

TENNESSEE

Insurance Content Outlines

Content Outlines: Effective October 15, 2025

**LIFE-GENERAL KNOWLEDGE
CONTENT OUTLINE**

Product Knowledge, Terms and Concepts
(50 scoreable questions plus 5 pretest questions)

I. TYPES OF POLICIES 15

A. Traditional whole life products

1. Ordinary whole life
2. Limited-pay and single-premium life

B. Interest/market-sensitive/adjustable life products

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

C. Term life

1. Types
 - a. Level
 - b. Decreasing
 - c. Return of premium
 - d. Annually renewable
2. Special features
 - a. Renewable
 - b. Convertible

D. Annuities

1. Single and flexible premium
2. Immediate and deferred
3. Fixed and variable
4. Indexed
5. Accumulation and Annuity Periods
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1. Joint life (first to die)
2. Survivorship life (second to die)

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2. Guaranteed insurability
3. Payor benefit
4. Accidental death and/or accidental death and dismemberment
5. Term riders
6. Other insureds
7. Long term care
8. Return of premium
9. Disability
10. Cost of Living

B. Policy provisions and options

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2. Insuring clause
3. Free look
4. Consideration
5. Owner's rights
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 - 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
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9. Policy loans, withdrawals, partial surrenders
10. Non-forfeiture options
11. Dividends and dividend options (e.g., participating, non-participating)
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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
2. Nonqualified plans

E. Life insurance needs analysis/suitability

1. Personal insurance needs
2. Business insurance needs
 - a. Key person
 - b. Buy sell

F. Social Security benefits

G. Tax treatment of insurance premiums, proceeds, and dividends

1. Individual life
2. Group life
3. Modified Endowment Contracts (MECs)

LIFE-TENNESSEE SPECIFIC CONTENT OUTLINE

State Laws, Rules and Regulations

(18 scoreable questions plus 4 pretest questions)

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

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

A. Powers of Commissioner2

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. Definitions3

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 Requirements3-4

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 Appointments/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/Revocation1

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, coercion, and intimidation

Ref: 56-8-104

4. Unfair Discrimination

Ref: 56-8-104

5. Rebating

Ref: 56-8-104

6. Unfair claims settlement practices

Ref: 56-8-105; Dept. Rule 0780-01-05

7. Other topics

Ref: 56-8-104

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

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

A. Required Provisions

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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

3. Definitions

Ref: Dept. Rule 0780-1-24-.03, 56-8-104

F. Annuities

Ref: Dept. Rule 0780-01-86

1. Licensing

2. Suitability

**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

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2. Major medical policies
3. Health Maintenance Organizations (HMOs)
4. Preferred Provider Organizations (PPOs)
5. Point of Service (POS) plans
6. Flexible Spending Accounts (FSAs)
7. High Deductible Health Plans (HDHPs) and related Health Savings Accounts (HSAs)
8. Health Reimbursement Accounts (HRAs)

D. Medicare supplement policies

E. Group insurance

1. Differences between individual and group contracts
2. General characteristics
3. COBRA

F. Individual/Group Long Term Care (LTC)

1. Eligibility
2. Levels of care

G. Other policies

1. Dental
2. Vision
3. Cancer
4. Critical illness or specified disease
5. Worksite (employer-sponsored)
6. Hospital indemnity
7. Short-term medical
8. Accident

II. POLICY PROVISIONS, CLAUSES, AND RIDERS 15

A. Mandatory and optional provisions

1. Entire contract
2. Time limit on certain defenses (incontestable)
3. Grace period
4. Reinstatement
5. Notice of claim
6. Claim forms
7. Proof of loss
8. Time of payment of claims
9. Payment of claims
10. Physical examination and autopsy
11. Legal actions
12. Change of beneficiary
13. Misstatement of age or gender
14. Change of occupation
15. Illegal occupation
16. Relation of earnings to insurance

B. Other provisions and clauses

1. Insuring clause
2. Free look
3. Consideration clause
4. Probationary period
5. Elimination period
6. Waiver of premium
7. Exclusions and limitations
8. Preexisting conditions
9. Coinsurance
10. Deductibles
11. Eligible expenses
12. Copayments
13. Pre-authorizations and prior approval requirements
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C. Riders

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D. Rights of renewability

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C. Social Security benefits

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- A. Total, partial, recurrent and residual disability**
- B. Owner's rights**
- C. Dependent children benefits**
- D. Primary and contingent beneficiaries**
- E. Modes of premium payments**
- F. Nonduplication and coordination of benefits (e.g., primary vs. excess)**
- G. Occupational vs. non-occupational**
- H. Tax treatment of premiums and proceeds of insurance contracts (e.g., disability income and medical expenses, etc.)**
- I. Managed care**
- J. Workers Compensation**
- K. Subrogation**

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- A. Completing the application**
- B. Explaining sources of insurability and HIPAA privacy information (e.g., MIB Report, Fair Credit Reporting Act, etc.)**
- C. Initial premium payment and receipt and consequences of the receipt (e.g., medical examination, etc.)**
- D. Submitting application (and initial premium if collected) to company for underwriting**
- E. Policy delivery**
- F. Explaining policy and its provisions, riders, exclusions, and ratings to clients**
- G. Replacement**
- H. Contract law**
 - 1. Elements of a contract
 - 2. Insurable interest
 - 3. Warranties and representations
 - 4. Unique aspects of the insurance contract
 - a. Conditional
 - b. Unilateral
 - c. Adhesion
 - d. Aleatory

**ACCIDENT AND HEALTH
TENNESSEE SPECIFIC
CONTENT OUTLINE**

State Laws, Rules and Regulations

(18 scoreable questions plus 4 pretest questions)

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

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

A. Powers of Commissioner 2

- 1. Hearings and judicial review
Ref: 56-6-112
- 2. Investigations
Ref: 56-6-120
- 3. Regulatory authority

Ref: 56-6-107 through 112

4. Penalties

Ref: 56-6-112(e), 56-2-305

B. Definitions 3

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

C. License Requirements 3-4

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

- 1. Insurance Producer
Ref: Dept. Rule 0780-1-56; 56-6-106; 56-6-112; 56-6-121
- 2. Agency Appointments/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, coercion, and intimidation
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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|----------------------------------------------------------------------------------------------------------|-------------------------------------------------------------|
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| F. Life and Health Guaranty Association.....0-1 | |
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| VII. TENNESSEE LAWS, AND DEPARTMENTAL RULES PERTINENT TO ACCIDENT AND HEALTH INSURANCE ONLY.....4 | |
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| B. Policy cancellation, renewal | |
| | <i>Ref: 56-26-125, 126, 56-26-109</i> |
| C. Group policies | |
| | <i>Ref: 56-26-127, 202, 56-7-2301, 56-7-2360, 56-7-2602</i> |
| D. Blanket or franchise school insurance | |
| | <i>Ref: 56-7-2323, 2324</i> |
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| | <i>Ref: Dept. Rule 0780-1-58-.06</i> |
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| | <i>Ref: Dept. Rule 0780-1-58-.08, 0780-58-.17</i> |
| 4. Eligibility | |
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| G. Long-term Care | |
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| 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 | |
| | <i>Ref: 56-6-125(b)</i> |

PROPERTY-GENERAL KNOWLEDGE CONTENT OUTLINE

Product Knowledge, Terms and Concepts

(50 scoreable questions plus 5 pretest questions)

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| b. Causes of loss forms |
| c. Business income |
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| 3. Business Owners Policy (BOP) |
| 4. Builders Risk |
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| 4. Farm Owners |
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II. INSURANCE TERMS AND RELATED CONCEPTS15

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| B. Insurable interest |
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| 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 |
| 5. Salvage value |
| H. Proximate cause |
| I. Deductible |
| J. Indemnity |
| K. Limits of liability |

- L. Coinsurance/Insurance to value
- M. Occurrence
- N. Cancellation
- O. Nonrenewal
- P. Vacancy and unoccupancy
- Q. Liability
 - 1. Absolute
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 - 3. Vicarious
- R. Negligence
- S. Binder
- T. Endorsements
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III. POLICY PROVISIONS AND CONTRACT LAW 13

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

PROPERTY TENNESSEE SPECIFIC CONTENT OUTLINE

State Laws, Rules and Regulations

(18 scoreable questions plus 4 pretest questions)

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

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Ref: 56-6-112
- 2. Investigations
Ref: 56-6-120
- 3. Regulatory authority
Ref: 56-6-107 through 112; 56-1-408
- 4. Penalties
Ref: 56-6-112(e), 56-2-305

B. Definitions 3

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

C. License Requirements.....2

Ref: 56-6-103, 104, 105

- 1. Insurance Producer
Ref: Dept. Rule 0780-1-56; 56-6-106, 56-6-112, 56-6-121
- 2. Agency Appointments/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/Revocation2

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

E. Unfair Practices.....3

Ref: 56-7-113; 56-6-125, 56-8-104-105

- 1. False advertising
Ref: 56-8-104
- 2. Defamation
Ref: 56-8-104
- 3. Boycotting, coercion, and intimidation
Ref: 56-8-104
- 4. Unfair Discrimination
Ref: 56-8-104
- 5. Rebating
Ref: 56-8-104
- 6. Unfair claims settlement practices
Ref: 56-8-105; Dept. Rule 0780-01-05
- 7. Other topics
Ref: 56-8-104

F. Guaranty Association.....1

Ref: 56-12-101 through 121

G. Credit Information* 1

Ref: 56-5-201 through 207

*Property, Casualty and Personal Lines only

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

A. Fire Insurance 1

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

**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

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b. Coverage B: Personal Injury and Advertising Injury

c. Coverage C: Medical Payments

d. Supplemental Payments

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f. First named insured

g. Limits (Per occurrence, Annual Aggregate)

h. Damage to Property of Others

B. Automobile: personal auto and business auto

1. Liability

a. Bodily Injury

b. Property Damage

c. Split Limits

d. Combined Single Limit

2. Medical Payments

3. Physical Damage (collision; other than collision;
specified perils)

4. Uninsured motorists

5. Underinsured motorists

6. Who is an insured

7. Types of Auto

a. Owned

b. Non-owned

c. Hired

d. Temporary Substitute

e. Newly Acquired Autos

f. Transportation Expense and Rental
Reimbursement Expense

8. Auto Dealers Coverage Form, including
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)

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 INSURANCE14

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4. Penalties

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3. Limited Lines Producer

Ref: 56-6-102, 56-6-110

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5. Compensation and referrals

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5. Temporary license

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TENNESSEE SPECIFIC
CONTENT OUTLINE**

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(50 scoreable questions)

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GENERAL KNOWLEDGE
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(25 scoreable questions plus 6 pretest questions)

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TENNESSEE PUBLIC ADJUSTER CONTENT OUTLINE PRODUCT KNOWLEDGE, TERMS AND CONCEPTS

(50 scoreable questions)

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