

HOW TO OBTAIN A TENNESSEE INSURANCE PRODUCER LICENSE

1. Complete the prelicensing course.

- Life Only – 20 hours
- Accident and Health – 20 hours
- Casualty – 20 hours
- Property – 20 hours
- Personal lines - 20 hours

**Applicants with a criminal background should file license application directly with the Department of Commerce and insurance and receive approval before completing the required prelicensing education.

Course requirements:

- This is a forced progression (locked) state that requires the student to review each lesson and pass each of the chapter quiz before moving onto the next section/chapter.
- Assessments on key topics throughout the course and must be successfully passed with a minimum score of 70% before moving onto the next chapter.
- Completion of this course satisfies the prelicensing education requirement.

Certificate Information:

To eligible for a Certificate of completion, you must follow several steps:

- Completion of the course and Final Exam with a minimum score of 70%
- Download and Print certificate through the “Transcript” tile on the user dashboard.
- Certificates are valid for 6 months.

2. Schedule the Tennessee State examination.

- Registration must be completed online on Pearson Vue website:
www.pearsonvue.com/tn/insurance
- Single line exam fee \$49
- Combination exam fee: \$59

Limitation on repeat examinations:

- There are no limitations on retaking the exam.

Online proctored exams:

- You must check the compatibility of your computer before registering for the exam.
<https://home.pearsonvue.com/tn/insurance/onvue>
- If your computer is not compatible with the online software, you will need to schedule your examination at a Pearson Vue test center.

3. Pass your state exam

- Take advantage of the cram courses (Prep Review and Exam Simulator) within your prelicensing course during the waiting period.
 - Prep Review Course: This part of the training features content “boiled down to the essence” of the state exam. Chapters have only a few pages of material, but the content must be mastered to pass. Instructionally designed to teach individuals how to pass, most study effort should be invested here. Chapter exams are substantially larger (50+ questions), providing exposure to the types of questions seen on the state exam.
 - Exam Simulator: These special exams are designed to gauge content retention levels. Important: Only take the Exam Simulators after the Prep Review Course has been successfully completed. It ensures these questions will be “fresh in the mind”.
- **On the day of testing**, you must present two forms of identification bearing your signature, one of which must be a valid government issued photo id.
- Valid certificate of completion

4. Apply for license

- Submit license application electronically through NIPR www.nipr.com
- Application fee - \$50
- **NIPR verifies exams prior to allowing submission of an application**

Pearson Vue Exam Outlines

DESCRIPTION	Question Count		% of Exam Questions	
	Life	Health	Life	Health
Life Insurance				
Types of Policies and Features	12	0	18%	0%
Policy Riders, Provisions, Options, and Exclusions	18	0	26%	0%
Completing the Application, Underwriting, and Delivering the Policies	12	0	18%	0%
Taxes, Retirement, and Other Insurance Concepts	8	0	12%	0%
Health Insurance				
Types of Policies	0	14	0%	21%
Policy Provisions, Clauses, and Riders	0	20	0%	29%
Social Insurance	0	3	0%	4%
Other Insurance Concepts	0	4	0%	6%
Field Underwriting Procedures	0	9	0%	13%
Tennessee Laws and Rules				
Tennessee Statutes, Rules and Regulations Common to All Lines	14	14	21%	21%
Tennessee Statutes, Rules and Regulations Pertinent to Life Insurance	4	0	6%	0%
Tennessee Statutes, Rules and Regulations Pertinent to Health Insurance	0	4	0%	6%
Total for all parts				
Total Scored Questions on Exam	68	68		
Maximum Time allowed to complete exam in minutes	105	105	105	105
Passing Score	70	70	70	70

DESCRIPTION	Question Count		% of Exam Questions	
	Casualty	Property	Casualty	Property
Casualty Insurance				
Types of Policies, Bonds, and Related Terms	25	0	37%	0%
Insurance Terms and Related Concepts	14	0	21%	0%
Policy Provisions	11	0	16%	0%
Property Insurance				
Types of Property Policies	0	25	0%	37%
Insurance Terms and Related Concepts	0	14	0%	21%
Policy Provisions and Contract Law	0	11	0%	16%
Tennessee Laws and Rules				
Tennessee Statutes, Rules, and Regulations Common to All Lines	14	14	21%	21%
Tennessee Statutes, Rules and Regulations Pertinent to Casualty Insurance	4	0	6%	0%
Tennessee Statutes, Rules and Regulations Pertinent to Property Insurance	0	4	0%	6%
Total for all parts				
Total Scored Questions on Exam	68	68		
Maximum Time allowed to complete exam in minutes	105	105	105	105
Passing Score	70	70	70	70

Producer Licensing Checklist:

Task:	Date Completed
1. Complete prelicensing course	
2. Register for exam	
3. Pass exam	
4. Apply for License	

Governing Agency

Name: Tennessee Department of Commerce and Insurance

Producer Licensing Section

Phone: 888-416-0868

Website: <https://www.tn.gov/commerce/insurance-division.html>

Address: 500 James Robertson Parkway

Nashville, TN 37243-1134