

TENNESSEE PROPERTY & CASUALTY PRACTICE EXAM (SAMPLE)

STUDY GUIDE



SAMPLE STUDY GUIDE WITH LIMITED QUESTIONS

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THE FULL VERSION STUDY GUIDE**

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Introduction

Preparing for a certification exam can feel overwhelming, but with the right tools, it becomes an opportunity to build confidence, sharpen your skills, and move one step closer to your goals. At Examzify, we believe that effective exam preparation isn't just about memorization, it's about understanding the material, identifying knowledge gaps, and building the test-taking strategies that lead to success.

This guide was designed to help you do exactly that.

Whether you're preparing for a licensing exam, professional certification, or entry-level qualification, this book offers structured practice to reinforce key concepts. You'll find a wide range of multiple-choice questions, each followed by clear explanations to help you understand not just the right answer, but why it's correct.

The content in this guide is based on real-world exam objectives and aligned with the types of questions and topics commonly found on official tests. It's ideal for learners who want to:

- Practice answering questions under realistic conditions,
- Improve accuracy and speed,
- Review explanations to strengthen weak areas, and
- Approach the exam with greater confidence.

We recommend using this book not as a stand-alone study tool, but alongside other resources like flashcards, textbooks, or hands-on training. For best results, we recommend working through each question, reflecting on the explanation provided, and revisiting the topics that challenge you most.

Remember: successful test preparation isn't about getting every question right the first time, it's about learning from your mistakes and improving over time. Stay focused, trust the process, and know that every page you turn brings you closer to success.

Let's begin.

How to Use This Guide

This guide is designed to help you study more effectively and approach your exam with confidence. Whether you're reviewing for the first time or doing a final refresh, here's how to get the most out of your Examzify study guide:

1. Start with a Diagnostic Review

Skim through the questions to get a sense of what you know and what you need to focus on. Your goal is to identify knowledge gaps early.

2. Study in Short, Focused Sessions

Break your study time into manageable blocks (e.g. 30 – 45 minutes). Review a handful of questions, reflect on the explanations.

3. Learn from the Explanations

After answering a question, always read the explanation, even if you got it right. It reinforces key points, corrects misunderstandings, and teaches subtle distinctions between similar answers.

4. Track Your Progress

Use bookmarks or notes (if reading digitally) to mark difficult questions. Revisit these regularly and track improvements over time.

5. Simulate the Real Exam

Once you're comfortable, try taking a full set of questions without pausing. Set a timer and simulate test-day conditions to build confidence and time management skills.

6. Repeat and Review

Don't just study once, repetition builds retention. Re-attempt questions after a few days and revisit explanations to reinforce learning. Pair this guide with other Examzify tools like flashcards, and digital practice tests to strengthen your preparation across formats.

There's no single right way to study, but consistent, thoughtful effort always wins. Use this guide flexibly, adapt the tips above to fit your pace and learning style. You've got this!

Questions

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- 1. What are materials like concrete, stone, brick, or metal that do not easily catch fire called?**
 - A. Incombustible Materials
 - B. Noncombustible Materials
 - C. Combustible Materials
 - D. Hazardous Materials
- 2. Which class of construction includes materials that are either fire resistive or masonry rated?**
 - A. Class 4 - Masonry Noncombustible
 - B. Class 5 - Modified Fire Resistive
 - C. Class 6 - Fire Resistive
 - D. Class 3 - Frame
- 3. What is the penalty for a revoked license?**
 - A. \$500
 - B. \$1,000
 - C. \$2,500
 - D. \$5,000
- 4. What is one potential risk that policyholders assume in risk retention?**
 - A. Increased premium payments for additional coverage
 - B. Impact on the insurance company's solvency
 - C. The financial burden of covering certain losses themselves
 - D. Loss of coverage during high-risk periods
- 5. Investigations must be completed within how many years?**
 - A. 1 year
 - B. 2 years
 - C. 3 years
 - D. 5 years

- 6. What does uninsured motorist coverage provide?**
- A. Coverage for damages to your vehicle in case of an accident
 - B. Coverage for injuries and damages from accidents with uninsured drivers
 - C. Protection against theft of your vehicle
 - D. Medical payments for your injuries regardless of fault
- 7. What is the focus of Part 2 in a workers' compensation policy?**
- A. Coverage for sums the insured becomes liable for
 - B. Identification of where work will be done during the policy period
 - C. Obligations of the insured in case of an injury
 - D. Conditions that apply to the policy
- 8. What class includes construction consisting of masonry or fire material with a fire resistance rating of 2 hours or less?**
- A. Class 4 - Masonry Noncombustible
 - B. Class 5 - Modified Fire Resistive
 - C. Class 6 - Fire Resistive
 - D. Class 2 - Heavy Timber
- 9. A change of legal residence must be filed within how many days?**
- A. 15 days
 - B. 30 days
 - C. 45 days
 - D. 60 days
- 10. Which of the following is NOT typically a consideration in determining property insurance premiums?**
- A. The property's market value
 - B. The property's location and risk exposure
 - C. The intended use of the property
 - D. The insured's personal relationships

Answers

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1. B
2. B
3. B
4. C
5. B
6. B
7. B
8. B
9. B
10. D

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Explanations

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1. What are materials like concrete, stone, brick, or metal that do not easily catch fire called?

- A. Incombustible Materials
- B. Noncombustible Materials**
- C. Combustible Materials
- D. Hazardous Materials

Materials such as concrete, stone, brick, or metal are classified as noncombustible materials because they do not ignite easily and do not support combustion. This means they will not catch fire under normal conditions and can withstand high temperatures without losing their structural integrity. Noncombustible materials are particularly important in construction and fire safety because they contribute to the overall fire resistance of a building. They help create safer environments by reducing the risk of fire spreading and improving the building's ability to resist flames and heat. In contrast, incombustible materials, while similar, are often used more technically to describe materials that may not produce flames but can still undergo changes or reactions when exposed to extreme heat. Combustible materials are those that can easily catch fire and burn, while hazardous materials encompass a broader category that includes substances that may pose risks, like toxicity or reactivity, but are not exclusively determined by their flammability.

2. Which class of construction includes materials that are either fire resistive or masonry rated?

- A. Class 4 - Masonry Noncombustible
- B. Class 5 - Modified Fire Resistive**
- C. Class 6 - Fire Resistive
- D. Class 3 - Frame

The correct answer is Class 5 - Modified Fire Resistive. This class of construction is characterized by the use of materials that provide a higher degree of fire resistance compared to standard materials. Modified fire resistive buildings often utilize enhanced fire-resistive materials that can withstand fire exposure for longer periods, providing a valuable layer of safety and protection. Class 5 construction typically must meet specific criteria regarding the fire resistance ratings of structural elements, such as walls, floors, roofs, and other components. Such classifications are crucial in insurance and underwriting processes as they influence the likelihood of damage in the event of a fire, therefore impacting the overall risk assessment associated with insuring a property. In contrast, the other classifications mentioned do not accurately represent the fire-resistant characteristics that define Modified Fire Resistive construction. Class 4 - Masonry Noncombustible involves materials that, while generally noncombustible, do not necessarily meet the enhanced fire resistance levels required for Class 5. Class 6 - Fire Resistive represents an even higher standard of fire resistance than Class 5, focusing on materials and construction methods that can withstand fire for extensive durations, but is not modified as Class 5 is. Class 3 - Frame refers to a construction type that is primarily

3. What is the penalty for a revoked license?

- A. \$500
- B. \$1,000**
- C. \$2,500
- D. \$5,000

The penalty for having a revoked license is indeed significant, reflecting the seriousness with which regulatory bodies treat licensing violations. In the context of Tennessee, a monetary penalty is imposed to deter individuals from engaging in activities that warrant the revocation of their license. A \$1,000 penalty aligns with state regulations that aim to enforce compliance and protect the public interest by ensuring only qualified individuals hold licenses. This amount underscores the importance of maintaining proper licensing in the property and casualty insurance field, as operating without a valid license can lead to further legal implications and consequences beyond just a financial penalty. It's also important to note that penalties can vary based on the nature of the violation, and more severe infractions may result in higher fines or additional sanctions. This context reflects the regulatory environment that practitioners must navigate to maintain their credentials and avoid financial penalties.

4. What is one potential risk that policyholders assume in risk retention?

- A. Increased premium payments for additional coverage
- B. Impact on the insurance company's solvency
- C. The financial burden of covering certain losses themselves**
- D. Loss of coverage during high-risk periods

In risk retention, policyholders choose to retain a portion of the risk rather than transferring it entirely to an insurance company. This means that they accept responsibility for covering certain losses themselves. The financial burden incurred when losses occur becomes a direct cost to the policyholder. For instance, if their deductible is high or they opt for minimal coverage to save on premiums, they will need to pay out of pocket for any claims that fall within that retained risk. This approach can lead to significant expenses if unforeseen events happen, as the policyholder is not only responsible for minor losses but could also face substantial financial implications from larger claims. The other options refer to different concepts. Increased premium payments for additional coverage does not directly relate to risk retention, as this option tends to be more about the cost of increasing transferred risk. The impact on the insurance company's solvency pertains to how claims affect the insurer but does not involve the policyholder's assumed liability. Loss of coverage during high-risk periods may refer to policy limitations but does not encapsulate the core aspect of self-insurance that is inherent to risk retention.

5. Investigations must be completed within how many years?

- A. 1 year
- B. 2 years**
- C. 3 years
- D. 5 years

The correct response indicates that investigations must be completed within two years. This timeframe is consistent with the regulations surrounding insurance claims and investigations, which typically require that insurers conduct their investigations in a timely manner to ensure that claims are handled fairly and effectively. Completing investigations within this two-year period allows insurers to gather all necessary evidence and information while it is still fresh, which is crucial for making accurate determinations regarding claims and facilitating appropriate resolutions. This also aligns with legal standards and expectations aimed at protecting policyholder interests, ensuring that they receive benefits in a reasonable time frame. In many jurisdictions, if investigations extend beyond this timeframe, it can lead to complications or disputes over claims, particularly if evidence becomes stale or relevant documentation is lost over time. Such delays can adversely affect both the insurer's ability to make informed decisions and the policyholder's experience.

6. What does uninsured motorist coverage provide?

- A. Coverage for damages to your vehicle in case of an accident
- B. Coverage for injuries and damages from accidents with uninsured drivers**
- C. Protection against theft of your vehicle
- D. Medical payments for your injuries regardless of fault

Uninsured motorist coverage is designed specifically to protect you in situations where you're involved in an accident caused by a driver who does not have insurance or whose insurance is insufficient to cover the damages. This type of coverage provides financial protection by covering medical expenses, lost wages, and other damages incurred as a result of the accident. Essentially, it acts as a safety net, ensuring that you have a means to recover costs when the liable party does not have the financial resources to compensate you for your injuries and damages. The other options address different types of coverage. The first option refers to collision coverage, which is meant for damages to your own vehicle regardless of who is at fault. The option related to theft deals with comprehensive coverage for non-collision events affecting your vehicle. The last option discusses medical payments coverage, which provides medical expense coverage regardless of fault, but it does not specifically address the scenario of an uninsured driver. Therefore, it's essential to understand that uninsured motorist coverage is specifically tailored to handle the risks associated with accidents involving uninsured drivers.

7. What is the focus of Part 2 in a workers' compensation policy?

- A. Coverage for sums the insured becomes liable for
- B. Identification of where work will be done during the policy period**
- C. Obligations of the insured in case of an injury
- D. Conditions that apply to the policy

The correct focus of Part 2 in a workers' compensation policy centers on the obligations of the insured in case of an injury. This part outlines the responsibilities that an employer has when an employee is injured while performing work-related duties. Part 2 typically includes details on what the insured must do to report injuries, how to handle claims, and the procedural requirements upon an injury occurring. This ensures that both the employer and the employee understand their rights and obligations under the workers' compensation system, facilitating a smoother claims process. Recognizing the obligations helps to protect both employees and employers, ensuring that appropriate steps are taken in the unfortunate event of a workplace injury. Understanding these obligations is crucial for managing claims correctly and ensuring compliance with applicable laws and regulations.

8. What class includes construction consisting of masonry or fire material with a fire resistance rating of 2 hours or less?

- A. Class 4 - Masonry Noncombustible
- B. Class 5 - Modified Fire Resistive**
- C. Class 6 - Fire Resistive
- D. Class 2 - Heavy Timber

The correct answer refers to Class 5 - Modified Fire Resistive. This classification is assigned to buildings that are constructed using masonry or other fire materials and have a fire resistance rating of 2 hours or less. The key factor in this classification is the fire resistance rating, which allows for some level of fire safety while still being considered "modified" compared to higher classifications that require stronger resistance ratings. Buildings in this class might typically include reinforced concrete or concrete block structures that meet specific criteria for fire safety. Understanding the differences in fire-resistive classifications is crucial, especially since they impact insurance ratings, premiums, and overall risk assessments for structures. The other classifications pertain to different types of construction materials and fire resistance ratings. Class 4 involves noncombustible masonry construction with different longevity against fire, while Class 6 requires a higher level of fire resistance, often demonstrating more robust protective measures. Class 2 is focused on heavy timber construction but does not pertain to masonry or fire materials with a lesser fire resistance rating. Understanding these distinctions is essential for accurate assessment and compliance in property insurance and construction standards.

9. A change of legal residence must be filed within how many days?

- A. 15 days
- B. 30 days**
- C. 45 days
- D. 60 days

In Tennessee, a change of legal residence must be filed within 30 days to ensure that the necessary updates are made in the pertinent legal and insurance documentation. This timeline is important because it allows both the individual and the insurance company to maintain accurate records and ensure proper coverage in the new location. Filing within this time frame helps avoid potential complications that could arise from delays, such as coverage issues or disputes regarding insurance claims. Being proactive in updating your legal residence within the specified period is a crucial part of maintaining compliance with state regulations.

10. Which of the following is NOT typically a consideration in determining property insurance premiums?

- A. The property's market value
- B. The property's location and risk exposure
- C. The intended use of the property

D. The insured's personal relationships

In determining property insurance premiums, several key factors are typically taken into account to assess the risk associated with insuring a property. One major consideration is the property's market value, as this helps insurance companies evaluate the potential payout in the event of a loss. The property's location and the associated risk exposure also play a crucial role; properties situated in high-risk areas for natural disasters or crime may attract higher premiums. Additionally, the intended use of the property is important—residential properties, commercial buildings, and rental units may each carry different risk profiles and corresponding insurance rates. However, the insured's personal relationships are not a standard factor in determining property insurance premiums. Insurers focus on quantifiable data related to the property and risks involved, rather than personal factors that do not directly influence the likelihood of loss or the value of the property. This understanding reinforces the rationale that premiums are based on objective criteria, making personal relationships irrelevant in this context.

Next Steps

Congratulations on reaching the final section of this guide. You've taken a meaningful step toward passing your certification exam and advancing your career.

As you continue preparing, remember that consistent practice, review, and self-reflection are key to success. Make time to revisit difficult topics, simulate exam conditions, and track your progress along the way.

If you need help, have suggestions, or want to share feedback, we'd love to hear from you. Reach out to our team at hello@examzify.com.

Or visit your dedicated course page for more study tools and resources:

<https://tnpropertyandcasualty.examzify.com>

We wish you the very best on your exam journey. You've got this!

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