

**STATE OF TENNESSEE**  
**DEPARTMENT OF COMMERCE AND INSURANCE**  
**Insurance Division – Agent Licensing**  
**500 James Robertson Parkway Nashville, TN 37243-1134**  
**(615) 741-2693 Fax: (615) 532-2862**  
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Insurance Producers

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 credit hours must have a course concentration in ethics.

Continuing education courses previously submitted and approved for credit may only be repeated and submitted for credit after two (2) years. Rule 0780-01-56-.08(3)(e) requires education providers to electronically transmit a student's record of successfully completed continuing education program within thirty (30) days.

Exemption: An insurance producer who has been continuously licensed since January 1, 1994, is exempt from continuing education requirements.

Crop Adjusters

Pursuant to Rule 0780-01-90-.09, an individual who holds a multi-peril crop adjuster license shall satisfactorily complete a minimum of twenty-four (24) credit 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

An individual seeking biennial renewal of a public adjuster license pursuant to T.C.A. 56-6-912, unless exempt, must satisfactorily complete a minimum of twenty-four (24) credit 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 prior to the end of the applicable continuing education biennium; or  
(2) Nonresident public adjusters who have met the continuing education requirement in their home state and whose home state gives credit to residents of this state on substantially the same basis.

Long Term Care/ Partnership Producers

Pursuant to Rule 0780-01-61-.31(5), licensed insurance producers who sell long term care products must complete a one-time training course and ongoing training every twenty-four (24) months thereafter. 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.

Insurers are required to obtain verification and maintain records reflecting that a producer receives the required training and shall make verification available to the Commissioner upon request.

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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 (1) 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 Best  
Interest

Effective January 1, 2024, per Rule 0780-01-86-.07, an insurance producer shall not solicit the sale of an annuity product unless the producer has adequate knowledge of the product to recommend the annuity and the producer is in compliance with the insurer's standards for product training. A producer may rely on insurer-product specific training standards and materials to comply with this Rule.

A producer who engages in the sale of annuity products shall complete a one-time 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.

Producers who hold a life insurance line of authority prior to the effective date of this Rule and who desire to sell annuities shall complete the requirements of this Rule within six (6) months after its effective date. Individuals who obtain a life insurance line of authority after the effective date of this Rule 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 a producer has completed the annuity training course required under this Rule before allowing the producer to sell an annuity product for that insurer. An insurer may satisfy its responsibility under this Rule 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.

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