



MASSACHUSETTS

Division of Insurance

Licensing Information Handbook

For examinations on and after January 15, 2015

Register online at
www.prometric.com/massachusetts/insurance

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Providing License Examinations for the Commonwealth of Massachusetts

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Introduction

A message from the Division

This handbook provides you with information about the examination process and how to become licensed by the Massachusetts Division of Insurance (“the Division”) to sell or provide insurance services and products.

We wish you well in preparing for your examination and remind you that by law you are required to continue your insurance education after becoming licensed as a Producer, Public Insurance Adjuster or Life Settlement Broker. Remember, a license is a privilege, not a right or a gift. You must commit yourself from the beginning to comply with the laws and regulations set forth to govern the insurance industry.

At a glance



Follow these main steps if you are interested in obtaining an insurance license.

To obtain your insurance license

- 1 Review this handbook thoroughly:
 - To determine exams needed and other license requirements.
 - To understand exam registration, expiration and rescheduling provisions.
- 2 Contact Prometric to register and pay for your exam and to schedule an appointment to take the exam (see page 5).
The easiest way to register for an exam is online at:
www.prometric.com/massachusetts/insurance.
Phone, fax and mail options are also available.
- 3 Prepare for your exam using this handbook and other materials. The content outlines in this guide are the basis for the exams (see page 18).
- 4 Take the scheduled exam, bringing required identification to the test center (see page 9). You will receive your results immediately after the exam. If you pass your exam, go on to step 5 or 6. If you do not pass your exam, repeat steps 2 through 4, until you are able to pass your exams.
- 5 Send the NAIC’s Uniform paper license application form, your original exam score report(s), any other required filing documents and the license processing fee to:

MA Division of Insurance
 Producer Licensing
 P.O. Box 370043
 Boston, MA 02241-1743

DO NOT send to the Division’s street address.

OR

You may apply for your new license online via NIPR’s (National Insurance Producer Registry) Gateway. Your test score report will be electronically submitted to NIPR, so that you will be able to apply online at www.nipr.com.



To get answers not provided in this handbook

Direct all questions and requests for information about exams to:

Prometric

7941 Corporate Drive

Nottingham, MD 21236

Phone: 800.741.9380

Fax: 800.347.9242

TDD User: 800.790.3926

Website: www.prometric.com/massachusetts/insurance

Direct written questions about applications for licensure to:

Massachusetts Division of Insurance, Producer Licensing

1000 Washington Street

Suite #810

Boston, MA 02118-6200

Phone: 617.521.7794, and opt for line #2

Website: www.mass.gov/doi

Understanding license requirements

This section describes:

- The type of licenses offered by the Division.
- Licensing requirements based on residence.

Overview of the licensing process

The Division is authorized to license individuals and business entities (corporations, partnerships, limited liability companies and limited liability partnerships) who wish to operate as producers, advisers, public insurance adjusters, motor vehicle damage appraisers, surplus lines brokers, reinsurance intermediaries, and life settlement brokers, as defined in Massachusetts Insurance Laws.

After passing your required exam(s), submit your paper application for licensure, original exam score report(s), appropriate license processing fee, and any other required documentation to the Division's P.O. Box address (see page 1) only or you may apply online via NIPR's Gateway at www.nipr.com. For application instructions, see "Applying for your license" on page 13. Licensing requirements and application forms are available at <http://www.mass.gov/ocabr/licensee/license-types/insurance/individual-and-business-entity-licensing/>.

If the Division approves your application, you will be issued a license and may solicit insurance of the type for which you have been licensed.



Note: Passing an exam does not guarantee that you will be issued a license. If you take an exam unnecessarily or are found unqualified, neither the exam fee nor the license-processing fee will be refunded.

*Producer
licensing
requirements*

The laws relative to the licensing of insurance producers in Massachusetts are M.G.L. c. 175 §162G to 162X. To obtain a license as a resident insurance producer, an applicant must:

- 1 Be a resident of the Commonwealth of Massachusetts.
- 2 Be at least 18 years of age.
- 3 Not have committed any act that is a ground for denial, suspension or revocation set forth in section M.G.L. c. 175 §162R.
- 4 Have passed an examination administered by Prometric for the lines of authority for which the person has applied (not required for Variable [as one must have his/her her Life line of authority and be registered with FINRA] and Travel & Baggage).
- 5 Submit the NAIC's Uniform application for New Producers and pay the correct license processing fee, made payable to the Commonwealth of Massachusetts or submit your license application online via NIPR's Gateway at www.nipr.com (your test score reports will be transmitted electronically to NIPR).
- 6 Comply with M.G.L. c. 175 § 162.

Massachusetts issues Producer licenses with the following lines of authority:

- Life
- Accident and Health or Sickness
- Property
- Casualty
- Personal Lines
- Limited Lines Credit Insurance
- Travel & Baggage
- Variable Life and Variable Annuity Products

*Nonresident
Producer
licensing
requirements*

To obtain a license as a nonresident insurance producer, an applicant must:

- 1 Be currently licensed as a resident and in good standing in his/her home state.
- 2 Not have committed any act that is a ground for denial, suspension or revocation set forth in section M.G.L. c. 175 §162R.
- 3 Submit the NAIC's Uniform application for New Producers and pay the correct license processing fee, made payable to the Commonwealth of Massachusetts, or submit your license application online via NIPR's Gateway at www.nipr.com.

*Adviser
licensing
requirements*

The requirements for advisers are governed by M.G.L. c. 175 §177A and §177B. To obtain a license as an insurance adviser in the Commonwealth, an applicant must:

- 1 Pass the adviser licensing examination administered by Prometric.
- 2 Be at least 18 years of age.
- 3 Not previously had a license revoked or suspended.
- 4 Be trustworthy and competent.
- 5 Submit an Adviser's application, an Advisers' Contract and pay the correct license processing fee, made payable to the Commonwealth of Massachusetts.

Public Insurance Adjuster licensing requirements

The requirements for public insurance adjusters are governed by M.G.L. c. 175 §172. To obtain a license as a public insurance adjuster in the Commonwealth, an applicant must:

- 1 Demonstrate that he/she has two years of experience performing services in connection with adjusting of property losses. See more information on the Division of Insurance's website at www.mass.gov/doi
- 2 Schedule, take and pass the public insurance adjusters' licensing exam.
- 3 Not previously had a license revoked or suspended.
- 4 Be at least 21 years of age.
- 5 Submit a Public Insurance Adjuster's application, a Public Insurance Adjuster Contract and pay the correct license processing fees, made payable to the Commonwealth of Massachusetts.

Surplus Lines Broker licensing requirements

The requirements for surplus lines are governed by M.G.L. c. 175 §168. To be licensed as a surplus lines broker in the Commonwealth, an applicant must:

- 1 Be currently licensed as a Massachusetts property & casualty producer, if a resident. If a nonresident, he/she must already be licensed as a surplus lines broker in his/her home state.
- 2 Be at least 18 years of age.
- 3 Not previously had a revoked or suspended license.
- 4 Be trustworthy and competent.
- 5 **Submit** an online application (only type available) via NIPR's Gateway at www.nipr.com

Motor Vehicle Damage Appraisers licensing requirements

The Automobile Damage Appraiser Licensing Board ("the Board") is responsible for the regulation of Motor Vehicle Damage Appraisers (MVDA) in Massachusetts. The MVDA licensing process requires candidates to submit all application materials to the Board and be pre-approved prior to taking either the written exam or the appraisal exam.

Candidates **must submit** all of the following to the Automobile Damage Appraisers Licensing Board, 1000 Washington Street, Suite #810, Boston, MA 02118-6200:

- 1 An MVDA Application (available at www.mass.gov/doi).
- 2 A work experience letter from a licensed Massachusetts appraiser with whom you have worked for a period of at least three months. This letter must be signed by the appraiser and his/her seal affixed.
- 3 A copy of certification received from a Board-approved damage appraiser course. **Please note:** Two years practical work experience writing appraisals may be substituted for the required course work.
- 4 A certified transcript from the courts and a letter of explanation if you have had any convictions.
- 5 A check for \$100 made payable to the **Commonwealth of Massachusetts** for application processing and examination registration.

When your application has been approved, the Board will notify you. The Board will also send notification of your approval to Prometric. You may then contact Prometric at www.prometric.com/massachusetts/insurance or call 800.741.9380 to schedule your written exam. After successfully completing your written exam, the Board will notify you on how to complete the Part 2 Vehicle Appraisal Examination.



Note: Do not register or schedule your MVDA exam **until** you receive authorization from the Board.

Scheduling your exam appointment

The Division has contracted with Prometric to conduct its examination program. Follow the instructions here to register and schedule an appointment to take your exam.

Registering and scheduling exams

Before you can test, you must contact Prometric to:

- 1 Register by providing your Social Security number and contact information (first-time testers).
- 2 Pay the exam fee.
- 3 Schedule an appointment.

Confidentiality: Be assured that Prometric treats your Social Security number as **confidential**. It is used only as an identification number in maintaining your records.

Accommodations: If you require ADA accommodation or ESL consideration, see “Special test considerations” on page 6 before registering for your exam.

Holidays: Testing generally does not occur on the following holidays:

• New Year’s Day	• Independence Day
• Martin Luther King Jr. Day	• Labor Day
• Presidents’ Day	• Thanksgiving Day
• Memorial Day	• Christmas Day

Additional holidays may be observed in the state where you schedule your exam appointment.

Test centers

You may take your exam at any Prometric test center in the United States. A complete list of test center locations can be found on page 17 or by going to www.prometric.com/massachusetts/insurance. Alternatively, you may call 800.853.5448.



On the Internet—register and schedule at one time

- 1 Access www.prometric.com/massachusetts/insurance.
- 2 Click on **Schedule your test** and follow the prompts.

By phone—a one-step process

You may register and schedule your examination by calling 800.741.9380 between 8 a.m. and 9 p.m. (Eastern Standard Time), Monday through Friday. Please have your Exam Registration Form (page 50) and your Visa or MasterCard information available. At the end of the call, you will be given a confirmation number for your appointment. Record and keep this confirmation number for your records.

By fax or mail—a two-step process

You can register by fax or mail in two steps: (1) register and pay your exam fee; and (2) schedule your exam appointment by phone.

You may fax your completed exam registration form (page 23) to Prometric at 800.347.9242. You must also fill out and send the Credit Card Payment Form (see page 51). Faxed registrations are processed within 24 hours, or one business day, of receipt.

You may mail your completed exam registration form and the appropriate exam fee(s). Assume four to eight days for delivery of mailed registrations and then 48 hours for processing.

Once your registration has been processed, you must schedule an appointment to take the exam by calling 800.741.9380. Please record and retain the confirmation number for your appointment.

Registration fee, expiration and refund policy

Fees for all exams may be included in one payment. MasterCard, Visa, money order, company check and cashier's check are accepted forms of payment. **Personal checks and cash are not accepted. Exam registration fees are not refundable or transferable.**



Note: An exam registration remains valid for 90 calendar days after it has been processed. It will expire without further notice at that time. We recommend that you do not register for your exam until you are prepared to take it.

If you allow your exam registration to expire or do not pass your exam, you must re-register. Another exam registration fee is required.

Rescheduling an appointment

To avoid forfeiting your exam fee, you must contact Prometric **no later than 24 hours** to your appointment time to reschedule **at no cost**.

If you do not reschedule within 24 hours of your appointment, your exam fee will be forfeited and you will need to pay another full exam fee and schedule another exam appointment.

If absent or late for your appointment

If you miss your appointment, arrive late or for any reason are not allowed to test, you will forfeit your exam fee and you will need to reschedule and pay another exam fee.

Under certain circumstances, the fee to reschedule may be waived. If you are unable to attend your scheduled exam due to illness or emergency, call Prometric at 800.741.9380. Prometric reserves the right to request documentation to support any illness or emergency claim.

Emergency closings

Severe weather or an emergency could require canceling scheduled exams. If this occurs, Prometric will attempt to contact you by phone; however, you may check for testing site closures by calling Prometric. If the site is closed, your exam will be rescheduled without a rescheduling fee.

If a test center is open for testing and you choose not to appear for your appointment, you will forfeit your exam fees and must reschedule and pay another exam fee.

Special test considerations

ADA Accommodation: If you require testing accommodations under the Americans with Disabilities Act (ADA), please call Prometric at 888.226.9406 to obtain an accommodation request form. Reasonable testing accommodations are provided to allow candidates with documented disabilities recognized under the ADA an opportunity to demonstrate their skills and knowledge.

Candidates should submit professional documentation of the disability with their form to help us determine the necessary testing arrangements. Thirty days' advance notice is required for all testing arrangements. There is no additional charge for these accommodations.

ESL Accommodation: If English is not your primary language, you may qualify for additional time for your test by requesting an ESL Authorization from Prometric. Please include:

- A personal letter requesting the authorization; and
- A letter from your English instructor or sponsoring company (on company letterhead), certifying that English is not your primary language.

If documentation is approved, Prometric may extend the time limit on your examination to time and a half. You will be notified by mail of this approval and should not schedule your exam until you have received the approval letter.

Preparing For Your Exam

Being well prepared can help you pass your exam and possibly save you money and time spent retaking it. This section offers:

- Helpful tips for preparing.
- An overview of the exam content outlines in this handbook.
- Information about study materials and practice exams.

Tips for preparing

Planned preparation increases your likelihood of passing your qualifying exam. Use the following suggestions to help you prepare.

- ▶ Use the correct edition of the Licensing Information Handbook.

Make sure your copy of this handbook applies to exams given on the date you intend to take the exam.

- ▶ Base your study on the content outlines in the current handbook.

Read the content outline as a basis of study and to familiarize yourself with insurance terms and policy components. Make sure you can explain the major points associated with each outline topic. Use new terms or concepts as frequently as you can in discussions or conversations with colleagues.

- ▶ Consider enrolling in a pre-licensure study course.

Pursuant to M.G.L. c. 175, §162L, pre-licensing coursework is no longer required of individuals seeking licensure as Insurance Producers; however, the Division recommends that applicants complete a course of study prior to taking an insurance examination

Content outlines overview

The license exam for each license type consists of questions that test knowledge of topical areas listed in that exam's content outline. An overview of each exam content outline appears in this handbook, beginning on page 18. You can view a complete outline specific to your exam online at www.prometric.com/massachusetts/insurance.

Prometric first asks the Division to review a proposed examination outline and to determine the amount of emphasis that exams should dedicate to each topic, which is reflected in the percentages shown in the exam content outlines. Questions are developed by Prometric item writers and/or insurance professionals to specifically match the content areas. The questions are then submitted to industry professionals in Massachusetts for review and approval.

This process ensures that the exams reflect content that you, as an entry-level insurance professional, will need to know to properly perform your duties for the insurance-buying public.



Hint: Do not schedule your exam until you are familiar with all subject areas in the applicable content outline.

Study materials

You are free to use materials of your own choosing to prepare for the license exam. Because of the number, the diversity of approach and the currency of publications, neither the Division nor Prometric lists nor recommends study materials.

You may obtain recommendations for study materials from insurance companies, the company or agency you plan to work for, or local insurance agents' associations.

Practice exams

Practice exams are available at www.prometric.com/massachusetts/insurance. While practice exams contain general, non-state specific insurance questions, they are created in the same format and use the same question types as the actual licensure exams. Practice exams also help you become familiar with the computer-based testing process.

During the practice exam, you will get immediate feedback to your correct and incorrect responses as well as overall feedback at the end of the session. If you like, you may print out the final practice exam results to help you with further test preparation.

Practice exams are available for Life, Health, and Property/Casualty lines at no cost to the candidate.

Taking Your Exam

Knowing what to expect when taking your exam may help you prepare for it. This section contains:

- An overview of the testing process.
- Regulations that will be enforced at the test center.
- Information about the types of questions used on the exams.
- A guide to understanding your exam results.
- Information about appeals.

The testing process

Your exam will be given by computer at a Prometric test center. You do not need any computer experience or typing skill to take your exam. Before you start the exam, you will receive a personalized introduction to the testing system. You can also take an introductory lesson on the computer.

Arrival: You should arrive at least **30 minutes before** your scheduled exam appointment. This allows time for you to sign in and for the staff to verify your identification.

If you cannot provide the identification listed below, contact Prometric **before** scheduling your appointment to arrange an alternative way to meet this requirement.

Identification requirements: You must present a valid form of identification before you can test. That identification document **must**:

- Be government-issued (e.g., driver's license, state-issued identification card or military identification card).
- Contain **both** a current photo and your signature.
- Have a name that exactly matches the name used to register for the exam (including designations such as "Jr." and "III").



Important: Failure to provide appropriate identification at the time of the exam will be considered a missed appointment. As a result, you will forfeit your exam fees and must pay a new exam fee before choosing another exam appointment date.

Test center regulations

To ensure that all candidates are tested under equally favorable conditions, the following regulations and procedures will be observed at each test center.

- 1 Prometric staff will continuously monitor you by video, physical walk-throughs and the observation window during your test. All testing sessions are video and audio recorded.
- 2 You must present valid (unexpired) and acceptable ID(s) in order to take your test. (See "Identification required" in the above section).
- 3 You are required to sign out on the test center roster each time you leave the test room. You must also sign back in and show your ID to the Test Center Administrator (TCA) in order to be admitted back into the test room.
- 4 You are **prohibited** from communicating, publishing, reproducing, or transmitting any part of your test, in any form or by any means, verbal, written, or electronics, for any purpose.
- 5 You **must not** talk to other candidates nor refer to their screens, testing materials, nor written notes in the test room.

- 6 You **may not** use written notes, published materials, or other testing aids, during your test.
- 7 You are **allowed** to bring soft earplugs or center-supplied tissues in the test room.
- 8 Any clothing or jewelry items allowed to be worn in the test room must remain on your person at all times. Removed clothing or jewelry items must be stored in your locker.
- 9 You **must not** bring any personal/unauthorized items into the testing room; such items include but are not limited to outerwear, hats, food, drinks, purses, briefcases, notebooks, pagers, watches, cellular telephones, recording devices, and photographic equipment. Weapons are not allowed at any Prometric test center. You will be asked to empty and turn your pockets inside out prior to every entry into the test room, to confirm that you have no prohibited items.
- 10 You **will be scanned with a metal detector wand** prior to every entry into the test room. If you refuse, you cannot test.
- 11 You **must** return all materials issued to you by the TCA at the end of your test.
- 12 You are not allowed to use any electronic devices or phones during breaks.
- 13 Your test has no unscheduled breaks.
- 14 Repeated or lengthy departures from the test room for unscheduled breaks will be reported by the TCA.
- 15 If you need access to an item stored in the test center during a break such as food or medicine, you must inform the TCA **before** you retrieve the item. You are not allowed to access any prohibited item (as defined by the client practice applicable for the test you are taking).
- 16 You must conduct yourself in a civil manner at all times when on the premises of the test center. Exhibiting abusive behavior towards the TCA, or any other staff member of the test center, may result in criminal prosecution.
- 17 To protect the privacy of all testers, the TCA will neither confirm nor deny if any particular individual is present or scheduled at the test center.
- 18 Persons not scheduled to take a test, are not permitted to wait in the test center.

Security Procedures and Misconduct

Candidates who engage in any kind of misconduct or disruptive or offensive behavior will be automatically disqualified and summarily dismissed from the examination; examples are: giving or receiving help, taking part in an act of impersonation, removing test materials or notes from the testing room, bringing concealed notes into the testing room, using rude or offensive language, and behavior that delays or interrupts testing. **If caught violating any of the above security procedures, you will not be permitted to retake the examination for a minimum of three months and not until the Division permits you to do so.**

Copyrighted questions. All test questions are the property of Prometric Inc. and are protected by copyright. Federal law provides severe civil and criminal penalties for the unauthorized reproduction, distribution, or exhibition of copyrighted materials.

If questions arise. Test center administrators are not allowed to answer any questions pertaining to the exam content. If you do not understand a question on the examination, you should answer the question to the best of your ability.

Question types The questions in your licensing exam are multiple choice. Each provides four options from which you choose your answer.

Question formats: Three different multiple-choice formats are used. Each format is shown in the following examples. An asterisk (*) indicates the correct answer in each sample question.

Format 1—Direct question

Under a Modified Life Insurance Policy, what increases over time?

1. Policy loan rate
- * 2. Premiums
3. Face amount of policy
4. Grace period

Which one of the following is a type of health insurance policy designed to replace the wages of an insured who is unable to work due to an accident or sickness?

- * 1. Disability Income Insurance Policy
2. Employer-Sponsored Group Major Medical Policy
3. Hospital Expense Insurance Policy
4. Special Risk Policy

Format 2—Incomplete sentence

A guaranteed renewable Disability Income Insurance Policy:

- * 1. Is renewable at the insured's option to a specified age
2. Cannot be canceled by the insured before a specified age
3. Has guaranteed level premiums for the life of the policy
4. Is renewable at the insurer's option without restrictions or conditions

Benefits under workers' compensation insurance are payable:

1. For bodily injury that is accidental or intentional
- * 2. Regardless of the liability of the employer
3. Unless safety rules are violated
4. Up to a maximum of 30 percent of weekly wages

Format 3—All of the following except

All of the following coverages may be provided under health insurance policies EXCEPT:

1. Medical expense
2. Disability income
- * 3. Workers' compensation
4. Accidental death and dismemberment

A life insurance policy may include provisions that do all of the following EXCEPT:

1. Restrict coverage if death is caused by suicide
2. Require evidence of insurability to reinstate coverage
- * 3. Extend the contestable period beyond two years
4. Adjust proceeds if the insured's age is misstated on the application

Experimental questions: Your examination may include some experimental questions that will not be scored. If present, they are distributed throughout the examination and will not be identified as such. These are used to gather statistical information on the questions before they are added to the examination as scored items. These experimental questions **will not** be counted for or against you in your final examination score.

Your exam results

At the end of your exam, your exam score will be shown on the screen and you will receive a printed exam score report. The report indicates your overall score and grade, including the numerical percentage of questions answered correctly and whether you passed or failed. You are required to receive a minimum of 70% to pass your exam.

The report also displays your correct percentage in each major section of the exam, as defined by the exam content outline. These section scores are shown to guide you in areas requiring additional preparation for retesting if you do not pass the exam. Even after you pass, you may want to focus on these areas as you begin to provide insurance products and services to the public.

Note: The section percentages will not average out to your total percentage score; that is because individual exam outline sections are allocated a different number of questions on the exam. Your total percentage score is computed by dividing the number of questions you answered correctly by the total number of questions in the exam. The total score is **not** computed by adding the section percentages and dividing by the total number of sections.

Sample score report

Score Report for Sample, Sarah A.			
Massachusetts Life Insurance Producer Examination			
	Number of Questions	Number Correct	Percent Correct
Life Total Test Score	100	65	65%
Insurance Regulation	10	6	60%
General Insurance	10	7	70%
Life Insurance Basics	22	12	55%
Life Insurance Policies	16	11	69%
Life Insurance Provisions, Options and Riders	19	14	74%
Annuities	10	7	70%
Tax Considerations	9	5	56%
Qualified Plans	4	3	75%
Score: 65%			
Grade: Fail			
(A total score of 70 percent is required to pass)			

Exam scores are confidential and will be revealed only to you and the Division. The original passing exam score report(s) is to be submitted to the Division's P.O. Box address (see page 1), along with your application and fee for licensure. You may also apply for Producer licensure online via NIPR's Gateway at www.nipr.com. Your test score report will be electronically submitted to NIPR so that you will be able to apply online at the NIPR website.



Important: There is no limit to the number of times an applicant may take an examination.

Duplicate score report: You may call or write to Prometric to request a duplicate copy of your exam score report for a period of up to two years after an exam at no cost to the candidate.

Candidate feedback

Prometric's goal is to provide a quality exam and a pleasant testing experience for every candidate. If you have comments and/or feedback about how Prometric can enhance or improve the candidate testing experience, Prometric would like to hear from you. Candidates are provided an opportunity to submit general comments at the end of your exam. Prometric will review these comments and feedback, however, you will not receive a direct response.

Appeals process

If you would like to appeal concerning examination content, registration, scheduling or test administration (testing site procedures, equipment, personnel, etc.), please submit an appeal letter in writing.

Your appeal letter must provide your name and Social Security Number (or unique ID number issued by Prometric), the examination title, the date you tested and the details of your concern, including all relevant facts. Be sure to include your signature and return address. Mail your appeal letter to:

Prometric
ATTN: Appeals Committee
 7941 Corporate Drive
 Nottingham, MD 21236

The Appeals Committee will review your concern and send you a written response within 10 business days of receipt. **Faxed appeals will not be accepted** because an original signature is required.

Obtaining Your License

This section offers information about:

- Applying for your license.
- Filing of documents.
- Continuing education.

Applying for your license

Issuance of a license depends on review and approval of all license application documents. Licensing requirements and application forms may be obtained from the Division's website at www.mass.gov/doi (click on to the licensing link). Any questions relating to licensing should be directed to the Division by calling 617.521.7794 and opting for line #2.



Important: You must apply for and be issued a license within 12 months of passing your exam or you will have to retake the exam.

Adding Lines of Authority: If you are adding a new line of authority to your current license, **you do not need to submit a new application**. This applies for both residents and nonresidents. Instructions on adding new lines of authority can be found on the Division's website at www.mass.gov/doi under the licensing link.

**Required
documentation**

Be sure to complete and submit all required documents, as incomplete applications will not be processed. Fees are nonrefundable.

The following tables show what documentation must be submitted for each licensure category.

Producer Documents	
1	The Division accepts the following NAIC Uniform Producer Application forms & new online licensing processes:
	<ul style="list-style-type: none"> • The Uniform Application for Resident and Non-Resident Individual Insurance Producer. • NIPR Gateway at www.nipr.com for new Resident and Non-Resident Individual Producers • The Uniform Application for Resident and Non-Resident Business Entity Insurance Producer. • The Renewal/Continuation Application for Resident and Non-Resident Individual Insurance Producer. • The Renewal/Continuation Application for Resident and Non-Resident Business Entity Insurance Producer. • Renewing Individual and Business Entity producers may renew online at http://www.mass.gov/ollie and at www.nipr.com.
2	"DBA" requests, if applicable (first, you must apply to the of Insurance for DBA name approval; after DBA name is approved, a business certificate will be required)
3	Documentation relative to background questions, if applicable or if applying online via NIPR; you may submit documents to NIPR's document warehouse.
4	Original test score report for any new line of authority
5	Documentation relative to exempt status, if applicable
6	Check made payable to Commonwealth of Massachusetts for the total license fee as follows:
	<ul style="list-style-type: none"> • Life, Accident/Health or Sickness, Variable Lines, Credit lines of authority and Travel & Baggage - \$225 • Property, Casualty, Personal lines (<i>This fee includes the statutorily required lead paint surcharge of \$75.</i>) - \$300 • NIPR accepts both credit card payment and electronic funds transfer

Resident producer applicants may be exempt from paying licensing and lead paint surcharge fees. Applicants who are either 1) a Massachusetts resident and a veteran and/or 2) legally blind, are exempt from paying these fees. Exempt applicants must submit the following documentation to the Division with their test scores and applications:

- **Veteran:** Submit a copy of the DD-214 discharge papers, if not previously submitted to the Division.
- **Blind:** Submit appropriate documentation verifying legal blindness, if not previously submitted.

Nonresident Producer Documents	
1	A Non-Resident Individual Uniform Producer Application* or apply for a new Individual Producer license via NIPR.
2	"DBA" requests, if applicable (first, you must apply to the Division of Insurance for DBA name approval; after DBA name is approved, a business certificate will be required)
3	Documentation relative to background questions, if applicable
4	Documentation relative to legally blind exempt status, if applicable
5	Check made payable to the Commonwealth of Massachusetts for the appropriate license fee*, unless you are applying online via NIPR.

**The Division shall utilize the NAIC Producer Database (PDB) to verify licensure status of nonresident applicants. If licensing status is not verifiable through the PDB, a Letter of Certification (within 90 days of issuance) from the home state shall be required.*

Adviser Documents	
1	A complete and accurate license application
2	An original passing score report
3	A resume describing credentials and work history
4	A written contract describing advising services
5	Check made payable to the Commonwealth of Massachusetts for \$200

Public Insurance Adjuster Documents	
1	A completed Public Insurance Adjuster License Application
2	An original passing score report
3	Two passport-sized photos taken within 60 days of the date of the application
4	A certified copy of a criminal background check
5	A written contract describing adjusting services
6	Check made payable to the Commonwealth of Massachusetts for \$200

Surplus Lines Broker Documents	
1	All Surplus Lines Broker applicants or renewing licensees may only apply or renew via NIPR's Gateway at www.nipr.com .

Continuing education

Producer requirements: Massachusetts General Law requires all insurance producers licensed after April 4, 1983 to complete continuing education requirements to maintain their licenses.

The requirements are as follows:

- **60 hours** of instruction during the first 36-month period following the date of original issue of a license (an initial license is issued for three years or less, based upon on your birthday).
- **45 hours** of instruction for subsequent 36-month periods.

A complete list of approved courses and providers may be found online at www.prometric.com/CE/maceprod.

Effective August 2006, all resident producers with the P&C or Personal Lines of authority who sell or plan on selling National Flood Insurance, are required to take a one-time, three-hour CE class on Flood Insurance.

Public Insurance Adjuster requirements: Massachusetts law requires all persons renewing a public insurance adjuster's license to have completed **15 hours** of continuing education instruction. Be sure to verify prior to taking a course that it has been approved by the Division's Commissioner or by any other state or country that requires continuing education instruction, as a condition for obtaining a public insurance adjuster's license.



Note: Prometric is the Administrator for the Massachusetts CE program and provides administrative services such as credit tracking and online compliance reporting. For further information, call 800.742.8731 or visit www.prometric.com/CE.

Test Center Locations

CANADA

AB	Calgary	CT	Norwalk	LA	Alexandria	NJ	Clark	RI	Warwick
AB	Edmonton	DC	Washington	LA	Baton Rouge	NJ	Fair Lawn	SC	Charleston
BC	Vancouver	DE	New Castle	LA	Lake Charles	NJ	Hamilton	SC	Columbia
MB	Winnipeg	FL	Boca Raton	LA	New Orleans	PA	Laurel Springs	SC	Florence
NF	St. John's	FL	Fort Myers	LA	Shreveport	NM	Albuquerque	SC	Greenville
NS	Halifax	FL	Gainesville	MA	Boston	NM	Farmington	SC	Rock Hill
ON	Hamilton	FL	Hollywood	MA	Brockton	NM	Las Cruces	SD	Rapid City
ON	London	FL	Jacksonville	MA	Lowell	NM	Roswell	SD	Sioux Falls
ON	Toronto	FL	Miami	MA	North Andover	NM	Santa Fe	TN	Chattanooga
PQ	Montreal	FL	Orlando/Maitland	MA	West Springfield	NV	Las Vegas	TN	Clarksville
SK	Saskatoon	FL	Sarasota	MA	Worcester	NV	Reno	TN	Knoxville
		FL	Tallahassee	MD	Baltimore	NY	Albany	TN	Memphis
		FL	Tampa	MD	Bethesda	NY	Binghamton	TN	Nashville
		FL	Temple Terrace	MD	Columbia	NY	Buffalo	TX	Abilene
		FL	West Palm Beach	MD	Largo	NY	East Syracuse	TX	Amarillo

UNITED STATES

AK	Anchorage	GA	Athens	MD	Salisbury	NY	Garden City	TX	Austin
AL	Birmingham	GA	Atlanta	MD	Towson	NY	Melville	TX	Beaumont
AL	Dothan	GA	Augusta	ME	Bangor	NY	NYC - Brooklyn	TX	Corpus Christi
AL	Huntsville	GA	Columbus	ME	Presque Isle	NY	NYC - Manhattan	TX	Dallas
AL	Mobile	GA	Dahlonega	ME	South Portland	NY	NYC - Midtown	TX	El Paso
AL	Montgomery	GA	Macon	MI	Ann Arbor	NY	NYC - Queens	TX	Fort Worth
AR	Arkadelphia	GA	Savannah	MI	Auburn Hills	NY	Plattsburgh	TX	Houston
AR	Fort Smith	GA	Valdosta	MI	Detroit	NY	Poughkeepsie	TX	Lubbock
AR	Little Rock	HI	Honolulu	MI	Grand Rapids	NY	Rochester	TX	McAllen
AZ	Flagstaff	IA	Bettendorf	MI	Lansing	NY	Utica	TX	Midland
AZ	Goodyear	IA	Coralville	MI	Sault Ste Marie	NY	Watertown	TX	San Antonio
AZ	Phoenix	IA	Sioux City	MN	Duluth	NY	White Plains	TX	Tyler
AZ	Tempe	IA	West Des Moines	MN	Edina	OH	Akron	TX	Waco
AZ	Tucson	ID	Boise	MN	Rochester	OH	Beaver Creek	TX	Wichita Falls
CA	Alameda	ID	Pocatello	MN	Woodbury	OH	Cincinnati	UT	Lindon
CA	Anaheim	IL	Carbondale	MO	Jefferson City	OH	Cleveland	UT	Salt Lake City
CA	Camarillo	IL	Champaign	MO	Kansas City	OH	Columbus	UT	St. George
CA	Chico	IL	Chicago	MO	Springfield	OH	Maumee	UT	Taylorsville
CA	Diamond Bar	IL	Deerfield	MO	St. Louis	OH	Mentor	VA	Bristol
CA	Fresno	IL	Joliet	MS	Flowood	OH	Niles	VA	Chesapeake
CA	Gardena	IL	Peoria	MS	Hattiesburg	OH	Strongsville	VA	Falls Church
CA	Glendale	IL	Springfield IL	MS	Tupelo	OK	Oklahoma City	VA	Glen Allen
CA	Lake Forest	IL	Sycamore	MT	Billings	OK	Tulsa	VA	Lynchburg
CA	Los Angeles	IN	Evansville	MT	Helena	OR	Bend	VA	Roanoke
CA	Rancho Cucamonga	IN	Fort Wayne	NC	Asheville	OR	Eugene	VT	Williston
CA	Sacramento	IN	Indianapolis	NC	Charlotte	OR	La Grande	WA	Mountlake Terrace
CA	San Bruno	IN	Lafayette	NC	Greensboro	OR	Medford	WA	Spokane
CA	San Diego	IN	Merrillville	NC	Greenville	OR	Milwaukie	WA	Tacoma
CA	Kearny Sutter	IN	Mishawaka	NC	Raleigh	OR	Portland	WI	Ashwaubenon
CA	San Francisco	IN	Terre Haute	NC	Wilmington	PA	Allentown	WI	Madison
CA	San Jose	KS	Hays	ND	Fargo	PA	Clarks Summit	WI	Milwaukee
CA	Santa Rosa	MO	Kansas City	ND	Grand Forks	PA	Conshohocken	WV	Morgantown
CO	Colorado Springs	KS	Pittsburg	NE	Kearney	PA	Erie	WV	Charleston
CO	Denver	KS	Topeka	NE	Lincoln	PA	Harrisburg	WY	Casper
CO	Grand Junction	KS	Wichita	NE	Omaha	PA	Lancaster		
CO	Longmont	OH	Covington	NE	Scottsbluff	PA	Philadelphia	GU	Hagatna
CT	Glastonbury	KY	Lexington	NH	Concord	PA	Pittsburgh	PR	Guaynabo
CT	Hamden	KY	Louisville	NH	Portsmouth	RI	Cumberland	VI	West Indies

Exam Content Outlines

The following outlines give an overview of the content of each of the Massachusetts insurance examinations. Each exam will include questions on the subjects contained in the outline. The percentages indicate the relative weight assigned to each section of the examination.

For example, 10 percent means that 10 questions will be drawn on a 100-question exam and 15 will be drawn on a 150-question exam. An outline that includes more descriptive subsections for each exam is available online at www.prometric.com/massachusetts/insurance.

Massachusetts Producer's Examination for Life Insurance Series 16-51

100 questions - Two-hour time limit

1.0 Insurance Regulation 8%

- 1.1 Licensing
- 1.2 State regulation
- 1.3 Federal regulation

2.0 General Insurance 6%

- 2.1 Concepts
- 2.2 Insurers
- 2.3 Producers and general rules of agency
- 2.4 Contracts

3.0 Life Insurance Basics 17%

- 3.1 Insurable interest
- 3.2 Personal uses of life insurance
- 3.3 Life Settlement Act (175:212-223E)
- 3.4 Determining amount of personal life insurance
- 3.5 Business uses of life insurance
- 3.6 Classes of life insurance policies
- 3.7 Premiums
- 3.8 Producer responsibilities
- 3.9 Individual underwriting by the insurer

4.0 Life Insurance Policies 15%

- 4.1 Term life insurance
- 4.2 Whole life insurance
- 4.3 Flexible premium policies
- 4.4 Specialized policies
- 4.5 Group life insurance
- 4.6 Credit life insurance (individual versus group)

5.0 Life Insurance Policy Provisions, Options and Riders 24%

- 5.1 Standard provisions
- 5.2 Beneficiaries
- 5.3 Settlement options
- 5.4 Nonforfeiture options (175:144)
- 5.5 Policy loan and withdrawal options
- 5.6 Dividend options
- 5.7 Disability riders

- 5.8 Living benefit provisions/riders
- 5.9 Riders covering additional insureds
- 5.10 Riders affecting the death benefit amount

6.0 Annuities 17%

- 6.1 Annuity principles and concepts
- 6.2 Immediate versus deferred annuities
- 6.3 Annuity (benefit) payment options
- 6.4 Annuity products
- 6.5 Uses of annuities

7.0 Federal Tax Considerations for Life Insurance and Annuities 7%

- 7.1 Taxation of personal life insurance
- 7.2 Modified endowment contracts (MECs)
- 7.3 Taxation of non-qualified annuities
- 7.4 Taxation of individual retirement annuities (IRAs)
- 7.5 Rollovers and transfers (IRAs and qualified plans)
- 7.6 Section 1035 exchanges

8.0 Qualified Plans 6%

- 8.1 General requirements
- 8.2 Federal tax considerations
- 8.3 Plan types, characteristics and purchasers

Massachusetts Producer's Examination for Accident and Health or Sickness Insurance Series 16-52

100 questions – Two-hour time limit

1.0 Insurance Regulation 10%

- 1.1 Licensing
- 1.2 State regulation
- 1.3 Federal regulation

2.0 General Insurance 10%

- 2.1 Concepts
- 2.2 Insurers

- 2.3 Producers and general rules of agency
- 2.4 Contracts

3.0 Health Insurance Basics 11%

- 3.1 Definitions of perils
- 3.2 Principal types of losses and benefits
- 3.3 Classes of health insurance policies
- 3.4 Limited policies
- 3.5 Common non-insurance exclusions from coverage
- 3.6 Producer responsibilities in individual health insurance
- 3.7 Individual underwriting by the insurer
- 3.8 Considerations in replacing health insurance

4.0 Individual Accident and Sickness Insurance Policy General Rights 8%

- 4.1 Required provisions (175:108(3)(a))
- 4.2 Optional provisions (175:108(3)(b))
- 4.3 Other general provisions

5.0 Disability Income and Related Insurance 5%

- 5.1 Qualifying for disability benefits
- 5.2 Individual disability income insurance
- 5.3 Unique aspects of individual disability underwriting
- 5.4 Group disability income insurance
- 5.5 Business disability insurance
- 5.6 Social Security disability
- 5.7 Workers compensation

6.0 Medical Plans 21%

- 6.1 Medical plan concepts
- 6.2 Types of providers and plans
- 6.3 Cost containment in health care delivery
- 6.4 Massachusetts eligibility requirements (Open enrollment) (176J(4)(1)(3))
- 6.5 Patient Protection and Affordable Care Act (PPACA) (Section 1201)

7.0 Group Health Insurance 16%

- 7.1 Characteristics of group insurance
- 7.2 Types of eligible groups
- 7.3 Marketing considerations
- 7.4 Employer group health insurance
- 7.5 Small employer and individual medical plans
- 7.6 Regulation of employer group insurance plans

8.0 Dental Insurance 1%

- 8.1 Types of dental treatment
- 8.2 Indemnity plans
- 8.3 Employer group dental expense

9.0 Insurance for Senior Citizens and Special Needs Individuals 14%

- 9.1 Medicare
- 9.2 Medicare supplements
- 9.3 Other options for individuals with Medicare
- 9.4 Long-term care (LTC) insurance (MGL c. 176U)

10.0 Federal Tax Considerations for Health Insurance 4%

- 10.1 Personally-owned health insurance
- 10.2 Employer group health insurance
- 10.3 Medical expense coverage for sole proprietors, partners and limited liability corporations
- 10.4 Business disability insurance

Massachusetts Producer's Examination for Property Insurance

Series 16-53

100 questions - Two-hour time limit

1.0 Insurance Regulation 10%

- 1.1 Licensing
- 1.2 State regulation
- 1.3 Federal regulation

2.0 General Insurance 10%

- 2.1 Concepts
- 2.2 Insurers
- 2.3 Producers and general rules of agency
- 2.4 Contracts

3.0 Property Insurance Basics 20%

- 3.1 Principles and concepts
- 3.2 Policy structure
- 3.3 Common policy provisions
- 3.4 Massachusetts laws, regulations and required provisions

4.0 Dwelling ('02) Policy 4%

- 4.1 Characteristics and purpose
- 4.2 Coverage forms — Perils insured against
- 4.3 Property coverages
- 4.4 General exclusions
- 4.5 Conditions
- 4.6 Selected endorsements
- 4.7 Personal liability supplement

5.0 Homeowners ('11) Policy — Section I 17%

- 5.1 Coverage forms
- 5.2 Definitions
- 5.3 Section I — Property coverages
- 5.4 Perils insured against
- 5.5 Exclusions
- 5.6 Conditions
- 5.7 Selected endorsements

6.0 Auto Insurance 13%

- 6.1 Massachusetts auto insurance policy (2008 edition)
- 6.2 Commercial auto

7.0 Commercial Package Policy (CPP) 10%

- 7.1 Components of a commercial policy
- 7.2 Commercial property ('12)
- 7.3 Commercial inland marine
- 7.4 Equipment breakdown ('11)
- 7.5 Farm coverage

8.0 Businessowners ('13) Policy — Property 11%

- 8.1 Characteristics and purpose
- 8.2 Businessowners Section I — Property
- 8.3 Businessowners Section III — Common Policy Conditions
- 8.4 Selected endorsements

9.0 Other Coverages and Options 5%

- 9.1 Aviation insurance
- 9.2 Ocean marine insurance
- 9.3 National Flood Insurance Program
- 9.4 Other policies
- 9.5 Residual markets

Massachusetts Producer's Examination for Casualty Insurance

Series 16-54

100 questions - Two-hour time limit

1.0 Insurance Regulation 10%

- 1.1 Licensing
- 1.2 State regulation
- 1.3 Federal regulation

2.0 General Insurance 10%

- 2.1 Concepts
- 2.2 Insurers
- 2.3 Producers and general rules of agency
- 2.4 Contracts

3.0 Casualty Insurance Basics 18%

- 3.1 Principles and concepts
- 3.2 Policy structure
- 3.3 Common policy provisions
- 3.4 Massachusetts laws, regulations and required provisions

4.0 Homeowners ('11) Policy — Section II 16%

- 4.1 Coverage forms
- 4.2 Definitions
- 4.3 Section II — Liability coverages
- 4.4 Exclusions
- 4.5 Conditions
- 4.6 Selected endorsements

5.0 Auto Insurance 15%

- 5.1 Laws
- 5.2 Massachusetts auto insurance policy (2008 edition)
- 5.3 Commercial auto

6.0 Commercial Package Policy (CPP) 8%

- 6.1 Components of a commercial policy
- 6.2 Commercial general liability ('13)
- 6.3 Commercial crime ('06)
- 6.4 Farm coverage

7.0 Businessowners ('13) Policy — Liability 6%

- 7.1 Characteristics and purpose
- 7.2 Businessowners Section II — Liability
- 7.3 Businessowners Section III — Common Policy Conditions
- 7.4 Selected endorsements

8.0 Workers Compensation Insurance 9%

- 8.1 Workers compensation laws
- 8.2 Workers compensation and employers liability insurance policy
- 8.3 Premium computation
- 8.4 Other sources of coverage

9.0 Other Coverages and Options 8%

- 9.1 Umbrella/excess liability policies
- 9.2 Specialty liability insurance
- 9.3 Surplus lines (175:168)
- 9.4 Surety bonds
- 9.5 Aviation insurance
- 9.6 Ocean marine insurance
- 9.7 Other policies
- 9.8 Residual markets

Massachusetts Adviser's Examination for Life Insurance Series 16-55

100 questions - Two-hour time limit

1.0 Insurance Regulation 15%

- 1.1 Licensing
- 1.2 State regulation
- 1.3 Federal regulation

2.0 General Insurance 13%

- 2.1 Concepts
- 2.2 Insurers
- 2.3 Producers and general rules of agency
- 2.4 Contracts

3.0 Life Insurance Basics 18%

- 3.1 Insurable interest
- 3.2 Personal uses of life insurance
- 3.3 Life Settlement Act (175:212-223E)
- 3.4 Determining amount of personal life insurance
- 3.5 Business uses of life insurance
- 3.6 Classes of life insurance policies
- 3.7 Premiums
- 3.8 Producer responsibilities
- 3.9 Individual underwriting by the insurer

4.0 Life Insurance Policies 12%

- 4.1 Term life insurance
- 4.2 Whole life insurance
- 4.3 Flexible premium policies
- 4.4 Specialized policies
- 4.5 Group life insurance
- 4.6 Credit life insurance (individual versus group)

5.0 Life Insurance Policy Provisions, Options and Riders 10%

- 5.1 Standard provisions
- 5.2 Beneficiaries
- 5.3 Settlement options
- 5.4 Nonforfeiture options (175:144)
- 5.5 Policy loan and withdrawal options
- 5.6 Dividend options
- 5.7 Disability riders
- 5.8 Living benefit provisions/riders
- 5.9 Riders covering additional insureds
- 5.10 Riders affecting the death benefit amount

6.0 Annuities 10%

- 6.1 Annuity principles and concepts
- 6.2 Immediate versus deferred annuities
- 6.3 Annuity (benefit) payment options
- 6.4 Annuity products
- 6.5 Uses of annuities

7.0 Federal Tax Considerations for Life Insurance and Annuities 10%

- 7.1 Taxation of personal life insurance
- 7.2 Modified endowment contracts (MECs)
- 7.3 Taxation of non-qualified annuities
- 7.4 Taxation of individual retirement annuities (IRAs)
- 7.5 Rollovers and transfers (IRAs and qualified plans)
- 7.6 Section 1035 exchanges

8.0 Qualified Plans 12%

- 8.1 General requirements
- 8.2 Federal tax considerations
- 8.3 Plan types, characteristics and purchasers
- 8.4 Special Rules for life insurance

Massachusetts Adviser's Examination for Accident and Health or Sickness Insurance Series 16-56

100 questions – Two-hour time limit

1.0 Insurance Regulation 10%

- 1.1 Licensing
- 1.2 State regulation
- 1.3 Federal regulation

2.0 General Insurance 10%

- 2.1 Concepts
- 2.2 Insurers
- 2.3 Producers and general rules of agency
- 2.4 Contracts

3.0 Health Insurance Basics 11%

- 3.1 Definitions of perils
- 3.2 Principal types of losses and benefits
- 3.3 Classes of health insurance policies
- 3.4 Limited policies
- 3.5 Common non-insurance exclusions from coverage
- 3.6 Producer responsibilities in individual health insurance
- 3.7 Individual underwriting by the insurer
- 3.8 Considerations in replacing health insurance

4.0 Individual Accident and Sickness Insurance Policy General Rights 8%

- 4.1 Required provisions (175:108(3)(a))
- 4.2 Optional provisions (175:108(3)(b))
- 4.3 Other general provisions

5.0 Disability Income and Related Insurance 5%

- 5.1 Qualifying for disability benefits
- 5.2 Individual disability income insurance
- 5.3 Unique aspects of individual disability underwriting
- 5.4 Group disability income insurance
- 5.5 Business disability insurance
- 5.6 Social Security disability
- 5.7 Workers compensation

6.0 Medical Plans 21%

- 6.1 Medical plan concepts
- 6.2 Types of providers and plans
- 6.3 Cost containment in health care delivery
- 6.4 Massachusetts eligibility requirements (Open enrollment) (176J (4)(1)(3))
- 6.5 Patient Protection and Affordable Care Act (PPACA) (Section 1201)

7.0 Group Health Insurance 16%

- 7.1 Characteristics of group insurance
- 7.2 Types of eligible groups
- 7.3 Marketing considerations
- 7.4 Employer group health insurance

- 7.5 Small employer and individual medical plans
- 7.6 Regulation of employer group insurance plans
- 7.7 Types of funding and administration

8.0 Dental Insurance 1%

- 8.1 Types of dental treatment
- 8.2 Indemnity plans
- 8.3 Employer group dental expense

9.0 Insurance for Senior Citizens and Special Needs Individuals 14%

- 9.1 Medicare
- 9.2 Medicare supplements
- 9.3 Other options for individuals with Medicare
- 9.4 Long-term care (LTC) insurance (MGL C.176V)

10.0 Federal Tax Considerations for Health Insurance 4%

- 10.1 Personally-owned health insurance
- 10.2 Employer group health insurance
- 10.3 Medical expense coverage for sole proprietors, partners and limited liability corporations
- 10.4 Business disability insurance

Massachusetts Adviser's Examination for Property and Casualty Insurance

Series 16-57

150 questions – 2.5-hour time limit

1.0 Insurance Regulation 7%

- 1.1 Licensing
- 1.2 State regulation
- 1.3 Federal regulation

2.0 General Insurance 6%

- 2.1 Concepts
- 2.2 Insurers
- 2.3 Producers and general rules of agency
- 2.4 Contracts

3.0 Property and Casualty Insurance Basics 10%

- 3.1 Principles and concepts
- 3.2 Policy structure
- 3.3 Common policy provisions
- 3.4 Massachusetts laws, regulations and required provisions

4.0 Dwelling ('02) Policy 3%

- 4.1 Characteristics and purpose
- 4.2 Coverage forms — Perils insured against
- 4.3 Property coverages
- 4.4 General exclusions
- 4.5 Conditions
- 4.6 Selected endorsements
- 4.7 Personal liability supplement

5.0 Homeowners ('11) Policy 7%

- 5.1 Coverage forms
- 5.2 Definitions
- 5.3 Section I — Property coverages
- 5.4 Section II — Liability coverages
- 5.5 Perils insured against
- 5.6 Exclusions
- 5.7 Conditions
- 5.8 Selected endorsements

6.0 Auto Insurance 9%

- 6.1 Laws
- 6.2 Massachusetts auto insurance policy (2008 edition)
- 6.3 Commercial auto

7.0 Commercial Package Policy (CPP) 20%

- 7.1 Components of a commercial policy
- 7.2 Commercial general liability ('13)
- 7.3 Commercial property ('12)
- 7.4 Commercial crime ('06)
- 7.5 Commercial inland marine
- 7.6 Equipment breakdown ('11)
- 7.7 Farm coverage

8.0 Businessowners ('13) Policy 9%

- 8.1 Characteristics and purpose
- 8.2 Businessowners Section I — Property
- 8.3 Business Section II — Liability
- 8.4 Businessowners Section III — Common Policy Conditions
- 8.5 Selected endorsements

9.0 Workers Compensation Insurance 15%

- 9.1 Workers compensation laws
- 9.2 Workers compensation and employers liability insurance policy
- 9.3 Premium computation
- 9.4 Other sources of coverage

10.0 Other Coverages and Options 14%

- 10.1 Umbrella/excess liability policies
- 10.2 Specialty liability insurance
- 10.3 Surplus lines (175:168)
- 10.4 Surety bonds

- 10.5 Aviation insurance
- 10.6 Ocean marine insurance
- 10.7 National Flood Insurance Program
- 10.8 Other policies
- 10.9 Residual markets
- 10.10 Alternative funding mechanisms

Massachusetts Public Adjuster Examination

Series 16-58

100 questions - Two- hour time limit

1.0 Insurance Regulation 10%

- 1.1 Licensing requirements (175:162)
- 1.2 Maintenance and duration
- 1.3 Disciplinary actions
- 1.4 Claim settlement laws and regulations (176D:3(9))
- 1.5 State regulation

2.0 Insurance Basics 5%

- 2.1 Contract basics
- 2.2 Insurance principles and concepts
- 2.3 Policy structure
- 2.4 Common policy provisions
- 2.5 Massachusetts laws, regulations and required provisions

3.0 Adjusting Losses 25%

- 3.1 Role of the adjuster
- 3.2 Property losses
- 3.3 Claims adjustment procedures

4.0 Dwelling ('02) Policy 12%

- 4.1 Characteristics and purpose
- 4.2 Coverage forms — Perils insured against
- 4.3 Property coverages
- 4.4 General exclusions
- 4.5 Conditions
- 4.6 Selected endorsements

5.0 Homeowners ('11) Policy — Section I 18%

- 5.1 Coverage forms
- 5.2 Definitions
- 5.3 Section I — Property coverages
- 5.4 Perils insured against
- 5.5 Exclusions
- 5.6 Conditions
- 5.7 Selected endorsements

6.0 Commercial Package Policy (CPP) 14%

- 6.1 Components of a commercial policy
- 6.2 Commercial property ('12)
- 6.3 Commercial crime ('06)
- 6.4 Commercial inland marine
- 6.5 Equipment breakdown ('11)

7.0 Businessowners ('13) Policy — Property 15%

- 7.1 Characteristics and purpose
- 7.2 Businessowners Section I — Property
- 7.3 Businessowners Section III — Common Policy Conditions
- 7.4 Selected endorsements

8.0 Other Coverages and Options 1%

- 8.1 National Flood Insurance Program
- 8.2 Other policies

Massachusetts Producer's Examination for Limited Lines Credit Insurance
Series 16-59

60 questions - One-hour time limit

1.0 Insurance Regulation 5%

- 1.1 Licensing
- 1.2 State regulation
- 1.3 Federal regulation

2.0 General Insurance 5%

- 2.1 Concepts
- 2.2 Insurers
- 2.3 Producers and general rules of agency
- 2.4 Contracts

3.0 Consumer Credit Insurance Basics 45%

- 3.1 Nature of consumer credit insurance
- 3.2 Coverage characteristics
- 3.3 Regulation
- 3.4 Disclosure requirements (Reg 143.01-.02, RL Title IV 255D:26(C))

4.0 Types of Consumer Credit Insurance 45%

- 4.1 Credit life insurance
- 4.2 Credit disability insurance (30-day non-retroactive only)
- 4.3 Credit unemployment insurance (175:117D, 255:12G, 255B:10, 255C:14A, 255D:26)

Massachusetts Motor Vehicle Damage Appraiser
Series 16-60

60 questions - One-hour time limit

1.0 Insurance Regulation 14%

- 1.1 Authority of the Auto Damage Appraiser Licensing Board (M.G.L. C. 26 Sec. 8G; 212 CMR 2.01)
- 1.2 Licensing requirements
- 1.3 Maintenance and duration (M.G.L. C. 26 Sec. 8G; 212 CMR 2.02(1)(4))
- 1.4 Disciplinary actions
- 1.5 Appraiser laws and regulations (Reg 211 CMR 123.01-.08, .10; 133.01-133.09; M.G.L. C. 26 Sec. 8G)

2.0 Insurance Basics 6%

- 2.1 Common auto policy provisions

3.0 Appraising Auto Physical Damage Claims 80%

- 3.1 Role of the appraiser
- 3.2 Determining value and loss
- 3.3 Vehicle inspection
- 3.4 Vehicle parts and construction

Massachusetts Producer's Examination for Personal Lines Insurance
Series 16-61

100 questions - Two-hour time limit

1.0 Insurance Regulation 13%

- 1.1 Licensing
- 1.2 State regulation
- 1.3 Federal regulation

2.0 General Insurance 11%

- 2.1 Concepts
- 2.2 Insurers
- 2.3 Producers and general rules of agency
- 2.4 Contracts

3.0 Property and Casualty Insurance Basics 17%

- 3.1 Principles and concepts
- 3.2 Policy structure
- 3.3 Common policy provisions
- 3.4 Massachusetts laws, regulations and required provisions

4.0 Dwelling ('02) Policy 7%

- 4.1 Characteristics and purpose
- 4.2 Coverage forms — Perils insured against
- 4.3 Property coverages
- 4.4 General exclusions
- 4.5 Conditions
- 4.6 Selected endorsements
- 4.7 Personal liability supplement

5.0 Homeowners ('11) Policy 22%

- 5.1 Coverage forms
- 5.2 Definitions
- 5.3 Section I — Property coverages
- 5.4 Section II — Liability coverages
- 5.5 Perils insured against
- 5.6 Exclusions
- 5.7 Conditions
- 5.8 Selected endorsements

6.0 Auto Insurance 25%

- 6.1 Laws
- 6.2 Massachusetts auto insurance policy (2008 edition)

7.0 Other Coverages and Options 5%

- 7.1 Personal umbrella policies (DL 98 01)
- 7.2 National Flood Insurance Program
- 7.3 Other policies
- 7.4 Residual markets

Exam Registration Form Massachusetts Insurance Examinations



Print or type clearly and neatly. Incomplete or illegible forms will not be processed.

Last Name	First Name	Middle Initial	Social Security number
Residence Address (Your address of legal residence is required)			Date of Birth - -
City		State	ZIP Code
Daytime Phone Number (including area code) ()		Evening Phone Number (including area code) ()	
Fax Number (including area code) ()		Email Address (applications without an email address may experience delays)	

This form is page 23 of the Massachusetts Licensing Information Handbook. We recommend you read the entire Handbook.

Series	Exam Title	Exam Fee	Total
16-51	Agent's Exam for Life Insurance*	\$ 39.00	\$
16-52	Agent's Exam for Accident and Health or Sickness Insurance*	\$ 39.00	\$
16-53	Agent's Exam for Property Insurance*	\$ 39.00	\$
16-54	Agent's Exam for Casualty Insurance(\$ 39.00	\$
16-55	Adviser's Exam for Life Insurance	\$ 10.00	\$
16-56	Adviser's Exam for Accident and Health or sickness insurance	\$ 10.00	\$
16-57	Adviser's Exam for Property and Casualty Insurance	\$ 10.00	\$
16-58	Exam for Public Adjuster	\$ 10.00	\$
16-59	Agent's Exam for Limited Lines Credit Insurance	\$ 10.00	\$
16-60	Exam for Motor Vehicle Damage Appraiser	no fee	
16-61	Agent's Exam for Personal Lines Insurance	\$ 39.00	\$
	* Combine exams 1651 and 1652 Agent's Exam for Life Insurance and Agent's Exam for Accident and Health or Sickness Insurance	\$ 49.00	\$
	*Combine exams 1653 and 1654 Agent's Exam for Property Insurance and Agent's Exam for Casualty Insurance	\$ 49.00	\$
By filing this registration, you assume full responsibility for exam selection. Fees for these exams are not refundable and not transferable. If you are unsure which exam is needed for the license you are seeking, resolve this question before you register. Exam fees are valid for 90 days from receipt at Prometric.		Total Fee	\$

Register online at www.prometric.com/massachusetts/insurance, call 800.741.9380 or fax this completed form to 800.347.9242. To register by mail, send this completed form along with the appropriate fee to:

Prometric
ATTN: MA Insurance Exam Registration
7941 Corporate Drive
Nottingham, MD 21236

Fees may be paid by cashier's check, company check, money order, MasterCard or Visa. Make checks payable to Prometric. Please put your Social Security number on the check. To pay by credit card when registering by mail or fax, please complete the Credit Card Payment Form on the next page. **Personal checks and cash are not accepted. Registration fees are not refundable.**

Credit Card Payment Form



Print or type clearly and neatly. Incomplete or illegible forms will not be processed.

Card Type (Check One)

MasterCard Visa

Card Number	Expiration Date
Name of Cardholder (Print)	
Signature of Cardholder	

Please refer to pages 26 through 30.

Please note the application may be revised on a bi-annual basis. To ensure you are filing the current version of the application, please reference the National Insurance Producer Registry web site at www.nipr.com.



Uniform Application for Individual Producer License/Registration

(Please Print or Type)

Check appropriate boxes for license requested.

- Resident License
- Non-Resident License
 - Identify Home State: ___ Home State License #: _____
- New Application
- Additional Line of Authority

Demographic Information									
1 Soc. Security Number				2 If assigned, National Producer Number (NPN)					
3 If applicable, FINRA Individual Central Registration Depository (CRD) Number									
4 Last Name JR./SR. etc			5 First Name		6 Middle Name		7 Date of Birth (month) ___ (day) ___ (year) ___		
8 Residence/Home Address (Physical Street)					9 City		10 State	11 Zip Code	12 Foreign Country
13 Home Phone Number () -			14 Gender (Circle One) Male Female		15 Are you a Citizen of the United States? (Check One) Yes <input type="checkbox"/> No <input type="checkbox"/> (If No, of which country are you a citizen?) (If NO, and this is an application for a Resident License, you must supply proof of eligibility to work in the U.S.)				
16 Individual Applicant Email Address:			17 Business Entity Name						
18 Business Address (Physical Street)				19 P.O. Box	20 City		21 State	22 Zip Code	23 Foreign Country
24 Business Phone Number (include extension) () -			25 Business Fax Number () -		26 Business E-Mail Address			27 Business Web Site Address	
28 Applicant's Mailing Address				29 P.O. Box	30 City		31 State	32 Zip Code	33 Foreign Country
34 a. List any other assumed, fictitious, alias, maiden or trade names which you have used in the past. b. List any trade names under which you are currently doing business or intend to do business. (May be subject to state approval)									
Agency or Business Entity Affiliations									
35 List your Insurance Agency Affiliations: (Complete only if the applicant is to be licensed as an active member of the business entity)									
FEIN _____		NPN _____		Name of Agency _____					
FEIN _____		NPN _____		Name of Agency _____					
FEIN _____		NPN _____		Name of Agency _____					
Employment History									
36 Account for all time for the past five years. Give all employment experience starting with your current employer working back five years. Include full and part-time work, self-employment, military service, unemployment and full-time education.									
					From		To		Position Held
					Month	Year	Month	Year	
Name									
City			State	Foreign Country					
Name									
City			State	Foreign Country					
Name									
City			State	Foreign Country					
Name									
City			State	Foreign Country					
(State Use)									

Please note the application may be revised on a bi-annual basis. To ensure you are filing the current version of the application, please reference the National Insurance Producer Registry web site at www.nipr.com.



Uniform Application for Individual Producer License/Registration

Applicant Name: _____

Jurisdiction and Type of License Requested																
17 Next to each jurisdiction, check the license type(s) and line(s) of authority for which you are applying.																
License Types:		A – Agent			B – Broker			P – Producer			SLP – Surplus Lines Producer					
Lines of Authority:		V – Variable Life/Variable Annuity			L – Life			H – Accident & Health or Sickness			P – Property		C – Casualty		PL – Personal Lines	
Limited Lines:		Credit – Credit			CR – Car Rental			CROP – Crop			T – Travel		S – Surety		O – Other: Specify Type	
Jurisdiction	License Type				Major Lines of Authority						Limited Lines of Authority					
	A	B	P	SLP	V	L	H	P	C	PL	Credit	CR	CROP	T	S	O
AK																
AL																
AR																
AZ																
CA																
CO																
CT																
DC																
DE																
FL																
GA																
GU																
HI																
IA																
ID																
IL																
IN																
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SD																
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UT																
VI																
VA																
VT																
WA																
WI																
WV																
WY																

Please note the application may be revised on a bi-annual basis. To ensure you are filing the current version of the application, please reference the National Insurance Producer Registry web site at www.nipr.com



Uniform Application for Individual Insurance Producer License/Registration

Applicant Name: _____

Background Questions

19 The Applicant must read the following very carefully and answer every question. All written statements submitted by the Applicant must include an original signature.

1 a. Have you ever been convicted of a misdemeanor, had a judgment withheld or deferred, or are you currently charged with committing a misdemeanor? Yes ___ No ___

You may exclude the following misdemeanor convictions or pending misdemeanor charges: traffic citations, driving under the influence (DUI), driving while intoxicated (DWI), driving without a license, reckless driving, or driving with a suspended or revoked license.

You may also exclude juvenile adjudications (offenses where you were adjudicated delinquent in a juvenile court)

1b. Have you ever been convicted of a felony, had a judgment withheld or deferred, or are you currently charged with committing a felony? Yes ___ No ___

You may exclude juvenile adjudications (offenses where you were adjudicated delinquent in a juvenile court)

If you have a felony conviction involving dishonesty or breach of trust, have you applied for written consent to engage in the business of insurance in your home state as required by 18 USC 1033? N/A ___ Yes ___ No ___

If so, was consent granted? (Attach copy of 1033 consent approved by home state.) N/A ___ Yes ___ No ___

1c. Have you ever been convicted of a military offense, had a judgment withheld or deferred, or are you currently charged with committing a military offense? Yes ___ No ___

NOTE: For Questions 1a, 1b and 1c, "Convicted" includes, but is not limited to, having been found guilty by verdict of a judge or jury, having entered a plea of guilty or nolo contendere or no contest, or having been given probation, a suspended sentence, or a fine.

If you answer yes to any of these questions, you must attach to this application:

- a) a written statement explaining the circumstances of each incident,
- b) a copy of the charging document,
- c) a copy of the official document, which demonstrates the resolution of the charges or any final judgment.

2. Have you ever been named or involved as a party in an administrative proceeding, including FINRA sanction or arbitration proceeding regarding any professional or occupational license or registration? Yes ___ No ___

"Involved" means having a license censured, suspended, revoked, canceled, terminated; or, being assessed a fine, a cease and desist order, a prohibition order, a compliance order, placed on probation, sanctioned or surrendering a license to resolve an administrative action. "Involved" also means being named as a party to an administrative or arbitration proceeding, which is related to a professional or occupational license, or registration. "Involved" also means having a license, or registration application denied or the act of withdrawing an application to avoid a denial. INCLUDE any business so named because of your actions in your capacity as an owner, partner, officer or director, or member or manager of a Limited Liability Company. You may EXCLUDE terminations due solely to noncompliance with continuing education requirements or failure to pay a renewal fee.

If you answer yes, you must attach to this application:

- a) a written statement identifying the type of license and explaining the circumstances of each incident,
- b) a copy of the Notice of Hearing or other document that states the charges and allegations, and
- c) a copy of the official document, which demonstrates the resolution of the charges or any final judgment.

3. Has any demand been made or judgment rendered against you or any business in which you are or were an owner, partner, officer or director, or member or manager of a limited liability company, for overdue monies by an insurer, insured or producer, or have you ever been subject to a bankruptcy proceeding? Do not include personal bankruptcies, unless they involve funds held on behalf of others. Yes ___ No ___

If you answer yes, submit a statement summarizing the details of the indebtedness and arrangements for repayment, and/or type and location of bankruptcy.

4. Have you been notified by any jurisdiction to which you are applying of any delinquent tax obligation that is not the subject of a repayment agreement? Yes ___ No ___

If you answer yes, identify the jurisdiction(s): _____

5. Are you currently a party to, or have you ever been found liable in, any lawsuit, arbitrations or mediation proceeding involving allegations of fraud, misappropriation or conversion of funds, misrepresentation or breach of fiduciary duty? Yes ___ No ___

Please note the application may be revised on a bi-annual basis. To ensure you are filing the current version of the application, please reference the National Insurance Producer Registry web site at www.nipr.com.



Uniform Application for Individual Insurance Producer License/Registration

Applicant Name: _____

<p>If you answer yes, you must attach to this application:</p> <ul style="list-style-type: none">a) a written statement summarizing the details of each incident,b) a copy of the Petition, Complaint or other document that commenced the lawsuit or arbitration, or mediation proceedings, andc) a copy of the official documents, which demonstrates the resolution of the charges or any final judgment.	
<p>6. Have you or any business in which you are or were an owner, partner, officer or director, or member or manager of a limited liability company, ever had an insurance agency contract or any other business relationship with an insurance company terminated for any alleged misconduct?</p>	Yes ___ No ___
<p>If you answer yes, you must attach to this application:</p> <ul style="list-style-type: none">a) a written statement summarizing the details of each incident and explaining why you feel this incident should not prevent you from receiving an insurance license, andb) copies of all relevant documents.	
<p>7. Do you have a child support obligation in arrearage?</p>	Yes ___ No ___
<p>If you answer yes,</p> <ul style="list-style-type: none">a) by how many months are you in arrearage? _____ Monthsb) are you currently subject to and in compliance with any repayment agreement? Yes ___ No ___c) are you the subject of a child support related subpoena/warrant? Yes ___ No ___ <p>(If you answered yes, provide documentation showing proof of current payments or an approved repayment plan from the appropriate state child support agency.)</p>	
<p>8. In response to a "yes" answer to one or more of the Background Questions for this application, are you submitting document(s) to the NAIC/NIPR Attachments Warehouse?</p>	N/A ___ Yes ___ No ___
<p>If you answer yes</p> <p>Will you be associating (linking) previously filed documents from the NAIC/NIPR Attachments Warehouse to this application?</p>	Yes ___ No ___
<p>Note: If you have previously submitted documents to the Attachments Warehouse that are intended to be filed with this application, you must go to the Attachments Warehouse and associate (link) the supporting document(s) to this application based upon the particular background question number you have answered yes to on this application. You will receive information in a follow-up page at the end of the application process, providing a link to the Attachment Warehouse instructions.</p>	

Please note the application may be revised on a bi-annual basis. To ensure you are filing the current version of the application, please reference the National Insurance Producer Registry web site at www.nipr.com.



Uniform Application for Individual Insurance Producer License/Registration

Applicant's Certification and Attestation

39 The Applicant must read the following very carefully:

1. I hereby certify that, under penalty of perjury, all of the information submitted in this application and attachments is true and complete. I am aware that submitting false information or omitting pertinent or material information in connection with this application is grounds for license revocation or denial of the license and may subject me to civil or criminal penalties.
2. Unless provided otherwise by law or regulation of the jurisdiction, I hereby designate the Commissioner, Director or Superintendent of Insurance, or other appropriate party in each jurisdiction for which this application is made to be my agent for service of process regarding all insurance matters in the respective jurisdiction and agree that service upon the Commissioner, Director or Superintendent of Insurance, or other appropriate party of that jurisdiction is of the same legal force and validity as personal service upon myself.
3. I further certify that I grant permission to the Commissioner, Director or Superintendent of Insurance, or other appropriate party in each jurisdiction for which this application is made to verify information with any federal, state or local government agency, current or former employer, or insurance company.
4. I further certify that, under penalty of perjury, a) I have no child-support obligation, b) I have a child-support obligation and I am currently in compliance with that obligation, or c) I have identified my child support obligation arrearage on this application.
5. I authorize the jurisdictions to which this application is made to give any information concerning me, as permitted by law, to any federal, state or municipal agency, or any other organization and I release the jurisdictions and any person acting on their behalf from any and all liability of whatever nature by reason of furnishing such information.
6. I acknowledge that I understand and will comply with the insurance laws and regulations of the jurisdictions to which I am applying for licensure.
7. For Non-Resident License Applications, I certify that I am licensed and in good standing in my home state/resident state for the lines of authority requested from the non-resident state.
8. I hereby certify that upon request, I will furnish the jurisdiction(s) to which I am applying, certified copies of any documents attached to this application or requested by the jurisdiction(s).

Month/Day/Year

Original Applicant Signature

Full Legal Name (Printed or Typed)

Attachments

40 The following attachments must accompany the application otherwise the application may be returned unprocessed or considered deficient.

1. For Non-Resident License Applications and unless otherwise noted in the State Matrix of Business Rules, a state will rely on an electronic verification of an Applicant's resident license through the NAIC's State Producer Licensing Database in lieu of requiring an original Letter of Certification from the resident state.
2. Any jurisdiction specific attachments listed in the State Matrix of Business Rules (www.nipr.com).

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