

MASSACHUSETTS

Division of Insurance

Licensing Information Handbook

For examinations on and after November 1, 2009

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

Published by

PROMETRIC



Providing License Examinations for the Commonwealth of Massachusetts

Copyright © 2010 Prometric Inc, a Delaware corporation. All Rights Reserved.
REVISED 20100205

Contents

Introduction	1	Testing regulations.....	9
A message from the Division	1	Question types	10
At a glance	1	Your exam results	11
		Appeals process.....	12
Understanding license requirements	2	Obtaining your license	13
Overview of the licensing process	2	Applying for your license	13
Producer licensing requirements	2	Required documentation	13
Nonresident Producer licensing requirements..	3	Continuing education.....	15
Adviser licensing requirements	3	Exam content outlines	16
Public Insurance Adjuster licensing		Series 16-51 Producer's Exam for Life Insurance	
requirements	3	16
Surplus Lines Broker licensing requirements...	3	Series 16-52 Producer's Exam for Accident	
Motor Vehicle Damage Appraisers licensing		and Health or Sickness Insurance	16
requirements	4	Series 16-53 Producer's Exam for Property	
Scheduling your exam appointment	4	Insurance.....	17
Registering and scheduling exams	4	Series 16-54 Producer's Exam for	
Testing centers	5	Casualty Insurance	17
On the Internet—register and schedule your		Series 16-55 Adviser's Exam for Life Insurance	
exam at one time	5	18
By phone—a one-step process	5	Series 16-56 Adviser's Exam for Accident and	
By fax or mail—a two-step process.....	5	Health or Sickness Insurance	18
Registration fee, expiration and refund policy		Series 16-57 Adviser's Exam for Property and	
.....	6	Casualty Insurance	19
Rescheduling your appointment.....	6	Series 16-58 Public Adjuster Exam	19
If absent or late for your appointment.....	6	Series 16-59 Producer's Exam for Limited	
Emergency closings	6	Lines Credit Insurance.....	19
Special test considerations	7	Series 16-60 Motor Vehicle Damage Appraiser	
Preparing for your exam	7	20
Tips for preparing	7	Series 16-61 Producer's Exam for Personal	
Content outlines overview.....	8	Lines Insurance.....	20
Study materials.....	8	Exam Registration Form	21
Practice exams	8		
Taking your exam	8		
The testing process.....	9		

Introduction

A message from the Division

This handbook provides you with information about the examination process for becoming 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.

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 regulate 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.
 - 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 4.)

The easiest way to register for an exam is online at:
www.prometric.com/massachusetts.
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 16.)
- 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. If you do not pass your exam, repeat steps 2 through 4 until you do.
- 5** Send the license application form, your original exam score report(s), any other required filing documents and the license processing fee to the Division's P.O. Box only; do not send to the Division's street address. (See page 13.)



To get answers not provided in this handbook

Direct all questions and requests for information about exams to:

Prometric

Phone: 800.741.9380

Fax: 800.347.9242

TDD User: 800.790.3926

Web site: www.prometric.com/massachusetts

Direct written questions about applications for licensure to:

Massachusetts Division of Insurance, Producer Licensing

1000 Washington Street, Eighth Floor

Boston, MA 02118-2218

Phone: 617.521.7794, and opt for line #2

Web site: www.mass.gov/doi

Understanding license requirements

This section describes:

- The types 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 viatical settlement or loan brokers, as defined in Massachusetts Insurance Laws.

After you fulfill your exam requirements, submit your application for licensure, your original exam score report(s), any other required documentation, and appropriate license processing fee to the Division's P.O. Box address only. For application instructions, see "Applying for your license" on page 13. Licensing requirements and application forms are available at www.mass.gov/doi and click on the Licensing Link.

If the Division approves your application, you will receive 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 become licensed 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 Life line of authority] 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.
- 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 become licensed 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.

***Adviser
licensing
requirements***

The requirements for advisers are governed by M.G.L. c. 175 §177A and §177B. To become licensed 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 have had a revoked or suspended license.
- 4 Be trustworthy and competent.
- 5 Submit an Adviser's application 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 become a public insurance adjuster in the Commonwealth, an applicant **must**:

- 1 Demonstrate that he/she has two years experience performing services in connection with adjusting of property losses.
- 2 Schedule, take and pass the public insurance adjuster licensing exam.
- 3 Not previously have had a revoked or suspended license.
- 4 Be at least 21 years of age.
- 5 Submit a Public Insurance Adjuster's application 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 become 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 be licensed as a surplus lines broker in his/her home state.
- 2 Be at least 18 years of age.
- 3 Not previously have had a revoked or suspended license.
- 4 Be trustworthy and competent.
- 5 Submit a Surplus Lines Broker application and pay the correct license processing fees, made payable to the Commonwealth of Massachusetts.

Motor Vehicle Damage Appraisers licensing requirements

The Automobile Damage Appraiser Licensing 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, Eighth Floor, Boston, MA 02118-2218:

- 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.

You will be notified by the Board when your application has been approved. The Board will also send notification of your approval to Prometric. You may then contact Prometric at www.prometric.com/massachusetts or call 800.741.9380 to schedule your written exam. After successfully completing your written exam, you will be notified by the Board 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 record and reporting your grades to the Division.

Accommodations: If you require ADA accommodation or ESL consideration, see "Special test considerations" on page 7 before registering for your exam.

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

- New Year's Day
- Martin Luther King Jr. Day
- Presidents' Day
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving Day
- Christmas Day

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

Testing centers

Prometric provides computerized testing through the multistate Prometric Testing Network. You may take your exam at any Prometric testing center in the United States. A complete list of testing center locations may be found by going to www.prometric.com/massachusetts/insurance and clicking on the "Do More" button. Alternatively, you may call 800.853.5448.

On the Internet—register and schedule your exam at one time

Register and schedule your exam online at any time using our Internet Registration Service.



To register and schedule an exam online

- 1 Access www.prometric.com/massachusetts.
- 2 Under Insurance, click **Insurance license exams**.
- 3 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 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 21) to Prometric at 800.347.9242. You must include the Visa or MasterCard number and the cardholder's signature on the fax. 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 your appointment

You may reschedule your exam appointment up to **three full business days** before the day of your originally scheduled appointment. If you do not allow at least three full business days to reschedule your appointment, you are required to pay a new, full exam fee prior to choosing another appointment. Refer to the following table to determine the **last day** you may reschedule without paying another exam fee.

Last day to reschedule with no fee

If your exam is on:	Call by 9 p.m. (Eastern time) the previous:
Monday	Tuesday
Tuesday	Wednesday
Wednesday	Thursday
Thursday	Friday
Friday	Monday

Note that this schedule **does not** include holidays. Since holidays are not business days, they do not count against the three days (call earlier).

If you need to make a new appointment, you may call Prometric at 800.741.9380 and pay the new exam fee by Visa or MasterCard and. You may also pay the new fee by mailing a cashier’s check, company check, money order or Visa, MasterCard or American Express information to Prometric.

If absent or late for your appointment

If you miss your appointment or arrive late and are not allowed to test, you will forfeit your exam fee. You will be required to submit a new exam fee prior to scheduling a new appointment.

If you are unable to attend your scheduled exam due to illness or emergency, call Prometric. Under certain circumstances, the fee to reschedule may be waived. 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 or e-mail; 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, your fee will be forfeited. You must then reschedule your exam and pay another full examination 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.
- Information about study materials.
- An overview of the exam content outlines in this handbook.

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 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. Chapter 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 16. You can view a complete outline specific to your exam online at www.prometric.com/massachusetts/maol1105.htm.

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, reflected in the percentages shown in the exam content outlines. Item-development staff at Prometric and insurance professionals then research the content and write questions. The questions are 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 or 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. 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. The fee for each practice exam is \$25 and is payable online at the time you purchase the practice exam.

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 testing 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 testing 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 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 required: 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 forfeit your exam fees and must pay a new exam fee before choosing another appointment date.

Testing regulations

To ensure that all candidates are tested under equally favorable conditions, the following regulations and procedures will be observed at each testing center. Prometric reserves the right to audiotape and videotape any examination session.

References

- No reference materials, papers or study materials are allowed at the test center. If you are found with these or any other aids, you will not be allowed to continue the exam and your answers will not be scored.

Calculators

- A calculator or slide rule are allowed. Only silent, handheld, solar or battery-operated, nonprogrammable calculators (without paper tape-printing capabilities or alphabetic keypads) may be used. Calculators will be available at the test center.

Personal items

Prometric is not responsible for items left in the reception area of the testing center. While lockers are provided, it is recommended that personal items not be brought into the testing center. Note the following:

- Electronic equipment is not permitted in the testing room and must be powered off while stored in a locker. This includes cell phones, PDAs, pagers, cameras, tape recorders, etc.
- Pocket items—keys, wallet, etc.—must remain in your pocket or be stored in a locker during testing.
- Other personal items—digital watches, outerwear that is not being worn while testing (sweater, jacket, etc.), briefcases, purses, backpacks, etc.—are not permitted in the testing room.

Breaks

- If you leave the testing room while an exam is in progress, you must sign out/in on the roster and you will lose exam time.
- You are not allowed to go outside of the testing center building during breaks.

TAKING YOUR EXAM

- You are not allowed to use any electronic devices or phones during breaks.
- Visitors**
- No guests, visitors or family members are allowed at the testing center.
- Weapons**
- Weapons are not allowed at the testing 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 copyrighted property of Prometric Inc. It is forbidden under federal copyright law to copy, reproduce, record, distribute or display these test questions by any means, in whole or in part, without our written permission. Doing so, may subject you to severe civil and criminal penalties, including up to five years in prison and/or a \$250,000 fine for criminal violations.

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.

If you would like to formally appeal your exam score results, you must follow the process outlined in the "Appeals process" section on page 12.

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 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 percentage correct 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 different numbers 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.

TAKING YOUR EXAM

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, along with your application for licensure.



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 of your score report for a period of up to two years after an exam. There is a \$15 processing fee per report.

Appeals process

Our goal is to provide a quality exam and a pleasant testing experience for every candidate. If you are dissatisfied with your experience and believe we can correct the problem, we would like to hear from you. We provide an opportunity for general comments at the end of your exam. Your comments will be reviewed by our personnel, but you will not receive a direct response.

If you are requesting a response about exam content, registration, scheduling or test administration (testing site procedures, equipment, personnel, etc.), please submit an appeal in writing.

Your appeal letter must provide your name and Social Security number, the exam 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
1260 Energy Lane
St. Paul, MN 55108

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 Web site at www.mass.gov/doi and click on to the licensing link. Any questions relating to licensing should be directed to the Division, by calling 617.521.7794 and opt 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 Web site 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 needs to be submitted for each licensure category.

Producer Documents	
1	NAIC's Uniform Producer Applications
	<p>A. The Division accepts the following application forms from new and renewing applicants and renewing applicants may also renew online:</p> <ul style="list-style-type: none"> • The Uniform Application for Resident and Non-Resident Individual Insurance Producer. • 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 www.ollieisabreeze.com.
2	"DBA" Certificate, if applicable (First, you must apply to the Division of Insurance for DBA name approval)
3	Documentation relative to background questions, if applicable
4	Original test score report for any new line of authority
5	Documentation relative to exempt status, if applicable

OBTAINING YOUR LICENSE

6	Check made payable to Commonwealth of Massachusetts for the total license fee as follows:	
	Life, Accident/Health or Sickness, Variable Lines and Credit lines of authority	\$225
	Property, Casualty, Personal lines (<i>This fee includes the statutorily required lead paint surcharge of \$75.</i>)	\$300

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*
2	"DBA" Certificate, if applicable (First, you must apply to the Division of Insurance for DBA name approval)
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*

*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	An accurately completed Surplus Lines Broker Application
2	Check made payable to the Commonwealth of Massachusetts for: \$150

**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, please call 800.742.8731 or visit www.prometric.com/CE.

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.

<p align="center">Series 16-51 Producer's Exam for Life Insurance</p> <p>100 questions – 2-hour time limit</p>	<p>5.9 Riders covering additional insureds</p> <p>5.10 Riders affecting the death benefit amount</p>	<p>3.0 Health Insurance Basics 11%</p> <p>3.1 Definitions of perils</p> <p>3.2 Principal types of losses and benefits</p> <p>3.3 Classes of health insurance policies</p> <p>3.4 Limited policies</p> <p>3.5 Common non-insurance exclusions from coverage</p> <p>3.6 Producer responsibilities in individual health insurance</p> <p>3.7 Individual underwriting by the insurer</p> <p>3.8 Considerations in replacing health insurance</p>
<p>1.0 Insurance Regulation 8%</p> <p>1.1 Licensing</p> <p>1.2 State regulation</p> <p>1.3 Federal regulation</p>	<p>6.0 Annuities 17%</p> <p>6.1 Annuity principles and concepts</p> <p>6.2 Immediate versus deferred annuities</p> <p>6.3 Annuity (benefit) payment options</p> <p>6.4 Annuity products</p> <p>6.5 Uses of annuities</p>	<p>4.0 Individual Accident and Sickness Insurance Policy General Rights 8%</p> <p>4.1 Required provisions (175:108(3)(a))</p> <p>4.2 Optional provisions (175:108(3)(b))</p> <p>4.3 Other general provisions</p>
<p>2.0 General Insurance 6%</p> <p>2.1 Concepts</p> <p>2.2 Insurers</p> <p>2.3 Producers and general rules of agency</p> <p>2.4 Contracts</p>	<p>7.0 Federal Tax Considerations for Life Insurance and Annuities 7%</p> <p>7.1 Taxation of personal life insurance</p> <p>7.2 Modified endowment contracts (MECs)</p> <p>7.3 Taxation of non-qualified annuities</p> <p>7.4 Taxation of individual retirement annuities (IRAs)</p> <p>7.5 Rollovers and transfers (IRAs and qualified plans)</p> <p>7.6 Section 1035 exchanges</p>	<p>5.0 Disability Income and Related Insurance 5%</p> <p>5.1 Qualifying for disability benefits</p> <p>5.2 Individual disability income insurance</p> <p>5.3 Unique aspects of individual disability underwriting</p> <p>5.4 Group disability income insurance</p> <p>5.5 Business disability insurance</p> <p>5.6 Social Security disability</p> <p>5.7 Workers compensation</p>
<p>3.0 Life Insurance Basics 17%</p> <p>3.1 Insurable interest</p> <p>3.2 Personal uses of life insurance</p> <p>3.3 Viatical Settlement Act (175:212)</p> <p>3.4 Determining amount of personal life insurance</p> <p>3.5 Business uses of life insurance</p> <p>3.6 Classes of life insurance policies</p> <p>3.7 Premiums</p> <p>3.8 Producer responsibilities</p> <p>3.9 Individual underwriting by the insurer</p>	<p>8.0 Qualified Plans 6%</p> <p>8.1 General requirements</p> <p>8.2 Federal tax considerations</p> <p>8.3 Plan types, characteristics and purchasers</p>	<p>6.0 Medical Plans 21%</p> <p>6.1 Medical plan concepts</p> <p>6.2 Types of providers and plans</p> <p>6.3 Cost containment in health care delivery</p> <p>6.4 Massachusetts eligibility requirements (individual and group)</p>
<p>4.0 Life Insurance Policies 15%</p> <p>4.1 Term life insurance</p> <p>4.2 Whole life insurance</p> <p>4.3 Flexible premium policies</p> <p>4.4 Specialized policies</p> <p>4.5 Group life insurance</p> <p>4.6 Credit life insurance (individual versus group)</p>	<p align="center">Series 16-52 Producer's Exam for Accident and Health or Sickness Insurance</p> <p>100 questions – 2-hour time limit</p>	<p>7.0 Group Health Insurance 16%</p> <p>7.1 Characteristics of group insurance</p> <p>7.2 Types of eligible groups</p>
<p>5.0 Life Insurance Policy Provisions, Options and Riders 24%</p> <p>5.1 Standard provisions</p> <p>5.2 Beneficiaries</p> <p>5.3 Settlement options</p> <p>5.4 Nonforfeiture options (175:144)</p> <p>5.5 Policy loan and withdrawal options</p> <p>5.6 Dividend options</p> <p>5.7 Disability riders</p> <p>5.8 Living benefit provisions/riders</p>	<p>1.0 Insurance Regulation 10%</p> <p>1.1 Licensing</p> <p>1.2 State regulation</p> <p>1.3 Federal regulation</p>	
	<p>2.0 General Insurance 10%</p> <p>2.1 Concepts</p> <p>2.2 Insurers</p> <p>2.3 Producers and general rules of agency</p> <p>2.4 Contracts</p>	

- 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

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

**Series 16-53
Producer's Exam for Property Insurance**

100 questions – 2-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 ('00) 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 ('07)
- 7.3 Commercial inland marine
- 7.4 Equipment breakdown ('08)
- 7.5 Farm coverage

8.0 Business Owners ('06) Policy — Property 11%

- 8.1 Characteristics and purpose
- 8.2 Business Owners Section I — Property
- 8.3 Business Owners 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

**Series 16-54
Producer's Exam for Casualty Insurance**

100 questions – 2-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 ('00) 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 ('07)
- 6.3 Commercial crime ('06)
- 6.4 Farm coverage

7.0 Business Owners ('06) Policy — Liability 6%

- 7.1 Characteristics and purpose
- 7.2 Business Owners Section II — Liability
- 7.3 Business Owners 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

EXAM CONTENT OUTLINES

Series 16-55 Adviser's Exam for Life Insurance

100 questions – 2-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 Viatical Settlement Act (175:212)
- 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

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

100 questions – 2-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 (individual and group)

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

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

**Series 16-57
Adviser's Exam for Property and
Casualty Insurance**
**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 ('00) 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 ('07)
- 7.3 Commercial property ('07)
- 7.4 Commercial crime ('06)
- 7.5 Commercial inland marine
- 7.6 Equipment breakdown ('08)
- 7.7 Farm coverage

**8.0 Business Owners ('06) Policy
9%**

- 8.1 Characteristics and purpose
- 8.2 Business Owners Section I — Property
- 8.3 Business Section II — Liability
- 8.4 Business Owners 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

**Series 16-58
Public Adjuster Exam**

100 questions – 2-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 10%

- 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 11%

- 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 ('00) Policy —
Section I 16%**

- 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 ('07)
- 6.3 Commercial crime ('06)
- 6.4 Commercial inland marine
- 6.5 Equipment breakdown ('08)

**7.0 Business Owners ('06) Policy
— Property 13%**

- 7.1 Characteristics and purpose
- 7.2 Business Owners Section I — Property
- 7.3 Business Owners 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

**Series 16-59
Producer's Exam for Limited
Lines Credit Insurance**

60 questions – 1-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

EXAM CONTENT OUTLINES

- 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)

Series 16-60 Motor Vehicle Damage Appraiser

60 questions – 1-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)
- 1.6 Federal regulation

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

Series 16-61 Producer's Exam for Personal Lines Insurance

100 questions – 2-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 ('00) 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

for Massachusetts Insurance Examinations

Last Name	First Name	Middle Initial	Social Security number
Residence Address (Your address of legal residence is required)			
City		State	ZIP Code
Daytime Phone Number (including area code) ()		Evening Phone Number (including area code) ()	
Fax Number (including area code) ()			

This form is page 21 of the Massachusetts Licensing Information Handbook. We recommend you read the entire Handbook.

Series	Exam Title	Exam Fee	Total
16-51	Producer's Life	\$57	\$
16-52	Producer's Accident and Health or Sickness	\$57	\$
16-53	Producer's Property	\$57	\$
16-54	Producer's Casualty	\$57	\$
16-55	Adviser's Life	\$57	\$
16-56	Adviser's Accident and Health or Sickness	\$57	\$
16-57	Adviser's Property and Casualty	\$57	\$
16-58	Public Adjuster	\$57	\$
16-59	Producer's Limited Lines Credit	\$57	\$
16-60	Motor Vehicle Damage Appraiser: Written Portion Only	No fee	
16-61	Producer's Personal Lines	\$57	\$
If you would like to take two examinations at the same time, you may register and schedule for both exams for one \$57 fee. Registrations for dual exams for one combined fee must be processed at the same time.			
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	\$

Fee 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. **Personal checks and cash are not accepted. Registration fees are not refundable.** To pay by credit card, please complete the information below. To register, visit our Web site at www.prometric.com/massachusetts, 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
1260 Energy Lane
St. Paul, MN 55108

Card Type (Check One) <input type="checkbox"/> MasterCard <input type="checkbox"/> Visa	Card Number	Expiration Date
Name of Cardholder (Print)		Signature of Cardholder

PROMETRIC
1260 Energy Lane
St. Paul, MN 55108
800.741.9380

Register online at
www.prometric.com/massachusetts



Register anytime, day or night!

You can register, schedule and pay for your exam online in a secure environment, at your convenience.



Confirm your appointment immediately!

Your appointment is confirmed before you leave our Web site.

Register online—it saves time and it's easy!

See page 5 for details.

**FIRST
CLASS
MAIL**