

**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
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5. Accumulation and Annuity Periods
6. Payout options

E. Combination plans and variations

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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
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C. Policy exclusions

1. War
2. Aviation
3. Dangerous Occupation

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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

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B. Life Settlements

C. Group life insurance

1. Conversion privilege
2. Contributory vs. noncontributory

D. Retirement plans

1. Qualified plans
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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

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: 56-6-115; 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

Ref: 56-12-201 through 220

VI. TENNESSEE LAWS AND DEPARTMENTAL RULES PERTINENT TO LIFE INSURANCE ONLY 4

A. Required Provisions

Ref: 56-7-2307

B. Definitions

Ref: Dept. Rule 0780-1-40-.03, 0780-1-40-.02

C. Disclosure requirements

Ref: Dept. Rule 0780-1-40-.04

D. General rules

Ref: Dept. Rule 0780-1-40-.05

E. Replacement

Ref: Dept. Rule 0780-1-24-.02

1. Exemptions

Ref: Dept. Rule 0780-1-24-.04

2. Duties of producers

Ref: Dept. Rule 0780-1-24-.05

F. Annuities

Ref: Dept. Rule 0780-01-86

- 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

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- 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
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III. SOCIAL INSURANCE 6

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C. Social Security benefits

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A. Total, partial, recurrent and residual disability

**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

- 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
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 - A. Powers of Commissioner 2
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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: 56-6-115; 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
 - 1. General provisions
Ref: 56-6-112, 56-1-109, 36-5-706
 - 2. Notice
Ref: 56-6-112
- E. Unfair Practices 4
Ref: 56-6-125, 56-8-104-105
 - 1. False advertising
Ref: 56-8-104
 - 2. Defamation
Ref: 56-8-104
 - 3. Boycotting
Ref: 56-8-104
 - 4. Unfair Discrimination
Ref: 56-8-104
 - 5. Rebating
Ref: 56-8-104
 - 6. Unfair claims settlement practices
Ref: 56-8-105; Dept. Rule 0780-01-05
 - 7. Other topics

Ref: 56-8-104

F. Life and Health Guaranty Association.....0-1

Ref: 56-12-201 through 220

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

A. Required provisions

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B. Policy cancellation, renewal

Ref: 56-26-125, 126, 56-26-109

C. Group policies

Ref: 56-26-127, 202, 56-7-2301, 56-7-2360, 56-7-2602

D. Blanket or franchise school insurance

Ref: 56-7-2323, 2324

E. School accident coverage

Ref: 56-7-2324, 2325

F. Medicare supplement insurance

Ref: 56-26-132; Dept. Rule 0780-1-58-.12

1. Policy Terms/Definitions

Ref: Dept. Rule 0780-1-58-.05, 0780-1-58-.04

2. Prohibited Policy provisions

Ref: Dept. Rule 0780-1-58-.06

3. Minimum standards

Ref: Dept. Rule 0780-1-58-.08, 0780-58-.17

4. Eligibility

Ref: 56-7-1453; Dept. Rule 0780-01-58.13-14

G. Long-term Care

Ref: 56-42-101-105, 107-11; Rule 0780-1-61

H. Mandated Coverages (Offerings and Benefits)

Ref: 56-7-1002, 56-7-1003, 2301-2368, 2601-2606

I. External Review

Ref: 56-61-113, 116

J. Affordable Care Act

1. Exchanges/Marketplace (ACA Section 1321)
2. Taxes, penalties, and subsidies (ACA Section 1401, 1402)
3. Essential health benefits (ACA Section 1302)
 - a. Mental health and substance use disorder parity
 - b. Pediatric services
 - c. Preventive services
4. Employer notification responsibilities (ACA Section 1511-1515)
5. Fees for individual major medical policy when commission is not paid

Ref: 56-6-125(b)

PROPERTY-GENERAL KNOWLEDGE CONTENT OUTLINE

Product Knowledge, Terms and Concepts

(50 scoreable questions plus 5 pretest questions)

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4. HO-5

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B. Dwelling policies

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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

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A. Insurance

1. Law of Large Numbers

B. Insurable interest

C. Risk

1. Pure vs. Speculative Risk

D. Hazard

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E. Peril

F. Loss

1. Direct

2. Indirect

G. Loss Valuation

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2. Replacement cost

3. Market value

4. Stated/agreed value

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J. Indemnity

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**PROPERTY
TENNESSEE SPECIFIC
CONTENT OUTLINE**

State Laws, Rules and Regulations

(18 scoreable questions plus 4 pretest questions)

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2. Investigations	
<i>Ref: 56-6-120</i>	
3. Regulatory authority	
<i>Ref: 56-6-107 through 112; 56-1-408</i>	
4. Penalties	
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B. Definitions.....	3
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<i>Ref: 56-6-102</i>	
2. Business Entity	
<i>Ref: 56-6-102</i>	
3. Limited Lines Producer	
<i>Ref: 56-6-102; 56-6-110</i>	
4. Unauthorized insurer	
<i>Ref: 56-6-114</i>	
5. Compensation and referrals	
<i>Ref: 56-6-113, 56-6-125</i>	
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<i>Ref: 56-6-116</i>	
7. Domestic and Foreign Insurance Companies	
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<i>Ref: 56-6-103, 104, 105</i>	
1. Insurance Producer	
<i>Ref: Dept. Rule 0780-1-56; 56-6-106, 56-6-112, 56-6-121</i>	
2. Agency Contracts/Termination	
<i>Ref: 56-6-115; 56-6-117</i>	
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<i>Ref: 56-6-103, 56-6-104</i>	
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<i>Ref: 56-8-104</i>	
2. Defamation	
<i>Ref: 56-8-104</i>	
3. Boycotting	
<i>Ref: 56-8-104</i>	
4. Unfair Discrimination	
<i>Ref: 56-8-104</i>	
5. Rebating	
<i>Ref: 56-8-104</i>	
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F. Guaranty Association.....1

Ref: 56-12-101 through 121

G. Credit Information*..... 1

Ref: 56-5-201 through 207

*Property, Casualty and Personal Lines only

V. TENNESSEE LAWS, AND DEPARTMENTAL RULES PERTINENT TO PROPERTY INSURANCE ONLY 4

A. Fire Insurance 1

1. Fair value

Ref: 56-7-801

2. Property inspection

Ref: 56-7-801; 803

3. Loss by fire

Ref: 56-7-802

B. Personal Risk Insurance..... 1

1. Nonrenewal

Ref: 56-7-1901; 1902; 1805

2. Rates

Ref: 56-5-105

3. Mandated offer of coverage

Ref: 56-7-130

C. Commercial Risk Insurance 2

1. Definitions

Ref: 56-5-102

a. Commercial Risk Insurance

b. Nonpayment of premium

2. Cancellation

Ref: 56-7-1803; 1804

3. Nonrenewal

Ref: 56-7-1805

4. Rates

Ref: 56-7-1806; 56-5-106

5. Request for loss runs

Ref: 56-5-123

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 Garagekeepers 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)

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..... 23

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)

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)**

(18 scoreable questions plus 4 pretest questions)

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

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- 6. Fiduciary
Ref: 56-6-116
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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
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- 8. Continuing Education
Ref: Dept. Rule 0780-1-56; 56-6-107

D. License Suspension/Revocation 2

- 1. General provisions
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- 2. Notice
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E. Unfair Practices 3

**CASUALTY
TENNESSEE SPECIFIC
CONTENT OUTLINE**

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- 1. False advertising
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- 2. Defamation
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- 3. Boycotting
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- 4. Unfair Discrimination
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- 6. Unfair claims settlement practices
Ref: 56-8-105; Dept. Rule 0780-01-05
- 7. Other topics
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F. Guaranty Association.....1

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G. Credit Information* 1

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*Property, Casualty and Personal Lines only

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A. Financial responsibility

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- 1. Automobile Liability insurance-primary coverage
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- 3. Ride-sharing services
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B. Noncancellable/Guaranteed Renewable policies

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C. Uninsured Motorists Coverage

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D. Accident Prevention Courses

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E. Cancellation of Automobile Insurance

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F. Notice of Assigned Risk Eligibility

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G. Workers' Compensation

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H. Request for loss runs

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**TENNESSEE TITLE INSURANCE
CONTENT OUTLINE**

(50 scoreable questions)

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- 1. Hearings and judicial review

Ref: 56-6-112

- 2. Investigations
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- 3. Regulatory authority
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- 4. Penalties
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- 5. Rates
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B. Definitions

- 1. Title Insurance agent
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- 2. Unauthorized insurer
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- 3. Fiduciary
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- 4. Rates
Ref: 0780-01-12-01; 56-35-102

C. License Requirements

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- 1. Title insurance agent
Ref: Dept. Rule 0780-1-56; 56-6-106, 56-6-112, 56-6-121
- 2. Agency Contracts/Termination
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- 3. Resident/nonresident
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- 4. Exemptions
Ref: 56-6-104; 56-6-105; 56-6-109
 - a. Licenses
 - b. Examination
- 5. Temporary license
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- 6. License renewal
Ref: 56-6-107
- 7. General requirements
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- 8. Continuing Education
Ref: Dept. Rule 0780-1-56; 56-6-107
- 9. Bonds
Ref: 56-35-202
- 10. Duties of the agent
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D. License Suspension/Revocation

- 1. General provisions
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- 2. Notice
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E. Unfair Trade Practices

- 1. Boycotting
Ref: 56-8-104
- 2. Rebating
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- 3. Unfair claims settlement practices
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- 4. Other topics
Ref: 56-8-104

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- B. Risk**
- C. Indemnity**
- D. Limits of liability**
- E. Insuring agreement**
- F. Conditions**
- G. Exclusions**
- H. Definitions of the insured**
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- K. Subrogation**
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 - 2. Homeowners 1-4 Family
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 - 2. Exclusions from Coverage
 - 3. Conditions
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 - 1. Schedule A
 - 2. Schedule B
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- B. Tenants in Common**
- C. Joint Tenancy, with Right of Survivorship**
- D. Life Estate**
- E. Leasehold**
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- B. Covenants, Conditions and Restrictions**
- C. Liens**
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 - 2. Involuntary

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 - 3. Quit Claim Deed
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GENERAL KNOWLEDGE
CONTENT OUTLINE**

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- 2. HO-3
- 3. HO-4
- 4. HO-5
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B. Dwelling policies

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- 2. DP-2
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 - 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

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H. Mortgagee rights
I. Proof of loss
J. Notice of claim
K. Appraisal
L. Other Insurance Provision
M. Subrogation
N. Elements of a contract
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R. Policy Application
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T. Cancellation and nonrenewal provisions
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**PERSONAL LINES
TENNESSEE SPECIFIC
CONTENT OUTLINE**

State Laws, Rules and Regulations

(25 scoreable questions plus 6 pretest questions)

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C. License Requirements.....2
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1. Insurance Producer
Ref: Dept. Rule 0780-1-56; 56-6-102; 56-6-112; 56-6-121

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

3. Resident/nonresident
Ref: 56-6-106; 56-6-108

4. Exceptions
Ref: 56-6-104; 56-6-105; 56-6-109

a. Licenses

b. Examination

5. Temporary license
Ref: 56-6-111

6. License renewal
Ref: 56-6-107

7. General requirements
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8. Continuing Education
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D. License Suspension/Revocation..... 2

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

2. Defamation
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3. Boycotting
Ref: 56-8-104

4. Unfair Discrimination
Ref: 56-8-104

5. Rebating
Ref: 56-8-104

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

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1. Automobile Liability insurance-primary coverage
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2. Form SR-22
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3. Ride-sharing services
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E. Uninsured Motorists Coverage..... 1
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F. Accident Prevention Course..... 1
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G. Cancellation of Automobile Insurance..... 1
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**TENNESSEE PUBLIC ADJUSTER
CONTENT OUTLINE
PRODUCT KNOWLEDGE, TERMS AND
CONCEPTS**

(50 scoreable questions)

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1. Hearings and judicial review
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