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CONTINUING EDUCATION

Insurance Producers

Effective January 1, 2009, Every individual seeking biennial renewal of a license pursuant to T.C.A. 56-6-107, unless otherwise exempt, must satisfactorily complete twenty-four (24) credit hours of study in approved courses, programs of instruction or seminars in conjunction with the license renewal cycle. Three (3) of the hours must be in ethics.

Exemption: An insurance producer who has been continuously licensed since January 1, 1994.

Crop Adjusters

An individual who holds a multi-peril crop adjuster license shall satisfactorily complete a minimum of twenty-four (24) hours of continuing education courses, including ethics, reported on a biennial basis in conjunction with the license renewal cycle. The education required shall be in addition to any other continuing education requirements required for other professional licenses held by the individuals licensed.

Public Adjusters

Effective July 1, 2007, An individual seeking biennial renewal of a license pursuant to T.C.A. 56-6-912, unless exempt, must satisfactorily complete a minimum of twenty-four (24) hours of continuing education courses, including ethics, in conjunction with the license renewal cycle. The education required shall be in addition to any other continuing education requirements for other professional licenses held by the individual.

Exemption: (1) Licensees not licensed for one (1) full year
(2) Nonresident public adjusters who have met the continuing education requirement in their home state.

Long Term Care/ Partnership Producers

Effective July, 2008, previously licensed producers may continue to sell long term care products, but must complete a one-time training course by or before June 30, 2009 and ongoing training every 24 months thereafter. Those who were not licensed producers as of 7/1/08 must obtain the initial course before beginning to sell long term care insurance products. The one-time training shall be no less than eight (8) hours and the ongoing training shall be no less than four (4) hours. Producers who are exempt from general continuing education requirements (those who have been licensed continuously since January 1, 1994) are also exempt from the four (4) hour ongoing courses. Training can occur in the classroom or online.

INSURERS shall obtain verification and maintain records that a producer receives the required training. The insurer shall make verification available to the Commissioner upon request.

Flood Insurance Training Requirements
For Insurance Producers with Property/Casualty Lines of Authority

Any resident producer who is authorized to sell “property insurance” as defined by T.C.A. § 56-2-201(5) or who is authorized to sell both property and “casualty insurance” as defined by T.C.A. § 56-2-201(2), shall take a one-time three (3) hour course consisting of the minimum training requirements of section 207 of the Flood Insurance Federal Reform Act of 2004, 42 U.S.C. § 4011, and basic flood education as outlined at 70 Fed. Reg. 52117, or such later requirements as are published by the Federal Emergency Management Agency. This course will count towards the individual’s required twenty-four (24) hours of continuing education for one biennium and must be completed before the first license renewal following January 1, 2012. Those individuals who can show proof of having completed such a course after January 1, 2008 may be exempt from this requirement.

Failure to comply with this continuing education requirement may jeopardize the producer’s authority to write insurance through the NFIP.

INSURERS shall obtain verification and maintain records that a producer receives the required training. The insurer shall make verification available to the Commissioner upon request.

FEMA provides guidance and additional links to insurers or insurance producers seeking information regarding federal flood insurance laws, compliance with education requirements and education registration. You may visit FEMA’s website at <http://www.fema.gov/business/nfip/index.shtm>.

Suitability in Annuity Transactions
For Life Insurance Producers Selling Annuities

Effective November 1, 2015, per Departmental Rule 0780-01-86-.07, An insurance producer shall not solicit the sale of an annuity product unless the insurance producer has adequate knowledge of the product to recommend the annuity and the insurance producer is in compliance with the insurer's standards for product training.

An insurance producer who engages in the sale of annuity products shall complete a onetime four (4) credit training course approved by the department of commerce and insurance and provided by the department of commerce and insurance-approved education provider.

Insurance producers who hold a life insurance line of authority on the effective date of this Chapter and who desire to sell annuities shall complete the requirements of this paragraph within six (6) months after the effective date of this Chapter. Individuals who obtain a life insurance line of authority on or after the effective date of this Chapter may not engage in the sale of annuities until the annuity training course required under this rule has been completed.

An insurer shall verify that an insurance producer has completed the annuity training course required under rule 0780-01-86-.07(2) before allowing the producer to sell an annuity product for that insurer. An insurer may satisfy its responsibility under rule 0780-01-86-.07(2) by obtaining certificates of completion of the training course or obtaining reports provided by commissioner sponsored database systems or vendors or from a reasonably reliable commercial database vendor that has a reporting arrangement with approved insurance education providers.

INSURERS shall obtain verification and maintain records that a producer receives the required training. The insurer shall make verification available to the Commissioner upon request.