



New Insurance License

INSURANCE

Tennessee



CAREER INFORMATION

What a challenging, rewarding, and lucrative career path to take! Insurance is one of the largest and most important industries in the world. As an insurance professional, you will be responsible for helping satisfy the basic economic needs of individuals and families.

As a producer, you'll help analyze and explain how life insurance, annuities, disability income, and property and casualty insurance can help people meet their own financial needs and those of their loved ones. Your sound advice and practical solutions will show clients how to live in security and with peace of mind.

While an insurance producer does sell insurance, it's far different from selling tangible products, such as cars or refrigerators. Insurance policies offer something that cannot be seen or touched: the promise of security and protection provided.

Characteristics of Successful Insurance Agents

Those who excel in insurance tend to be:

- ◆ At ease with many types of people
- ◆ Skilled negotiators
- ◆ Professional and dedicated to customer service
- ◆ Detail-oriented
- ◆ Computer-savvy
- ◆ Driven by high personal goals
- ◆ Well connected in their communities
- ◆ Independent and self-motivated
- ◆ Comfortable with daily variety

A Day in the Life

As an insurance producer, you're licensed by the state to sell insurance policies, collect premiums, service accounts, and sustain a committed relationship with clients. On a daily basis you will process applications, premiums and other paperwork.

For the client, you will analyze his/her needs, recommend the type and amount of insurance necessary, prepare the application, and send it to the company for review and approval. For the company, you will act as their "field underwriter" by determining if an applicant is acceptable to the insurer.

After your client becomes insured, your ongoing duties will include servicing their changing needs. You will advise them of necessary coverage changes brought on by the addition of children, home remodels, vehicle purchases, or the onset of old age.

Starting Out

Selling insurance offers a lot of choices. You can get licensed in many different "lines" of insurance, such as:

- ◆ Life, accident and health insurance that offer protection from income loss due to the death or disability of a loved one or key employee.
- ◆ Property and casualty insurance that offer protection against loss of property or other losses due to others' liability or criminal activity.

As there are different types of insurance lines, there are different types of insurance producers. You can work as an "independent producer," free to represent many insurance companies, or as a "captive" or "exclusive" producer representing only one. Regardless of what type of producer you become, you will hold a position of trust, honesty, and responsibility.

Unlimited Earning Potential

In today's insurance industry, some positions pay solely salaries, solely commissions, or a mixture of both. Earnings vary according to geographic area, specialization, market conditions, and contacts.

Most importantly, the effort you put in—day in and day out—determines how much you bring home. It's simple: The harder you work, the more you make. The sky's the limit!

“Your materials gave me great confidence. I passed my test with ease. Thanks!”





TENNESSEE INSURANCE LICENSE REQUIREMENTS

To obtain an insurance license in Tennessee, you must satisfy these requirements:

1. Complete the education requirements for the line of authority you are applying for. The required hours of education for insurance producer licensure are:

Course	Hours
Property & Casualty	40
Life, Accident and Health	40
Life	20
Accident & Health	20

2. Obtain a Uniform Application for Resident Individual Insurance Producer License.
3. Schedule your state licensing examination with Pearson VUE.
4. Submit your application materials and filing fee at the test center when you sit for your state exam.
5. Pass the Tennessee insurance license exam administered by Pearson VUE.
6. Submit fingerprints. Anyone taking a Tennessee insurance examination must be fingerprinted. Requests for a fingerprint-based background check must be submitted through the use of the Tennessee Applicant Processing Service.

You will be issued a license by the Tennessee Department of Commerce and Insurance once you have passed the examination and the Department is satisfied that you have met all other licensing requirements. If you are issued a license, you can not engage in the business of insurance until you are contracted by an insurer.

COURSE INFORMATION AND PRICING

Learning Options to Fit Your Lifestyle

Getting your Insurance license has never been more convenient! ProSchools makes it easy with our Tennessee Department of Commerce and Insurance approved online courses. You choose when and where to study. No need to take time off work for classes. Enroll and start today!

In only a month or two, a lucrative income will be well within your reach! And it will cost next to nothing compared to an associate's or bachelor's degree.

ONLINE LEARNING OPTIONS

Title/Description	Hrs	Price
Life	20	\$89
Accident and Health	20	\$89
Property and Casualty	40	\$139
Life, Accident and Health	40	\$139

PROSCHOOLS GUIDES YOU ALONG

Upon enrolling, you'll receive instructions that act as your roadmap for completing the coursework, and highlight the information most critical for acing the Tennessee insurance exam. Interactive lessons, multimedia reviews, and quizzes will help reinforce vital information. Plus, our Customer Care team and your instructor are always there to help you along.

Online Learning

Need a more flexible schedule? Prefer to learn on your own? With ProSchools' online program, you get to pick and choose when and where to study.

Our online learning option includes all the study tools you'll need: lessons, quizzes, mock exams, and ready access to knowledgeable instructors.

