Denial of a License Application

The Agent Licensing Section offers an appeal process for individuals that have submitted an application for an agent/producer license and have been denied. Tennessee insurance law grants the Commissioner of the Department of Commerce and Insurance the authority to deny a license for numerous reasons, including but not limited to:

- Having been convicted of a felony
- Providing incorrect, misleading, incomplete or materially untrue information in the license application
- Obtaining or attempting to obtain a license through misrepresentation or fraud
- Having an insurance producer license, or its equivalent, denied, suspended or revoked in any other state, province, district, or territory
- Violating any law, rule, regulation, subpoena or Order of the Commissioner or another state's Commissioner
- Using fraudulent, coercive, or dishonest practices, or demonstrating incompetence, untrustworthiness or financial irresponsibility in the conduct of business in this state or elsewhere.
- Improperly using notes or any other reference material to complete an examination for an insurance license.

The above grounds for denial do not automatically preclude someone from licensure. The Department is charged with protecting the safety and welfare of the public and within its discretion will evaluate each applicant on its own merits on a case-by-case basis.

The Appeals Process for Denial of a License Application

Individuals that have been denied a license upon submitting an application may make an informal appeal to the Department. An appeal must be made within one (1) year of the initial application date. The Appeals process consists of reviewing any additional information the applicant would like the Department to consider in making a decision and may include a personal interview with a panel of Department staff to further discuss the circumstances leading to the denial of the license application. The below list offers examples of additional information that may be useful in appealing a denial, but do not guarantee that a license will be issued:

- Signed and dated letter stating the reasons for your appeal
- Proof of volunteer work, community service, awards, and education
- Letters of recommendation
- Any additional documents that were not previously submitted that the applicant believes are relevant to their ability to act as a licensed agent/producer
- For denials based on the individual having been convicted of a felony:
    - Court records showing restitution has been paid, release from probation, or expungement of the conviction
    - Certificate of employability pursuant to Tenn. Code Ann. § 40-29-107

Upon receipt of an appeal the applicant may be contacted for further information or to schedule an interview with the Department. Once reviewed, the applicant will receive a letter notifying them of the Department's decision within a reasonable time.

All appeals must be submitted to the Agent Licensing Section through any of the following methods:

- Mail at 500 James Robertson Parkway, Davy Crockett Tower 6th floor, Nashville TN 37243;
- Email at ce.agent.licensing@tn.gov; or
- Fax at (615) 532-2862.

Any additional questions may be directed to the Agent Licensing Section at (615) 741-2693 and/or (888) 416-0868.