



**STATE OF TENNESSEE**  
**DEPARTMENT OF COMMERCE AND INSURANCE**  
**Insurance Division – Agent Licensing**  
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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.

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 a Property Line of Authority

All Tennessee licensed resident insurance producers who sell federal flood insurance policies must comply with the minimum training requirements of section 207 of the Flood Insurance Reform Act of 2004, and basic flood education as outlined at 70 Fed. Reg. 52117 (Sept. 1, 2005), or such later requirements as are published by FEMA.

An insurance producer who sells flood insurance may satisfy the minimum training and education requirements by completing a course related to the NFIP, which may be approved for three hours of continuing education credit. Failure to comply with this continuing education requirement may jeopardize the producer's authority to write insurance through the NFIP.

Licensed insurers shall demonstrate to the Commissioner, upon request, that their licensed and appointed producers who sell federal flood insurance policies have complied with the minimum federal flood insurance training requirements.

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>.