valley Drive
Bloomington, MN 55437

I hereby authorize Pearson VUE to send me at the email address below a duplicate of my score report from the insurance examination.

Signature	Date
Name	
Email Address	

If you do not have a valid email address please include your physical mailing address below.

Address		
City	State	ZIP

If the above information was different at the time you tested, please indicate original information below.

Name		
Address		
City	State	ZIP

Exam Taken	Date Taken
Date of Birth	
Licensing Jurisdiction	

ENGLISH AS A SECOND LANGUAGE (ESL) REQUEST FORM

Note: Only candidates who require additional examination time for ESL should use this form.

Candidates for whom English is a second language (ESL) may request additional examination time.

Candidates who wish to request additional time for ESL should fax this form to Pearson VUE at (610) 617-9397. Certain documentation must be faxed along with this form, as detailed on page 8 of the candidate handbook.

All requests must first be approved by Pearson VUE. Candidates must wait for confirmation of the approval before scheduling an examination.

PLEASE PRINT CLEARLY

Date:		
Last Name:		
First Name:		M.I.:
Address:		
City:	State:	ZIP:
Daytime Telephone:		
Email address:		
Examination Name:		
<input type="checkbox"/> English as a second language	<input type="checkbox"/> Additional time	
<p>Candidates should contact Pearson VUE with questions about additional time.</p> <p>PEARSON VUE SPECIAL ACCOMMODATIONS/ESL</p> <p>5715 West Old Shakopee Road • Bloomington, MN 55437 Phone (800) 466-0450 • Fax (610) 617-9397</p>		

GENERAL INFORMATION

Candidates may test at any Pearson VUE Test Center nationally.

TEST CENTERS	
LOCATION	SCHEDULE
Brentwood, TN	4 days a week and Saturday
Chattanooga, TN	4 days a week
Jackson, TN	3 days a week
Johnson City, TN	4 days a week
Knoxville, TN	4 days a week and Saturday
Memphis, TN	5 days a week
Memphis (Midtown), TN	5 days a week
Nashville, TN	4 days a week and Saturday

Locations and schedules are subject to change.

EXAM FEES AND AVAILABLE EXAMINATIONS	
EXAM CODE	FEES
Life or Accident and Health or Property or Casualty	\$59
Life and Accident and Health combination	\$59
Property and Casualty combination	\$59
Single limited line: Title	\$59
Personal Lines	\$59
Public Adjuster	\$59

PEARSON VUE HOLIDAY SCHEDULE

No exams on the following holidays:

- | | | | |
|-----------------------------|------------------|--------------|---------------|
| New Year's Day | Memorial Day | Labor Day | Christmas Day |
| Martin Luther King, Jr. Day | Independence Day | Thanksgiving | |