



**STATE OF TENNESSEE
DEPARTMENT OF COMMERCE AND INSURANCE**

Insurance Division – Agent Licensing
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LICENSING PROCEDURES
FOR
NONRESIDENTS, LIMITED LINES PRODUCERS
AND ANY APPLICANT WHO IS EXEMPT FROM WRITTEN EXAMINATIONS

These procedures do not apply for applicants who are required to take written examinations. The Handbook for such procedures may be obtained at <http://www.pearsonvue.com/tn/insurance/>.

1. GENERAL INSTRUCTIONS

- a. Submit application electronically at www.NIPR.com or by paper.
- b. Nonrefundable Fifty (\$50) Dollar Filing Fee (Subject to retaliatory fees for nonresident applicants.)

2. TYPES OF LICENSES

a. Insurance Producer

- (1) An individual is required to be licensed under the laws of this state to sell, solicit, or negotiate a policy of insurance on the insurer's behalf.
- (2) Insurance Producer Licenses are issued for the following classifications:

Life	Property (includes VPD & Industrial Fire)
Accident & Health	Casualty (includes Surety)
Variable Contracts	Title
Personal Lines (Non Commercial Property and Casualty)	

b. Limited Insurance Producer

An individual other than an insurance producer who sells or negotiates contracts for any line of insurance listed below without examination.

- (1) Credit Products

Includes Credit Life, Credit Disability, Credit Property, Credit Unemployment, Involuntary Unemployment, Mortgage Life, Mortgage Disability, Guaranteed Automobile Protection (GAP) and any other form of insurance offered in connection with an extension of credit that is limited to, partially or wholly, extinguishing that credit obligation.

(2) Other - Limited Line (Must specify Limited Line on Uniform Application)

Travel Accident & Baggage
Title – Practicing Attorney

Crop Hail
Legal

c. **Business Entity**

A business entity may obtain an insurance producer’s license; however, only an individual licensed producer or limited lines producer shall sell, solicit or negotiate a contract of insurance in this state.

3. HOW TO APPLY FOR A LICENSE

a. **Insurance Producer**

An insurance producer’s license may be issued for one or all of the lines of insurance shown under No. 2 a (2) of this document if the applicant meets the following conditions.

- (1) An individual who applies for an insurance producer license in Tennessee who was previously licensed for the same lines of authority in another state shall not be required to complete any prelicensing or examination if:
 - a. Currently licensed in that state and make application to Tennessee within ninety (90) days of establishing legal residence in Tennessee.
 - b. Applicant left previous state in good standing.

Submit:

- Uniform Application with \$50.00 filing fee
- Letter of Clearance—not required if license can be verified on the National Producer Database.

- (2) Previously held a Tennessee license within the past 12 months. Applicant submits a Uniform Application with a \$50.00 filing fee.

b. **Limited Insurance Producer**

- (1) Applicant submits a Uniform Application with a \$50.00 filing fee. (Subject to retaliatory fees for nonresident applicants.)

c. **Temporary Insurance Producer License**

- (1) Applicant submits a Uniform Application with \$50.00 filing fee.
- (2) A temporary license may be issued as provided by TCA, Title 56, Chapter 6.
- (3) Also required is the prelicensing education requirement prior to taking examinations.

d. **Business Entity**

- (1) Application shall be made on the Uniform Business Entity Application.
- (2) \$50.00 filing fee.
- (3) Filing Fee is subject to retaliatory for nonresident applicants.

4. NONRESIDENT LICENSE

- a. An applicant may qualify for a nonresident license as an insurance producer or limited producer if he holds a like license in another state.
- b. No written examinations shall be required.
- c. Applicant may apply electronically at www.NIPR.com or submit paper Uniform Application with \$50.00 filing fee.
- d. Filing Fee is subject to retaliatory.

5. VARIABLE CONTRACT PRODUCER (VARIABLE ANNUITIES & VARIABLE LIFE

- a. There shall not be a written examination for a variable contract agent; however, as a prerequisite to be so licensed as a variable contract agent, the following requirements shall be met:
 - (1) The applicant shall be a duly licensed life insurance producer in Tennessee at the time he files his application for a variable contract license.
 - (2) Any producer, resident or nonresident, applying for a variable contract license shall do so by filing electronically through www.NIPR.com or submit a paper Uniform Application with a \$50.00 filing fee.
 - (3) Producer shall be duly qualified by examination under one or more of the following:
 - Any State Securities Sales Examination accepted by the Securities and Exchange Commission;
 - The National Association of Securities Dealers, Inc. Examination for Principals, or Examination for Qualification as a Registered Representative;
 - The various securities examinations required by the New York Stock Exchange, or any other registered national securities exchange;
 - The Securities and Exchange Commission test given pursuant to Section 15 (b) (8) of the Securities Exchange Act of 1934.

6. TITLE LICENSE

- a. Applicant is a licensed attorney in this state who desires to write Title Insurance as an ancillary part of his practice of law.
 1. Applicant files electronically at www.nipr.com or submit a paper Uniform Application with \$50.00 filing fee.
 2. Certification on method of how business is to be conducted as provided by TCA 56-35-131. (Form available)
 3. File a \$25,000 Surety Bond within 30 days after license issued. (Form available)
- b. Applicant who is not a practicing attorney must qualify for license by written Title examination. Handbook on examination procedures may be obtained at www.Pearsonvue.com.

7. TITLE AGENCY

- a. No person within this state shall act or hold himself out as a title insurance agency unless he has been issued a certificate of authority by the commissioner.

- b. Any application for such certificate shall be in writing and on forms prescribed by the commissioner and shall be accompanied by a filing fee of \$110.00. (Form available)
- c. Certification on method of how business is to be conducted. (Form available)

8. AGENCY CONTRACT OR AGREEMENT (Company Appointment)

- a. An Insurance producer shall not act as an agent of an insurer unless the insurance producer becomes an appointed agent of that insurer. The appointing insurer shall file within fifteen days from the date the agency contract is executed or the first insurance application is submitted.
- b. Any insurance company which enters into an agency contract or agreement with a licensed insurance producer or limited insurance producer shall, within fifteen (15) days thereafter, notify the department on form IN-1175, NOTIFICATION OF AGENCY CONTRACT OR AGREEMENT or file electronically at www.nipr.com.
- c. Any insurance company which terminates an agency contract or agreement with a licensed insurance producer or limited insurance producer shall, within thirty (30) days thereafter, notify the department on form IN-1174, TERMINATION NOTICE OF AGENCY CONTRACT OR AGREEMENT or file electronically at www.nipr.com.
- d. A fee of \$15.00 is required at the time of submission for each agency contract, agreement, or termination.

9. LICENSE RENEWAL AND REINSTATEMENT

- a. Every insurance producer or limited insurance producer license, resident or nonresident, shall be renewable for two years.
- b. Forty-five (45) days prior to the expiration date of insurance producer's and limited insurance producer's license, the commissioner shall mail a renewal notice with instructions to the licensee's current resident address on file with the department.
- c. The nonrefundable renewal fee for any insurance agent is sixty dollars (\$60.00).
- d. The nonrefundable renewal fee for a limited insurance producer license is thirty dollars (\$30.00).
- e. An expired insurance producer's or limited insurance producer's license may be reinstated without examination at any time within twelve (12) months after the expiration date of the licenses by remitting the license fee plus a reinstatement penalty fee of double the renewal fee.
- f. Nonresident renewal fees are subject to retaliatory.

Licenses may be renewed online at www.nipr.com

10. CHANGE OF ADDRESS

Every licensed insurance producer or limited insurance producer shall notify the commissioner of any change in his mailing, residential or business address within thirty (30) business days of the change.

11. CERTIFICATION

Effective May, 2010, Tennessee no longer issues letters of certification. Agent information may be verified on the National Producer Data Base (PDB).

12. CLEARANCE LETTER

Effective May, 2010, Tennessee no longer issues letters of clearance. Agent information may be verified on the National Producer Data Base (PDB).

13. FEES

Application Filing Fee - \$50.00

Insurance Producer License Renewal - \$60.00

Limited Insurance Producer Renewal - \$30.00

Business Entity Renewal - \$60.00

Late Fee – Double the Renewal Fee

Nonresident fees are subject to retaliatory per Tennessee Code §56-4-218.

14. FORMS

Forms may be found on our website: <http://www.tn.gov/commerce/section/insurance>

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