

**LIFE-GENERAL KNOWLEDGE
CONTENT OUTLINE**

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

I. TYPES OF POLICIES 9

A. Traditional whole life products

1. Ordinary (straight) life
2. Limited-pay and single-premium life
3. Adjustable life

B. Interest-sensitive life products

1. Universal life
2. Variable whole life
3. Variable universal life
4. Interest-sensitive whole life

C. Term life

1. Level, decreasing, and increasing term
2. Special features
 - a. Renewable
 - b. Convertible

D. Annuities

1. Single, level, and flexible premium
2. Immediate and deferred
3. Fixed and variable
4. Equity Index

E. Combination plans and variations

1. Joint life
2. Survivorship life

II. POLICY RIDERS, PROVISIONS, OPTIONS, AND EXCLUSIONS.....21

A. Policy riders

1. Waiver of premium and waiver of premium with disability income
2. Guaranteed insurability
3. Payor benefit
4. Accidental death and/or accidental death and dismemberment
5. Term riders
6. Other insureds (e.g., spouse, children, nonfamily)
7. 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. Changes

- d. Common disaster
- e. Minor beneficiaries

7. Premium Payment

- a. Modes
- b. Grace period
- c. Automatic premium loan
- d. Level or flexible

8. Reinstatement

9. Policy loans, withdrawals, partial surrenders

10. Nonforfeiture options

11. Dividends and dividend options

12. Incontestability

13. Assignments

14. Suicide

15. Misstatement of age and gender

16. Settlement options

C. Policy exclusions

III. COMPLETING THE APPLICATION, UNDERWRITING, AND DELIVERING THE POLICY 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 (i.e. HIPAA, HIV consent)

B. Underwriting

1. Insurable interest
2. Medical information and consumer reports
3. Fair Credit Reporting Act
4. Risk classification

C. Delivering the policy

1. When coverage begins
2. Explaining the policy and its provisions, riders, exclusions, and ratings to the client

D. Do Not Call List

IV. TAXES, RETIREMENT, AND OTHER INSURANCE CONCEPTS 8

A. Third-party ownership

B. Group life insurance

1. Conversion privilege
2. Contributory vs. noncontributory

C. Retirement plans

1. Tax-qualified plans
2. Nonqualified plans

D. Business insurance

E. Social Security benefits and taxes

F. Tax treatment of insurance premiums, proceeds, dividends

1. Individual life
 2. Group life
 3. Modified Endowment Contracts (MECs)
- G. Accelerated Death Benefits—Living Benefits**
- H. Endowments**

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: 56-6-112
 4. Penalties
Ref: 56-6-112(e), 56-2-305
- B. Definitions 3**
1. Insurance Producer
Ref: 56-6-102
 2. Business Entity
Ref: 56-6-102
 3. Limited Lines Producer
Ref: 56-6-102
 4. Unauthorized insurer
Ref: 56-6-114
 5. Illegal compensation
Ref: 56-6-113
- C. License Requirements 3**
Ref: 56-6-103; 56-6-104; 56-6-105
1. Insurance Producer
Ref: 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. Exemptions
Ref: 56-6-104; 56-6-105; 56-6-109
 - a. Licenses
 - b. Examination
 5. Prelicensing 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
 2. Notice
Ref: 56-6-112
- E. Unfair Trade Practices 4**
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: 56-8-104
 7. Other topics
Ref: 56-8-104

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

- A. Required Provisions**
- 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

HEALTH-GENERAL KNOWLEDGE CONTENT OUTLINE

Product Knowledge, Terms and Concepts

(50 scoreable questions plus 10 pretest questions)

- I. TYPES OF POLICIES 14**
- A. Disability income**
1. Individual disability income policy
 2. Business overhead expense policy
 3. Business disability buyout policy
 4. Group disability income policy
 5. Key employee/partner policies
- B. Accidental death and dismemberment**
- C. Medical expense insurance**
1. Basic hospital, medical, and surgical policies
 2. Major medical policies
 3. Comprehensive major medical policies
 4. Health Maintenance Organizations (HMOs)
 5. Preferred Provider Organizations (PPOs)

6. Service organizations (Blue Plans)	
7. Point of Service (POS) plans	
8. Medical Savings Accounts (MSAs)	
9. Flexible Spending Accounts (FSAs)	
10. Health Reimbursement Accounts (HRAs)	
11. High Deductible Health Plans (HDHPs) and related Health Savings Accounts (HSAs)	
12. Consumer Driven Health Plans (CDHPs)	
D. Medicare supplement policies	
E. Group insurance	
1. Group conversion	
2. Differences between individual and group contracts	
3. General concepts	
4. COBRA	
5. HIPAA	
F. Long Term Care (LTC)	
1. Individual LTC contracts	
2. Group/voluntary LTC contracts	
3. Service days vs. calendar days	
G. Cancer (for specified diseases) plans	
H. Critical illness plans	
I. Worksite (employer-sponsored) plans	
II. POLICY PROVISIONS, CLAUSES, AND RIDERS 20	
A. Mandatory 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	
B. Optional provisions	
1. Change of occupation	
2. Misstatement of age	
3. Illegal occupation	
C. Other provisions and clauses	
1. Insuring clause	
2. Free look (10-day, 20-day, etc.)	
3. Consideration clause	
4. Probationary period	
5. Elimination period	
6. Waiver of premium	
7. Exclusions	
8. Preexisting conditions	
9. Recurrent disability	
10. Coinsurance	
11. Deductibles	
12. Eligible expenses	
13. Copayments	
14. Pre-authorizations and prior approval requirements	
15. Usual, reasonable, and customary (URC) charges	
16. Lifetime, annual or per cause maximum benefit limits	
D. Riders	
1. Impairment rider	
2. Guaranteed insurability rider	
3. Multiple indemnity rider (double, triple)	
E. Rights of renewability	
1. Noncancelable	
2. Cancelable	
3. Guaranteed renewable	
4. Conditionally renewable	
5. Optionally renewable	
6. Period of time for renewal	
III. SOCIAL INSURANCE 3	
A. Medicare	
1. Primary, secondary payor	
2. Medicare Parts A,B,C,D	
B. Medicaid	
C. Social Security benefits	
IV. OTHER INSURANCE CONCEPTS 4	
A. Total, partial, and residual disability	
B. Owner's rights	
C. Dependent children benefits	
D. Primary and contingent beneficiaries	
E. Modes of premium payments (annual, semiannual, etc.)	
F. Nonduplication and coordination of benefits (e.g., primary vs. excess)	
G. Occupational vs. nonoccupational	
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 9	
A. Completing application and obtaining necessary signatures	
B. Explaining sources of insurability 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. Assuring delivery of policy and related documents to client	
F. Explaining policy and its provisions, riders, exclusions, and ratings to clients	
G. Replacement	

- H. Contract law**
1. Requirements of forming a contract
 2. Insurable interest
 3. Warranties and representations
 4. Unique aspects of the health contract
 - a. Conditional
 - b. Unilateral
 - c. Adhesion

**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: 56-6-112
4. Penalties
Ref: 56-6-112(e), 56-2-305

B. Definitions 3

1. Insurance Producer
Ref: 56-6-102
2. Business Entity
Ref: 56-6-102
3. Limited Lines Producer
Ref: 56-6-102
4. Unauthorized insurer
Ref: 56-6-114
5. Illegal compensation
Ref: 56-6-113

C. License Requirements 3

Ref: 56-6-103; 56-6-104; 56-6-105

1. Insurance Producer
Ref: 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. Exemptions
Ref: 56-6-104; 56-6-105; 56-6-109
 - a. Licenses
 - b. Examination
5. Prelicensing 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
2. Notice
Ref: 56-6-112

E. Unfair Trade Practices 4

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: 56-8-104
7. Other topics
Ref: 56-8-104

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

A. Required provisions

Ref: 56-26-108, 56-26-129

B. Policy cancellation, renewal

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

C. Group policies

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

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

G. Long Term Care

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

H. Mandated Coverages

Ref: 56-7-2601-2606

**PROPERTY-GENERAL KNOWLEDGE
CONTENT OUTLINE**

Product Knowledge, Terms and Concepts

(50 scoreable questions plus 10 pretest questions)

Note: To the extent that the specific contracts, forms, and endorsements dealt with in this outline are available in standardized versions, outline references are to items developed by (1) Insurance Services Office; (2) National Council on Compensation Insurance; (3) Surety Association of America.

I. TYPES OF POLICIES 25

A. Personal lines

1. Dwelling and contents (DP forms)
2. Homeowners (HO forms)
3. Mobile Homes

B. Commercial lines

1. Commercial property
 - a. Commercial building and personal property form
 - b. Causes of loss forms
 - c. Business income
 - d. Extra expense
2. Commercial Package Policy (CPP)
3. Equipment Breakdown Coverage
4. Businessowners Policy (BOP)

C. Inland marine

1. Personal floaters
2. Commercial floaters
3. Nationwide Definition

D. Others

1. Flood
2. Earthquake

II. INSURANCE TERMS AND RELATED CONCEPTS 14

A. Insurance

B. Insurable interest

C. Risk

D. Hazard

E. Peril

F. Loss

1. Direct
2. Indirect

G. Proximate cause

H. Deductible

I. Indemnity

J. Actual cash value

K. Replacement cost

L. Limits of liability

M. Coinsurance/Insurance to value

N. Accident

O. Occurrence

P. Cancellation

Q. Nonrenewal

R. Vacancy and unoccupancy

S. Liability

T. Negligence

III. POLICY PROVISIONS AND CONTRACT LAW11

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. Assignment

N. Subrogation

O. Elements of a contract

P. Warranties, representations, and concealment

Q. Binders

R. Sources of insurability information

S. Fair Credit Reporting Act

**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 INSURANCE14

Ref: 56-6-101 through 56-6-126

A. Powers of Commissioner2

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

B. Definitions.....3

1. Insurance Producer
Ref: 56-6-102
2. Business Entity
Ref: 56-6-102
3. Limited Lines Producer
Ref: 56-6-102
4. Unauthorized insurer
Ref: 56-6-114
5. Illegal compensation
Ref: 56-6-113

C. License Requirements.....3

Ref: 56-6-139

1. Insurance Producer
Ref: 56-6-106, 56-6-112, 56-6-121

2. Agency Contracts/Termination <i>Ref: 56-6-115; 56-6-117</i>	
3. Resident/nonresident <i>Ref: 56-6-106; 56-6-108</i>	
4. Exemptions <i>Ref: 56-6-104; 56-6-105; 56-6-109</i>	
a. Licenses	
b. Examination	
5. Prelicensing education <i>Ref: 56-6-109; Dept. Rule 0780-1-56</i>	
6. Temporary license <i>Ref: 56-6-111</i>	
7. License renewal <i>Ref: 56-6-107</i>	
8. General requirements <i>Ref: 56-6-103; 56-6-104</i>	
9. Continuing Education <i>Ref: Dept. Rule 0780-1-56; 56-6-107</i>	
D. License Suspension/Revocation 2	
1. General provisions <i>Ref: 56-6-112</i>	
2. Notice <i>Ref: 56-6-112</i>	
E. Unfair Trade Practices 4	
1. False advertising <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>	
6. Unfair claims settlement practices <i>Ref: 56-8-104</i>	
7. Other topics <i>Ref: 56-8-104</i>	
F. Credit Information* (0-1)	
<i>References: 56-5-401 through 407</i>	
*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 <i>Ref: 56-7-801</i>	
2. Property inspection <i>Ref: 56-7-801; 803</i>	
3. Loss by fire <i>Ref: 56-7-802</i>	
B. Personal Risk Insurance 1	
1. Nonrenewal <i>Ref: 56-7-1901; 1902</i>	
2. Rates <i>Ref: 56-5-305</i>	
C. Commercial Risk Insurance 2	

1. Definitions <i>Ref: 56-5-302</i>
a. Commercial Risk Insurance
b. Nonpayment of premium
2. Cancellation <i>Ref: 56-7-1803; 1804</i>
3. Nonrenewal <i>Ref: 56-7-1805</i>
4. Rates <i>Ref: 56-7-1806; 56-5-306</i>

CASUALTY-GENERAL KNOWLEDGE CONTENT OUTLINE

Product Knowledge, Terms and Concepts

(50 scoreable questions plus 10 pretest questions)

Note: To the extent that the specific contracts, forms and endorsements dealt with in this outline are available in standardized versions, outline references are to items developed by (1) Insurance Services Office; (2) National Council on Compensation Insurance; (3) Surety Association of America.

I. TYPES OF POLICIES, BONDS, AND RELATED TERMS23

A. Commercial general liability

1. Basic Hazards
 - a. Premises and Operations
 - b. Products and Completed Operations
 - c. Independent Contractors
 - d. Insured contracts
2. Commercial General Liability Coverage Forms
 - a. Coverage A: Bodily Injury and Property Damage Liability
 - (1) Occurrence
 - (2) Claims Made
 - (a) Extended Reporting Periods: Basic and Supplemental
 - (b) Retroactive Date
 - b. Coverage B: Personal Injury and Advertising Injury
 - c. Coverage C: Medical Payments
 - d. Supplemental Payments
 - e. Who is an insured
 - f. Limits
 - g. Conditions (The candidate also should be familiar with ISO's Common Policy Conditions)
 - h. Definitions

B. Automotive: personal auto and business auto

1. Liability
2. Medical Payments
3. Physical damage (collision and other than collision/comprehensive)
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
- 8. Garage 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
 - 2. Work-related vs. non-work-related
 - 3. Other states' insurance
- D. Crime**
 - 1. Employee Theft
 - 2. Inside the Premises-Theft of Money and Securities
 - 3. Inside the Premises-Robbery or Safe Burglary of Other Property
 - 4. Inside the Premises - Robbery or Burglary of Other Property
- E. Surety Bonding**
 - 1. Definitions
 - a. Obligee
 - b. Principal
 - c. Surety
- F. Professional liability**
 - 1. Errors and Omissions
- G. Umbrella/Excess liability**

II. INSURANCE TERMS AND RELATED CONCEPTS 15

- A. Risk**
- B. Hazard**
- C. Indemnity**
- D. Insurable interest**
- E. Actual cash value**
- F. Negligence**
- G. Liability**
- H. Accident**
- I. Occurrence**
- J. Burglary**
- K. Robbery**
- L. Theft**
- M. Mysterious disappearance**
- N. Binders**
- O. Warranties**
- P. Representations**
- Q. Concealment**
- R. Bodily injury liability**
- S. Property damage liability**
- T. Personal injury liability**
- U. Limits of liability**
- V. Deductibles**
- W. Insured contract**
- X. Deposit Premium/Audit**
- Y. Certificate of Insurance**

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. Additional (supplementary) payments**
- I. Proof of loss**
- J. Notice of claim**
- K. Arbitration**
- L. Other insurance**
- M. Subrogation**
- N. Compliance with provisions of Fair Credit Reporting Act**
- O. Claims made policy form**
- P. Salvage**
- Q. Loss settlement provisions including consent to settle a loss**

**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: 56-6-112
 - 4. Penalties
Ref: 56-6-112(e), 56-2-305
- B. Definitions..... 3**
 - 1. Insurance Producer
Ref: 56-6-102
 - 2. Business Entity
Ref: 56-6-102
 - 3. Limited Lines Producer
Ref: 56-6-102
 - 4. Unauthorized insurer
Ref: 56-6-114
 - 5. Illegal compensation
Ref: 56-6-113
- C. License Requirements..... 3**
Ref: 56-6-103; 56-6-104; 56-6-105
 - 1. Insurance Producer
Ref: 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. Exemptions
Ref: 56-6-104; 56-6-105; 56-6-109
 - a. Licenses
 - b. Examination
- 5. Prelicensing 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
 - 2. Notice
Ref: 56-6-112
- E. Unfair Trade Practices 4**
 - 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: 56-8-104
 - 7. Other topics
Ref: 56-8-104
- F. Credit Information* (0-1)**
References: 56-5-401 through 407

***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
 - 1. Automobile Liability insurance-primary coverage
Ref: 56-7-1101
 - B. Noncancellable/Guaranteed Renewable policies**
Ref: 56-7-1102
 - C. Uninsured Motorists Coverage**
Ref: 56-7-1201 through 1206
 - D. Accident Prevention Course**
Ref: 56-7-1107
 - 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; 56-5-314

TENNESSEE TITLE INSURANCE CONTENT OUTLINE

(50 scoreable questions)

- I. TENNESSEE LAWS AND DEPARTMENTAL RULES 20**
Ref: Refer to Property-Tennessee Specific Content Outline, Section IV, plus Statute 56, Chapter 35, Ref: 56-35-102-205, 0780-1-56
- 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. Declaration
 - F. Insuring agreement
 - G. Conditions
 - H. Exclusions
 - I. Definitions of the insured
 - J. Duties of the insured
 - K. Obligations of the insurance company
 - L. Subrogation
 - M. Elements of a contract
- III. TITLE INSURANCE TERMS, CONCEPT, AND MATTERS REGARDING THE SEARCH AND EXAMINATION OF TITLE TO REAL PROPERTY 20**
Ref: Refer to general title insurance texts, policies, and industry standards for examination of title.

PERSONAL LINES GENERAL KNOWLEDGE CONTENT OUTLINE

Product Knowledge, Terms and Concepts

(75 scoreable questions plus 11 pretest questions)

- I. TYPES OF PROPERTY POLICIES 10**
 - A. Property: Personal lines**
 - 1. Dwelling and contents (DP forms)
 - 2. Homeowners (HO forms)
 - B. Inland marine**
 - 1. Personal floaters
 - C. Other types of property policies**
 - 1. Flood
 - 2. Personal Watercraft
 - 3. Earthquake
 - 4. Mobile Homes
- II. TYPES OF CASUALTY POLICIES 13**
 - A. Personal Automobile**
 - 1. Liability

2. Medical Payments	
3. Physical damage (collision and other than collision)	
4. Uninsured motorists	
5. Underinsured motorists	
6. Who is an insured	
7. Types of Auto	
a. Owned	
b. Temporary Substitute	
8. Use and Eligibility of Auto	
B. Personal Liability	
C. Umbrella/Excess Liability	
D. Other Personal Exposures	
1. Errors and Omissions	
III. PROPERTY AND CASUALTY INSURANCE TERMS AND RELATED CONCEPTS	28
A. Insurable interest	
B. Risk	
C. Hazard	
D. Peril	
E. Loss	
1. Direct	
2. Indirect	
F. Proximate cause	
G. Deductible	
H. Indemnity	
I. Actual cash value	
J. Replacement cost	
K. Limits of liability	
L. Pair and set clause	
M. Extensions of coverage	
N. Additional coverages	
O. Accident	
P. Occurrence	
Q. Vacancy and unoccupancy	
R. Right of salvage	
S. Abandonment	
T. Liability	
U. Negligence	
V. Theft	
W. Burglary	
X. Robbery	
Y. Mysterious disappearance	
Z. Binders	
AA. Bodily injury liability	
BB. Property damage liability	
CC. Personal injury liability	
DD. Certificate of insurance	
EE. Risk management	
FF. Professional designations	
IV. PROPERTY AND CASUALTY POLICY PROVISIONS AND CONTRACT LAW	24
A. Declarations	
B. Insuring agreement	
C. Conditions	
D. Exclusions	

E. Definitions	
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	
M. Assignment	
N. Subrogation	
O. Elements of a contract	
P. Sources of underwriting information	
Q. Compliance with provisions of Fair Credit Reporting Act	
R. Cancellation and Nonrenewal provisions	
S. Additional (supplementary) payments	
T. Loss settlement provisions including consent to settle a loss	
U. Limitations	
V. Representations and misrepresentations	
W. Concealment	
X. Arbitration	
Y. Coinsurance	
Z. Endorsements	
AA. Premium Payments	
BB. Effective dates of coverage	

**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
<i>Ref: 56-6-101 through 56-6-126</i>	
A. Powers of Commissioner	2
1. Hearings and judicial review	
<i>Ref: 56-6-112</i>	
2. Investigations	
<i>Ref: 56-6-120</i>	
3. Regulatory authority	
<i>Ref: 56-6-112</i>	
4. Penalties	
<i>Ref: 56-6-112(e), 56-2-305</i>	
B. Definitions.....	3
1. Insurance Producer	
<i>Ref: 56-6-102</i>	
2. Business Entity	
<i>Ref: 56-6-102</i>	
3. Limited Lines Producer	
<i>Ref: 56-6-102</i>	
4. Unauthorized insurer	
<i>Ref: 56-6-114</i>	
5. Illegal compensation	

Ref: 56-6-113

C. License Requirements 3
Ref: 56-6-103; 56-6-104; 56-6-105

1. Insurance Producer
Ref: 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. Exemptions
Ref: 56-6-104; 56-6-105; 56-6-109
 - a. Licenses
 - b. Examination
5. Prelicensing 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
2. Notice
Ref: 56-6-112

E. Unfair Trade Practices 4

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: 56-8-104
7. Other topics
Ref: 56-8-104

F. Credit Information* (0-1)
References: 56-5-401 through 407
***Property, Casualty and Personal Lines only**

VI. TENNESSEE LAWS, AND DEPARTMENTAL RULES PERTINENT TO PERSONAL LINES INSURANCE ONLY11

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

C. Financial responsibility.....3
Ref: 55-12-102

1. Automobile Liability insurance-primary coverage
Ref: 56-7-1101

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.....12
Ref: 56-6-901-920 AND RULE 0780-1-91

A. Powers of Commissioner

1. Hearings and judicial review
Ref: 56-6-910
2. Investigations
Ref: 56-6-919
3. Regulatory authority
Ref: 56-6-920
4. Penalties
Ref: 56-6-910, 56-2-305

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

	<i>Ref: 56-6-903, 56-5-904, 56-5-905, 56-5-911</i>	
6.	Continuing Education	
	<i>Ref: Dept. Rule 0780-1-91; 56-6-912</i>	
D.	License Suspension/Revocation	
1.	General provisions	
	<i>Ref: 56-6-910 and 56-6-918</i>	
2.	Notice	
	<i>Ref: 56-6-910</i>	
E.	Other Requirements	
	<i>Ref: 56-6-913, 56-6-914, 56-6-916, 56-6-917</i>	
1.	Fees	
2.	Written Contracts	
3.	Ethical Considerations	
F.	Unfair Trade Practices	
1.	Unfair claims settlement practices	
	<i>Ref: 56-8-104</i>	
2.	Other topics	
	<i>Ref: 56-8-104</i>	
G.	Credit Information*	
	<i>References: 56-5-401 through 407</i>	
II.	GENERAL PROPERTY INSURANCE PRODUCT KNOWLEDGE PERTINENT TO PUBLIC ADJUSTERS.....14	
	<i>Ref: All topics make reference to general product knowledge, unless otherwise noted</i>	
A.	Personal Lines coverage	
	<i>Ref: ISO Homeowners policies</i>	
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 CONCEPTS22	
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.....2	
A.	Proof of Loss	
B.	Notice of claim	
C.	Material misrepresentations	
D.	Assignment	
E.	Subrogation	
F.	Mortgagee rights	
G.	Apportionment clause	
H.	Arbitration/Appraisal	