



**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 <https://home.pearsonvue.com/tn/insurance>.

1. GENERAL INSTRUCTIONS

- a. Submit application online at www.nipr.com.
- 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 Life and Variable Annuity	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

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	Crop	Bail Bondsmen
Title – Practicing Attorney	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**

Insurance producer applications and fees are filed online at www.nipr.com. (Fees are subject to retaliatory for nonresident applicants.)

b. **Limited Insurance Producer**

Limited lines producer applications and fees are filed online at www.nipr.com. (Fees are subject to retaliatory 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) Pre-licensing education is required prior to taking examinations.

d. **Business Entity**

Business entity applications are filed online at www.nipr.com. (Fees are 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 the producer holds a like license in another state.
- b. No written examinations shall be required.
- c. Applicant may apply online at www.nipr.com.
- d. Application filing fee is \$50.00 and is subject to retaliatory.

5. VARIABLE LIFE AND VARIABLE ANNUITY PRODUCER

- a. There shall not be a written examination for a variable life and variable annuity producer; however, as a prerequisite to be so licensed as a variable life and variable annuity producer, the following requirements shall be met:
 - (1) The applicant shall be a duly licensed life insurance producer in Tennessee at the time the application for the variable life and variable annuity is filed.

- (2) Any producer, resident or nonresident, applying for a variable life and variable annuity license shall do so by filing electronically at www.nipr.com with a \$50.00 filing fee. Fee is subject to retaliatory for nonresident applicants.
- (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 their practice of law.
 1. Application is filed online at www.nipr.com
 2. Fee is \$50.00 and is subject to retaliatory.
 3. Certification on method of how business is to be conducted as provided by TCA 56-35-131. (Form available on our website.)
 4. File a \$25,000 Surety Bond within 30 days after license issued. (Form is available on our website.)
- b. Applicant who is not a practicing attorney must qualify for license by written Title examination. Handbook on examination procedures may be obtained at <https://home.pearsonvue.com/tn/insurance>.

7. TITLE AGENCY

- a. No person within this state shall act or hold themselves out as a title insurance agency unless they have 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 on our website.)
- c. Certification on method of how business is to be conducted. (Form available on our website.)

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 by submitting an appointment online 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 by submitting a termination of appointment online 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. Ninety (90) days prior to the expiration date of insurance producer's and limited insurance producer's license, the commissioner shall email a renewal notice with instructions to the licensee's current business email 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. Renewal applications and fees are submitted online at www.nipr.com.
- g. Nonresident renewal fees are subject to retaliatory.

10. CHANGE OF ADDRESS

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

- a. As long as there is no change in state, address changes can be updated online at www.nipr.com. Click on the "[Change Contact Information](#)" link.
- b. If you have a **state change**, complete the address change form from our website and submit directly to our office at ce.agent.licensing@tn.gov or fax at 615-532-2862.
- c. **Producers Moving to Tennessee** - For insurance producers who have moved to Tennessee, the following will be required to file a resident TN electronic application:
 1. Inactivate your previous resident license (do not switch the license to a nonresident license at this point).
 2. Inactivate your TN nonresident license (if licensed here now) by submitting a signed/dated request to us at ce.agent.licensing@tn.gov or fax to 615-532-2862.

Once both have been inactivated and loaded to the National Producer Database, you should be able to file an application for a resident TN license online at www.nipr.com. The application fee is \$50.00.

After your TN resident license is issued, you will then need to contact your previous state regarding a nonresident license there if needed.

NOTE: *TN application must be filed within 90 days of your previous resident state license cancellation/move to TN to be exempt from TN exams.* (Variable Life and Variable Annuity requires a 2nd application.)

11. CERTIFICATION and CLEARANCE LETTERS

Effective May 2010, Tennessee no longer issues letters of certification or letters of clearance. Producer information may be verified on the National Producer Data Base (PDB) or at www.statebasedsystems.com.

12. LICENSE PRINTING and EDUCATION TRANSCRIPTS

Licenses are printed online at www.statebasedsystems.com. Education transcripts may be viewed online at www.statebasedsystems.com.

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 at <https://www.tn.gov/commerce/insurance/agent-producer-resources/licensing-packets-instructions-forms.html>.

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