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Introduction

A Message from the Division

This handbook provides you with information about the examination processes and how to apply for an insurance license with 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.

Overview of Licensing Process

This handbook provides information about the examination and licensing process for obtaining a resident insurance license. You should read this Licensing Handbook including the examination content outlines prior to taking an exam. If interested in applying for a nonresident license, you can apply online via NIPR at www.nipr.com or an NIPR authorized business partner.

Licensing Process

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

1. Read this handbook to learn about examination and licensing requirements.
2. Schedule your exam. The easiest way to register for an exam is online at www.prometric.com/massachusetts/insurance
3. Review the examination content outlines, which can be found at the end of this document. The content outlines in this guide are the basis for the exams.
4. Bring required identification to the test center (see the Testing Process section below)
5. Apply for the license via the NIPR Gateway at www.nipr.com or an NIPR authorized business partner. You must wait 48-72 hours after passing the examination, before submitting the electronic application.
6. You may apply via a paper application for all other type of licenses offered by the Division of Insurance by sending in the appropriate paper license application form, your original passing exam score report(s), any other required filing documents and the license processing fee made payable to the Commonwealth of Massachusetts to:

MA Division of Insurance
Attn: Producer Licensing
1000 Washington Street, Suite #810
Boston, MA 02118-6200
To get answers not provided in this handbook

Visit our Website:  www.prometric.com/massachusetts/insurance

Frequently Asked Questions are available:  

LICENSING INFORMATION

Massachusetts Division of Insurance, Producer Licensing
1000 Washington Street
Suite #810
Boston, MA 02118-6200
Phone: 617.521.7794, and opt for line #3
Website:  www.mass.gov/doi

QUESTIONS ABOUT EXAMINATION OR PRELICENSING

Prometric
www.prometric.com/massachusetts/insurance
E-mail: pro.ceservices@prometric.com
Phone: (800) 741-9380
Fax: (800) 347-9242
TDD User: (800) 790-3926
Massachusetts Licensing Requirements

This section describes:
• The types of licenses offered and their requirements.
• Pre-licensing education requirements.
• Licensing requirements based on residence.

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, life settlement brokers, limited lines travel producers, motor vehicle damage appraisers, portable electronic limited lines, surplus lines brokers, reinsurance intermediaries, both brokers and managers, as defined in Massachusetts Insurance Laws.

After passing your required exam(s), you may apply online via NIPR’s Gateway at www.nipr.com for a Producer or Surplus Lines Broker license; you may submit a paper application for all other types of licensure along with your original passing score report, license processing fee, and any other required documentation to the Division at MA Division of Insurance – Producer Licensing, P.O. Box 370043, Boston, MA 02241-1743. For application instructions, see “Apply for your License” section.

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.

For all licenses, you must be trustworthy and competent, and not previously had a license revoked or suspended.

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.
The Division grants the licenses listed below. Each license granted is valid only for the line of authority named on the license. The basic requirements for each type of license are shown in this chart.

<table>
<thead>
<tr>
<th>License Type</th>
<th>Applicable MA Laws</th>
<th>Lines of Authority</th>
<th>Age Required</th>
<th>Exam Required</th>
<th>Application Submission</th>
</tr>
</thead>
<tbody>
<tr>
<td>Resident Insurance Producer</td>
<td>M.G.L. c. 175 §162G to 162X</td>
<td>Major Lines • Life • Accident &amp; Health • Property • Casualty • Personal Lines P&amp;C • Variable Life/Variable Annuity Limited Lines • Credit • Travel</td>
<td>18</td>
<td>Yes</td>
<td>via NIPR’s Gateway at <a href="http://www.nipr.com">www.nipr.com</a></td>
</tr>
<tr>
<td>Non-resident Insurance Producer (1)</td>
<td>M.G.L. c. 175 §162R</td>
<td>--</td>
<td>18</td>
<td>Yes</td>
<td>via NIPR’s Gateway at <a href="http://www.nipr.com">www.nipr.com</a></td>
</tr>
<tr>
<td>Advisor</td>
<td>M.G.L. c. 175 §177A and §177B</td>
<td>--</td>
<td>18</td>
<td>Yes</td>
<td>Division of Insurance’s website at <a href="http://www.mass.gov/doi">www.mass.gov/doi</a> (application &amp; contract)</td>
</tr>
<tr>
<td>Public Insurance Adjuster (2)</td>
<td>M.G.L. c. 175 §172</td>
<td>--</td>
<td>21</td>
<td>Yes</td>
<td>Division of Insurance’s website at <a href="http://www.mass.gov/doi">www.mass.gov/doi</a> (application &amp; contract)</td>
</tr>
<tr>
<td>Surplus Line Broker (3)</td>
<td>M.G.L. c. 175 §168</td>
<td>--</td>
<td>18</td>
<td>No</td>
<td>via NIPR’s Gateway at <a href="http://www.nipr.com">www.nipr.com</a></td>
</tr>
<tr>
<td>Motor Vehicle Damage Appraiser (MDVA) (4)</td>
<td></td>
<td>--</td>
<td></td>
<td>Yes</td>
<td>An MVDA Application at <a href="http://www.mass.gov/doi">www.mass.gov/doi</a></td>
</tr>
</tbody>
</table>

(1) To obtain a license as a Nonresident Insurance Producer, you must be currently licensed as a resident and in good standing with your home state.

(2) To obtain a license as a Public Insurance Adjuster in the Commonwealth, you must have 2 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

(3) To obtain a license as a Surplus Lines Broker in the Commonwealth, you must be currently licensed as a Massachusetts property & casualty producer, if you are a resident. If you are a nonresident, you must already be licensed as a surplus lines broker in his/her resident state

(4) The MVDA licensing process is a two-step process which requires candidates to first submit all application materials to the Board and then be pre-approved prior to take either the part one written (Prometric) exam or the part two vehicle appraisal exam. Do not register or schedule your MVDA exam until you receive authorization from the Board. The following application materials must be submitted to the Automobile Damage Appraisers Licensing Board, 1000 Washington Street, Suite #810, Boston, MA 02118-6200:
   a. A work experience letter from a licensed Massachusetts appraiser with whom you have worked for a period of at least 3 months. This letter must be signed by the appraiser and his/her seal affixed.
   b. 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.
   c. A certified transcript from the courts and a letter of explanation if you have had any convictions.
Scheduling Your Exam

Registering and Scheduling Information

Prometric provides computerized testing through its multistate testing network. You may take the exam at any Prometric test center in the United States. Follow the instructions here to register and schedule an appointment.

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

**Testing Accommodations.** If you require an Americans with Disabilities Act (ADA) accommodation(s) or English as Second Language (ESL) additional time, see the “Testing Accommodations” section below.

Online

*Register and schedule online—it saves time and it’s easy!*

You can easily register and schedule your exam online at any time using our Internet Registration Service by going to:

2. Click on Create or Login to Your Account to register.
3. Click on Schedule Your Test and follow the prompts.

By Fax or Mail

You may fax the completed Exam Registration Form found at the end of this handbook to Prometric to (877) 341-9469. You must also include the completed Credit Card Payment Form (Visa, MasterCard or American Express). The cardholder’s signature must be on the Form.

OR

You may mail the completed Exam Registration Form and the appropriate exam fee to the address on the form. When registering by mail, you may pay the exam fee by Visa, MasterCard or American Express, company check, cashier’s check or money order. **Personal checks and cash are not accepted.**

If paying by credit card, you must also include the completed Credit Card Payment Form (Visa, MasterCard or American Express). The cardholder’s signature must be on the Form, and include a Visa, MasterCard or American Express valid card number, company check, cashier’s check or money order.

By Phone

If you are unable to schedule online, you may schedule the examination by calling (866) 370-3411 between 8 a.m. and 9 p.m. (Eastern Time), Monday through Friday, and between 10 a.m. and 3 p.m. (Eastern Time), Saturday and Sunday. Please have your exam information and credit card information for payment available.

Reschedule and Cancellation

To reschedule or cancel your existing exam appointment, you must contact Prometric 24 hours prior to the exam appointment date in order to avoid forfeiting your exam fee.
After you cancel your exam, you must initiate a refund by going to https://fs6.formsite.com/Prometric/form33/index.html and completing the refund form.

Prometric will review refund requests and email decisions to you within 7-10 business days of receipt unless further research and/or documentation are required. Prometric reserves the right to request documentation to support any illness or emergency claim. **Refund requests made via phone will not be accepted.**

If you change or cancel your appointment without proper notice, you will forfeit your examination fee(s).

**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(s).

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**Test Centers**

You may take the exam at any Prometric test center in the United States. A complete list of test center locations may be found by going to http://www.prometric.com/massachusetts/insurance. Alternatively, you may call 800.864.8373.

**Test center locations are subject to change. Be sure to verify the address of and directions to the test center before you leave for the exam.**

**Holidays**

Testing generally does not occur on federal holidays. Additional state holidays may be observed in the state where you schedule the exam appointment.

**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 checking our website at https://www.prometric.com/en-us/pages/siteclosure.aspx or calling Prometric at (866) 370-3411. If the site is closed, the exam will be rescheduled without a rescheduling fee.

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

**ADA Accommodation.** Reasonable testing accommodations are provided to allow candidates with documented disabilities recognized under the ADA an opportunity to demonstrate their skills and knowledge. Prometric makes every effort to provide reasonable testing accommodations that enable all test takers to take examinations.

If you require testing accommodations under the Americans with Disabilities Act (ADA), please complete and submit a Testing Accommodation Request Form online at [https://www.prometric.com/en-us/for-test-takers/prepare-for-test-day/pages/arrange-testing-accommodations.aspx](https://www.prometric.com/en-us/for-test-takers/prepare-for-test-day/pages/arrange-testing-accommodations.aspx), or contact Prometric at (888) 226-9406 to obtain an Accommodation Request Form.

Professional documentation of the disability must be submitted with the Accommodation Request Form to aid Prometric in determining the appropriate testing accommodations. Thirty days’ advance notice is required for all testing arrangements. There is no additional charge for these accommodations.

**ESL Accommodation.** All examinations are given in English. If English is not your primary language, you may qualify for additional time for the test by requesting an ESL Authorization from Prometric. To request an ESL authorization, please submit:

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

Please fax documents to 800.347.9242 and allow three (3) days for processing. If your request is approved, Prometric may extend the time limit on your examination to time-and-one-half or 150% of the normal time limit. Prometric will inform you by mail whether your request for accommodation is approved. You should not schedule your exam until you have received the confirmation email. Exams scheduled before the ESL request has been approved will not include extra time.
Preparing for Your Exam

Being well prepared can help you pass the exam and save time and possibly money spent retaking it.

This section offers:
- Information about study materials.
- An overview of the exam content outlines.
- Practice Exams.

Study Materials

You are free to use materials of your own choosing to prepare for the license exam. Different publishers provide materials to assist you in preparing for insurance licensing exams. These materials take different approaches and you should choose one that meets your needs.

Neither the Office of the Commissioner of Insurance nor Prometric reviews or approves these study materials.

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

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 at the end of this handbook. You can view a complete outline specific to your exam online at https://www.prometric.com/en-us/clients/insurance/Pages/ma-content-outlines.aspx

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

Practice Exams

To take a practice exam, select or copy the link below to your browser: https://tcnet1.prometric.com/Login.aspx?ibt=853298600&ClientNameSingleSite=practice-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 are designed to help you become familiar with the computer-based testing process.

During the practice exam, you will get immediate feedback to correct and incorrect responses as well as overall feedback at the end of the session just as you would during the actual exam. Practice exams are available for:

- (LIPA) Life Insurance Producer/Agent Practice Exam in English and Spanish
- (HIPA) Health Insurance Producer/Agent Practice Exam in English and Spanish
- (PIPA) Property & Casualty Insurance Producer Practice Exam in English only

There is no cost to take Prometric Practice Exams!
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 exam will be administered by computer but you do not need any computer experience or typing skill to take the exam.

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

Identification required. You must present a valid form of identification before taking the test. The identification document must:

- Be government-issued (e.g., driver's license, state-issued identification card, passport, or military identification card).
- Contain both a current photo and signature (if not you must present two identification cards: one with your photo and one with your signature).
- Exactly match 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 be required to pay another full examination fee before making another appointment. If you cannot provide the identification listed above, contact Prometric before scheduling the appointment to arrange an alternative way to meet this requirement.

Test Center Regulations

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

To ensure that all candidates are tested under similar conditions, the following regulations and procedures will be enforced at each test center. Failure to follow any of these security procedures may result in your being disqualified from taking an examination.

1. While in the test center, you will be continuously monitored by video. During your examination, you will also be monitored by physical walk-throughs and through an observation window. 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 previous section).

3. You will be scanned with a metal detector wand prior to every entry into the test room. If you refuse, you cannot test.
4 You will be required to raise your pants legs above your ankles, empty and turn all pockets inside-out and raise shirt sleeves above your wrists prior to every entry into the test room.

5 If you are wearing eyeglasses, you will be required to remove them for visual inspection to ensure they do not contain a recording device. Large jewelry items must be stored in your locker due to concerns over concealed recording devices.

6 You must sign 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 re-enter the test room.

7 You are **prohibited** from communicating, publishing, reproducing, or transmitting any part of your test, in any form or by any means, verbal or written, for any purpose.

8 You **must not** talk to other candidates or refer to their screens, testing materials, or written notes in the test room.

9 You **must not** use written notes, published materials, or other testing aids.

10 You are **allowed** to bring soft earplugs or center-supplied tissues into the test room.

11 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.

12 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.

13 You **must** return all materials issued to you by the test center administrator ("TCA") at the end of your test.

14 You are not allowed to use any electronic device or phone during breaks.

15 If you have a medical condition that may require you to access food or medicine during your exam session, you must store those items separately from other items you place in the test center locker. You must inform the TCA **before** you retrieve the food or medicine, and the TCA will observe you obtaining the item from the locker. You are not allowed to access any item other than food or medicine needed for a medical reason.

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 examination disqualification and criminal prosecution.

Failure to follow any of these security procedures may result in the disqualification of the examination. Prometric reserves the right to audio and videotape any examination session.

For more information on Prometric test center regulations, please visit: [www.prometric.com/en-us/for-test-takers/prepare-for-test-day/documents/TestCenterRegulations.pdf](http://www.prometric.com/en-us/for-test-takers/prepare-for-test-day/documents/TestCenterRegulations.pdf)

**Please note:** 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.
The examination contains four-option multiple-choice questions. These questions are designed to be as clear and concise as possible while testing knowledge and comprehension of insurance concepts as well as the application of the insurance concepts. The design of the exam ensures that those who possess the required knowledge of the specific insurance line of authority being tested should perform well on the examination for which they prepared.

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

Which one of the following is a type of health insurance policy designed to replace the wages of an insured that 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

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

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

The 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 the final examination score.

You will be helping us help future test takers by completing five (5) experimental test questions in your exam. We plan to use the experimental questions on future exams based on your performance.

The questions will:

- be randomly distributed within your test
- will not be counted in your final score
- time spent on the question will not be deducted from your test time

Exam Results

At the end of the 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.

### Score Report for Sample, Sarah A.

<table>
<thead>
<tr>
<th>Massachusetts Life Insurance Producer Examination</th>
<th>Number of Questions</th>
<th>Number Correct</th>
<th>Percent Correct</th>
</tr>
</thead>
<tbody>
<tr>
<td>Life Total Test Score</td>
<td>100</td>
<td>65</td>
<td>65%</td>
</tr>
<tr>
<td>Insurance Regulation</td>
<td>10</td>
<td>6</td>
<td>60%</td>
</tr>
<tr>
<td>General Insurance</td>
<td>10</td>
<td>7</td>
<td>70%</td>
</tr>
<tr>
<td>Life Insurance Basics</td>
<td>22</td>
<td>12</td>
<td>55%</td>
</tr>
<tr>
<td>Life Insurance Policies</td>
<td>16</td>
<td>11</td>
<td>69%</td>
</tr>
<tr>
<td>Life Insurance Provisions, Options and Riders</td>
<td>19</td>
<td>14</td>
<td>74%</td>
</tr>
<tr>
<td>Annuities</td>
<td>10</td>
<td>7</td>
<td>70%</td>
</tr>
<tr>
<td>Tax Considerations</td>
<td>9</td>
<td>5</td>
<td>56%</td>
</tr>
<tr>
<td>Qualified Plans</td>
<td>4</td>
<td>3</td>
<td>75%</td>
</tr>
</tbody>
</table>

Score: 65%
Grade: Fail

(A total score of 70 percent is required to pass)

**Note** that 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.

Exam scores are confidential and will be revealed only to you, the Division and NIPR (for Producers only). Your test score report will be electronically submitted to NIPR so that you will be able to apply online at the NIPR website. If applying by paper, the original passing exam score report(s) for a Producer license is to be submitted to the Division’s P.O. Box address (at MA Division of Insurance – Producer Licensing, P.O. Box 370043, Boston, MA 02241-1743), along with your application and fee for licensure.

**Important:** There is no limit to the number of times you may take an exam.

**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. There is no charge for this service.

**Appeals Process**

Prometric’s goal is to provide a quality examination and a pleasant testing experience for every candidate. If you would like to submit an appeal concerning examination content, registration, scheduling or test administration (testing site procedures, equipment, personnel, etc.), please submit an appeal by visiting [www.prometric.com/contactus](http://www.prometric.com/contactus) and clicking on “Request an Appeal”.

Once submitted you will receive an email response within 20 days indicating whether your appeal has been approved.
Applying for Your License

This section offers information about:

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

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](http://www.mass.gov/doi) (click on the individual and business entity licensing link). Any questions relating to licensing should be directed to the Division by calling 617.521.7794 and opting for line #3.

**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](http://www.mass.gov/doi) under the licensing icon and then the individual and business entity licensing link.

**Required Documentation**

Be sure to complete and submit all required documents online for Producer and Surplus Lines Brokers applicants at [www.nipr.com](http://www.nipr.com) as incomplete applications will not be processed. **Fees are nonrefundable.**

The following tables show the required documentation for each licensure:

<table>
<thead>
<tr>
<th>Producer Documents</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>1</strong> The Division accepts the following NAIC Uniform Producer Application forms &amp; new online licensing processes:</td>
</tr>
<tr>
<td>• NIPR Gateway at <a href="http://www.nipr.com">www.nipr.com</a> for new Resident and Non-Resident Individual Producers</td>
</tr>
<tr>
<td>• The Uniform Application for Resident and Non-Resident Business Entity Insurance Producer.</td>
</tr>
<tr>
<td>• The Renewal/Continuation Application for Resident and Non-Resident Individual Insurance Producer.</td>
</tr>
<tr>
<td>• The Renewal/Continuation Application for Resident and Non-Resident Business Entity Insurance Producer.</td>
</tr>
<tr>
<td><strong>2</strong> “DBA” requests, after becoming licensed, 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 from the city or town where you will be operating under the new DBA name.</td>
</tr>
<tr>
<td><strong>3</strong> Documentation relative to background questions, if applicable or if applying online via NIPR; you may submit documents to NIPR's document warehouse.</td>
</tr>
<tr>
<td><strong>4</strong> Original test score report for any new line of authority you wish to add onto your license.</td>
</tr>
<tr>
<td><strong>5</strong> Documentation relative to exempt status, if applicable.</td>
</tr>
</tbody>
</table>
### Producer Documents

6 Check made payable to Commonwealth of Massachusetts for the **total** license fee as follows:

- Life, Accident/Health or Sickness, Variable Lines, Credit lines of authority and Travel & Baggage - $225
- Property, Casualty, Personal lines *(This fee includes the statutorily required lead paint surcharge of $75.)* - $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) Massachusetts Military Veterans 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 Apply for a new Individual Producer license via NIPR at [www.nipr.com](http://www.nipr.com).

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 Fees will be collected online at [www.nipr.com](http://www.nipr.com), by either credit card or EFT payment.

*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](http://www.nipr.com).
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 are due prior to your first license renewal, including 3 hours of instruction in MA approved Ethics (an initial license is issued for three years or less, based upon on your birthday).

- **45 hours** of instruction are then due (including 3 hours of instruction in MA approved Ethics for subsequent 36-month periods prior to one’s license renewal date.

A complete list of approved courses and providers may be found online at [www.prometric.com/CE/maceprod](http://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 prior to renewing one’s license (on a triennial basis from date of original licensure). 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](http://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. A

n outline that includes more descriptive subsections for each exam is available online at www.prometric.com/massachusetts/insurance.

<table>
<thead>
<tr>
<th>Massachusetts Producer's Examination for Life Insurance</th>
<th>100 questions - 2-hour time limit</th>
<th>Live Date August 25, 2018</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>1.0 Insurance Regulation 8%</strong></td>
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<tr>
<td><strong>1.1 Licensing</strong></td>
<td></td>
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<tr>
<td>Process (175:162G–X)</td>
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<tr>
<td>Types of licensees</td>
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<tr>
<td>Producers (175:162H, L, M)</td>
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<tr>
<td>Business entity producers (175:162L)</td>
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<tr>
<td>Nonresident producers (175:162N, U)</td>
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<tr>
<td>Temporary (175:162Q)</td>
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<td>Special brokers (175:168)</td>
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<tr>
<td>Advisers (175:177A, B)</td>
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<td>Public insurance adjusters (175:172)</td>
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<td>Reinsurance intermediaries (175:177M–W)</td>
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<td>Life settlement broker (175:212–223E)</td>
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<td>Portable Electronics Insurance Limited Lines license (175:162Y)</td>
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<td>Maintenance and duration Reinstatement and renewal (175:162M(b–d), 177B, 177O)</td>
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<tr>
<td>Continuing education requirements, exemptions and penalties (175:177E; Reg 211 CMR 50.00)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Disciplinary actions
- Cease and desist order (176D:7)
- Hearings (175:162R; 176D:6)
- Probation, suspension, revocation, refusal to issue or renew (175:162R, 177B; 176D:7, 10; 30A:13)
- Penalties and fines (175:162R(b–e), 170, 174, 175, 176, 177, 194; 176D:7, 10)

1.2 State regulation
- Commissioner's general duties and powers (175:3A; 176D:5)
- Company regulation
  - Certificate of authority (175:4, 32, 151)
  - Solvency (175:6, 180A–L; 175J)
  - Rates (175:113B; 175A; 175E; 176A:6; 176H:6; 176J:3; 176M:4)
  - Policy forms (175:2B, 192)
- Examination of books and records (175:4)
- Producer appointments (175:162S)
- Termination of producer appointment (175:162T)
- Producer regulation
  - Impersonation (175:175)
  - Larceny (175:176)
  - Unlicensed persons compensation (175:177)
- Unfair or deceptive insurance practices
  - Misrepresentation (175:181, 186; 176D:3(1), (11))
  - False advertising (175:181; 176D:3(4), (2))

2.0 General Insurance 6%

2.1 Concepts
- Risk management key terms
  - Risk
  - Exposure
  - Hazard
  - Peril
  - Loss
- Methods of handling risk
  - Avoidance
  - Retention
  - Sharing
  - Reduction
  - Transfer
- Elements of insurable risks
- Adverse selection
- Law of large numbers
- Reinsurance

2.2 Insurers
- Types of insurers
  - Stock companies
  - Mutual companies
Fraternal benefit societies
Risk retention and risk purchasing groups
Self-insurance groups
Private versus government insurers
Admitted versus nonadmitted insurers
Domestic, foreign and alien insurers
Financial status (independent rating services)
Marketing (distribution) systems

2.3 Producers and general rules of agency
Insurer as principal
Producer/insurer relationship
Authority and powers of producers
Express
Implied
Apparent
Responsibilities to the applicant/insured

2.4 Contracts
Elements of a legal contract
Offer and acceptance
Consideration
Competent parties
Legal purpose
Distinct characteristics of an insurance contract
Contract of adhesion
Aleatory contract
Personal contract
Conditional contract
Legal interpretations affecting contracts
Ambiguities in a contract of adhesion
Reasonable expectations
Indemnity
Utmost good faith
Representations/misrepresentations
Warranties
Concealment
Fraud
Waiver and estoppel

3.0 Life Insurance Basics 20%

3.1 Insurable interest
Survivor protection
Estate creation
Cash accumulation
Security
Liquidity

3.2 Personal uses of life insurance

3.3 Life Settlement Act (175:212-223E)
Life settlement broker authority and licensing (175:213)
Disclosure to customers (175:220)
Fraudulent acts (175:223A)
Definitions (175:212)

3.4 Determining amount of personal life insurance
Human life value approach
Needs approach
Types of information gathered
Determining lump-sum needs
Planning for income needs

3.5 Business uses of life insurance
Buy-sell funding
Key person
Executive bonuses
Corporate-owned life insurance

3.6 Classes of life insurance policies
Group versus individual
Permanent versus term
Ordinary versus industrial (home service)
Participating versus nonparticipating
Fixed versus variable life insurance and annuities
Regulation of variable products (SEC, FINRA and Massachusetts) (Reg 95.03)

3.7 Premiums
Factors in premium determination
Mortality
Interest
Expense
Premium concepts
Net single premium
Gross annual premium
Premium payment mode

3.8 Producer responsibilities
Solicitation and sales presentations 211 CMR 31.07
Advertising (176D:3)
Life and Health Insurance Guaranty Association Law (175:146B)
Policy summary (Reg 31.04)

3.9 Individual underwriting by the insurer
Information sources and regulation
Application
Producer report
Attending physician statement
Investigative consumer (inspection) report (175I:7)
Medical Information Bureau (MIB)
Medical examinations and lab tests including HIV (Reg 36.03)
Selection criteria and unfair discrimination (175:120, 120 A-E)
Classification of risks
Preferred
Standard
Substandard

4.0 Life Insurance Policies 15%

4.1 Term life insurance
Level term
Annual renewable term
Level premium term
Decreasing term

4.2 Whole life insurance
Continuous premium (straight life)
Limited payment
Single premium

Buyer's guide (Reg 31.05 (1)(a))
Life insurance policy cost comparison methods (Reg 31.04, 31.05)
Replacement (Reg 34.01–34.09)
Use and disclosure of insurance information (Reg 31.05)

Field underwriting
Notice of information practices (175I:4)
Application procedures including backdating (175:130)

Delivery
Policy review
Effective date of coverage
Premium collection
Statement of good health
Delivery receipt requirement

4.3 Whole life insurance policies
Updated insured (Reg 31.04)
Amendments (Reg 31.05)
Reduction of coverage (Reg 31.06)

4.4 Noncancelable term life insurance
Level premium term
Decreasing term

4.5 Group life insurance policies
Application form
Membership
Group product
Individual product

4.6 Health insurance
Group health insurance
Individual health insurance

4.7 Personal accident insurance

4.8 Indemnity insurance
Personal indemnity insurance

4.9 Annuity contracts
Individual annuity contracts
Group annuity contracts

4.10 Long-term care insurance
Long-term care insurance

4.11 Group annuity contracts
Group annuity contracts

4.12 Whole life insurance policies
Continuous premium (straight life)
Limited payment
Single premium

4.13 Employee benefit plans
Employee benefit plans

4.14 Variable annuity contracts

4.15 Long-term care insurance
Long-term care insurance

4.16 Group annuity contracts
Group annuity contracts

4.17 Whole life insurance policies
Continuous premium (straight life)
Limited payment
Single premium

4.18 Life insurance policies
Life insurance policies

4.19 Employee benefit plans
Employee benefit plans

4.20 Group annuity contracts
Group annuity contracts

4.21 Whole life insurance policies
Continuous premium (straight life)
Limited payment
Single premium

4.22 Life insurance policies
Life insurance policies

4.23 Employee benefit plans
Employee benefit plans

4.24 Group annuity contracts
Group annuity contracts

4.25 Whole life insurance policies
Continuous premium (straight life)
Limited payment
Single premium

4.26 Life insurance policies
Life insurance policies

4.27 Employee benefit plans
Employee benefit plans

4.28 Group annuity contracts
Group annuity contracts

4.29 Whole life insurance policies
Continuous premium (straight life)
Limited payment
Single premium
Graded premium
Modified life
Interest sensitive
Equity index (Bulletin 98-17)

4.3 Flexible premium policies
Adjustable life
Universal life
 Indexed life
Variable life (211 CMR 95)

4.4 Specialized policies
Joint life (first-to-die)
Survivorship life (second-to-die)
Juvenile life

4.5 Group life insurance
Characteristics of group plans
Types of plan sponsors
Group underwriting requirements
Conversion to individual policy (175:134(4), 134A)

4.6 Credit life insurance
Characteristics of group plans
Types of plan sponsors
Group underwriting requirements
Conversion to individual policy (175:134(4), 134A)

5.0 Life Insurance Policy
Provisions, Options and Riders 24%

5.1 Standard provisions
Ownership
Assignability (175:134C)
Entire contract (175:132(3))
Modifications
Right to examine (free look) (Reg 34.06(1)(d); 175:187H)
Payment of premiums
Grace period (175:132(1))
Reinstatement (175:132(11))
Incontestability (175:132(2))
Misstatement of age (175:132(4),(12))
Exclusions
Interest on insurance proceeds (175:119A, 119C)

5.2 Beneficiaries
Designation options
Individuals
Classes
Estates
Minors
Trusts
Succession
Facility of payment clause
Revocable versus irrevocable
Common disaster clause
Spendthrift clause

5.3 Settlement options
Cash payment
Interest only
Fixed-period installments
Fixed-amount installments
Life income
Single life
Joint and survivor

5.4 Nonforfeiture options (175:144)
Cash surrender value
Extended term
Reduced paid-up insurance

5.5 Policy loan and withdrawal options
Cash loans (175:142)
Automatic premium loans
Withdrawals or partial surrenders

5.6 Dividend options
Cash payment
Reduction of premium payments
Accumulation at interest
One-year term option
Paid-up additions

5.7 Disability riders
Waiver of premium/waiver of stipulated premium (universal life) (175:24)
Waiver of cost of insurance
Disability income benefit
Payor benefit
Life/disability (juvenile insurance)

5.8 Living benefit provisions/riders
Accelerated (Reg 55.01–07, 55.100, 110)
Conditions for payment
Effect on death benefit
Minimum standards (Reg 55.05)
Conditions for payment
Effect on death benefit
Long term care riders (Reg 65.00)

5.9 Riders covering additional insureds
Spouse/other-insured term rider
Children’s term rider (175:144(7)(iv))
Family term rider

5.10 Riders affecting the death benefit amount
Accidental death (175:24, 144(7)(i))
Guaranteed insurability
Cost of living

6.0 Annuities 14%

6.1 Annuity principles and concepts
Accumulation period
versus annuity period
Owner, annuitant and beneficiary
Insurance aspects of annuities

6.2 Immediate versus deferred annuities
Single premium immediate annuities (SPIAs)
Deferred annuities (175:144A 1/2)
Premium payment options
Nonforfeiture
Surrender and withdrawal charges
Death benefits

6.3 Annuity (benefit) payment options
Life contingency options
Pure life versus life with guaranteed minimum
Single life versus multiple life
Annuities certain (types)

6.4 Annuity products
Fixed annuities
General account assets (175:144A 1/2)
Interest rate guarantees
(minimum versus current)
Level benefit payment amount
Equity indexed annuities (Bui 98-17)
Market value adjusted annuities (modified guaranteed annuities)
Variable annuities (175:132FGH)

6.5 Uses of annuities
Long term care riders (Reg 65.00)
Lump-sum settlements
Qualified retirement plans
Group versus individual annuities
Personal uses
Individual retirement annuities (IRAs)
Tax-deferred growth
Retirement income
Education funds
7.0 Federal Tax Considerations for Life Insurance and Annuities

7.1 Taxation of personal life insurance
Amounts available to policyowner
Cash value increases
Dividends
Policy loans
Surrenders
Amounts received by beneficiary
General rule and exceptions
Settlement options
Values included in insured’s estate

7.2 Modified endowment contracts (MECs)
Modified endowment versus life insurance
Seven-pay test
Distributions

7.3 Taxation of non-qualified annuities
Individually-owned
Accumulation phase (tax issues related to withdrawals)
Annuity phase and the exclusion ratio
Distributions at death
Premature distributions (including taxation issues)
Corporate-owned

7.4 Taxation of individual retirement annuities (IRAs)
Traditional IRAs
Contributions and deductible amounts
Premature distributions (including taxation issues)
Annuity phase
Benefit payments
Values included in the annuitant’s estate
Amounts received by beneficiary
Roth IRAs
Contributions and limits
Distributions

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
Tax advantages for employers and employees
Taxation of distributions (age-related)

8.3 Plan types, characteristics and purchasers
Simplified employee pensions (SEPs)
Self-employed plans (HR 10 or Keogh plans)
Profit-sharing and 401(k) plans
SIMPLE plans
403(b) tax-sheltered annuities (TSAs)

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Reporting of actions (175:162V)
Assumed names (175:162P)
Continuing education requirements, exemptions and penalties (175:177E; Reg 211 CMR 50.00)
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Cease and desist order (176D:7)
Hearings (175:162R; 176D:6)
Probation, suspension, revocation, refusal to issue or renew (175:162R, 177B; 176D:7; 10; 30A:16; 13)
Penalties and fines (175:162R(b-e), 170, 174, 175, 176, 177, 194; 176D:7; 10)

1.0 Insurance Regulation 9%

1.1 Licensing
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Nonresident producers (175:162N, U)
Temporary producers (175:162Q)
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Advisers (175:177A, B)
Public insurance adjusters (175:172)
Reinsurance intermediaries (175:177M-W)
Life settlement broker (175:212-223E)
Portable Electronics Insurance Limited Lines license (175:162Y)
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Reinstatement and renewal (175:162M(b-d), 177B, 1770)

1.2 State regulation
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Producer appointments (175:162S)
Termination of producer appointment (175:162T)
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Larceny (175:176)
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(175:181; 176D:3(1),(2))
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(176D:3(3))
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(176D:3(4), 3A)
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(176D:3(5))
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(176D:3(10))
Unfair discrimination  
(176D:3(7))
Unfair claims settlement practices  
(176D:3(9))
Rebating  
(175:182–184; 176D:3(8))

Insurance fraud regulation  
(175:170, 181; 176D:3)
Insurance Information and Privacy Protection  
(175I)

1.3 Federal regulation  
Fair Credit Reporting Act  
(15 USC 1681–1681d)
Fraud and false statements including 1033 waiver  
(18 USC 1033, 1034)

2.0 General Insurance 8%

2.1 Concepts  
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2.2 Insurers  
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2.4 Contracts  
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Personal contract  
Conditional contract  
Legal interpretations affecting contracts  
Ambiguities in a contract of adhesion  
Reasonable expectations  
Indemnity  
Utmost good faith  
Representations/misrepresentations  
Warranties  
Concealment  
Fraud  
Waiver and estoppel

3.0 Accident, Health, or Sickness Insurance Basics 11%

3.1 Definitions of accident, health or sickness insurance perils  
Accidental injury  
Sickness  

3.2 Principal types of accident, health or sickness insurance losses and benefits  
Loss of income from disability  
Hospital/medical expense  
Dental/vision expense  
Long-term care  
expense/home health care

3.3 Classes of health insurance policies  
Individual versus group  
Private versus government  
Limited versus comprehensive

3.4 Limited policies, which are considered as accident/sickness policies rather than health insurance policies, in Massachusetts  
Limited benefits  
Required notice to insured  
Types of limited policies  
Accidental death or dismemberment  
Specified (dread) disease  
Hospital indemnity (income)  
Credit disability  
Blanket insurance (teams, passengers, other)  
Prescription drugs  
Dental  
Vision care  
Medicare supplements

3.5 Common non-insurance exclusions from coverage  
Government plans  
Medical savings accounts (MSAs)  
Definition  
Eligibility  
Contribution limits  
Health Savings Accounts (HSAs)  
Massachusetts child health insurance program

3.6 Producer responsibilities in individual accident, health or sickness insurance  
Marketing requirements  
(Reg 40.00)  
Advertising  
(175:110E)  
Life and Health Insurance Guaranty Association  
(175:146B(19))  
Sales presentations  
Outline of coverage  
(Reg 42.09)  
Field underwriting
for accident/sickness policies or large-group health insurance policies only: nature and purpose

Disclosure of information about individuals (175:108E; Reg 42.09)

Application procedures

Requirements at delivery of policy

Common situations for errors/omissions

3.7 Individual underwriting by the insurer for accident/sickness policies only

Underwriting criteria

Sources of underwriting information

Application

Producer report

Attending physician statement

Investigative consumer (inspection) report

Medical Information Bureau (MIB)

Medical examinations and lab tests (including HIV consent) (Reg 36.05)

Genetic information (175:108H, 108I)

Classification of risks

Preferred

Standard

Substandard

3.8 Considerations in replacing accident, health or sickness insurance

Benefits, limitations and exclusions

Pre-existing conditions - waiting periods for accident/sickness policies or large-group health insurance policies only

Underwriting requirements

For accident/sickness policies or large-group health insurance policies only Producer liability for errors and omissions

Massachusetts replacement requirements

(175:110(N)(3)(a); Reg 42.08, 42.11)

Massachusetts individual mandate for minimum creditable coverage requires individual to have health insurance even if the person has accident/sickness (RL Title XVI M.G.L.C. 111M 956 CMR 5.00)

4.0 Individual Accident, Health or Sickness Insurance Policy

General Rights 8%

4.1 Required provisions (175:108(3)(a))

Entire contract; changes (1)

Time limit on certain defenses (2)

Grace period (3)

Reinstatement (4)

Claim procedures (5–9)

Physical examinations and autopsy (10)

Legal actions (11)

Change of beneficiary (12)

Right to examine (free look) (175:187H)

4.2 Optional provisions (175:108(3)(b))

Change of occupation (1)

Misstatement of age (2)

Other insurance in this insurer (3)

Insurance with other insurers

Expense-incurred basis (4)

Other benefits (5)

Unpaid premium (7)

Conformity with state statutes (9)

Illegal occupation (10)

4.3 Other general provisions

Insuring clause

Consideration clause

Renewability clause

Noncancelable Guaranteed renewable

Conditionally renewable

Renewable at option of insurer

Military suspension provision

5.0 Disability Income and Related Insurance 8%

5.1 Qualifying for disability benefits

Inability to perform duties (Reg 42.05(1)(g))
5.5 Business disability insurance
- Key person disability income
- Disability buy-sell policy
- Business overhead expense policy
- Disability reducing term policy

5.6 Social Security disability
- Qualification for disability benefits
- Definition of disability
- Waiting period

5.7 Workers compensation
- Eligibility
- Benefits

6.0 Health Insurance Plans

6.1 Medical plan concepts
- Fee-for-service basis versus prepaid basis
- Specified coverages may be accident/sickness (limited) insurance, versus comprehensive care, which is health insurance
- Benefit schedule versus usual/reasonable/customary charges
- Any provider versus limited choice of providers
- Insureds versus subscribers/participants

6.2 Types of providers and plans
- HIPAA (Health Insurance Portability and Accountability Act) requirements
- Eligibility
- Guaranteed issue
- Preexisting conditions (only for large-group, not individual or small-group health insurance)
- Creditable coverage
- Renewability
- Blue Cross and Blue Shield Plans (BCBS)
- Contracts with insureds and providers
- Reimbursement of providers

6.3 Cost containment in health care delivery
- Cost-saving services
- Cost Transparency Tools
- Preventive care
- Hospital outpatient benefits
- Alternatives to hospital services
- Utilization management
- Prospective review
- Concurrent review
- Retrospective review
- Adverse determination
- Notice
- Internal Appeal Rights 1760:12 and 13, Bulletin 2016-02
- External Appeal Rights 1760:14

6.4 Massachusetts eligibility requirements (Open enrollment) (1763(4)(1)(3)
- Dependent child age limit (175:108(2)(a)(3);
- 175:110(P); 176A:8BB; 176B:4BB; 176G:4T)
- Disabled adult children (175:108(2)(a)(3));
- 176A:8(d); 176B:6(c))
- Newborn child coverage (175:47C;
- 176A:8BB; 176G:4)
- Coverage of adopted children (175:47C;
- 176A:8B; 176B:4C; 176G:4)

6.5 Patient Protection and Affordable Care Act (PPACA) (Section 1201)
- Guaranteed issue (PHS 2708)
- Guaranteed renewability (PHS 2703)
- Preventive care (PHS 2713)
- Emergency services (PHS 2719 A(b))
- Health status (no discrimination) (PHS 2705)
- EHB coverage (PHS 2707 & 2711)
- Cost Sharing (2707(b))
- Advanced premium tax credit (PPACA 1401)

6.6 Mental Health Parity
- Federal :Mental Health Parity and Addiction Equity Act of 2008 (MHPAEA)
- Massachusetts 175:47B,
- 176A:8A, M.G.L. c.
- 176B:4A 176G:4 - Bulletin 2013-02

7.0 Large Group Health Insurance 15%

7.1 Characteristics of group insurance
- Group contract
- Certificate of coverage
- Experience rating versus community rating

7.2 Types of eligible groups
- Employment-related groups
- Individual employer groups

7.3 Marketing considerations
- Advertising
7.4 Employer group health insurance

Insurer underwriting criteria
- Nondiscrimination (175:108C; 176A:3A; 176A:8E; 176B:4E; 176B:5A; 176G:19)
- Characteristics of group
- Plan design factors
- Persistency factors
- Administrative capability

Eligibility for coverage (175:110)
- Annual open enrollment
- Employee eligibility (Reg 66.04)
- Dependent eligibility

Coordination of benefits provision (COB) (Reg 38.01–08)

Change of insurance companies or loss of coverage
- Coinsurance and deductible carryover
- No-loss no-gain
- Events that terminate coverage

Extension of benefits

7.5 Small employer and individual medical plans

Definition of small employer (176J:1; Reg 66.04)

Benefit plans offered
- Availability and eligibility rating rules (Reg 66.05, 66.08)
- Small group continuation (176J:9)

Renewability (Reg 66.06)

7.6 Regulation of employer group insurance plans

Civil Rights
- Act/Pregnancy
- Discrimination Act
- Applicability Guidelines
- Relationship with Medicare

Medicare secondary rules
- Medicare carve-outs and supplements

8.0 Dental Insurance 2%

8.1 Types of dental treatment
- Diagnostic and preventive
- Restorative

8.2 Indemnity plans
- Choice of providers
- Scheduled versus nonscheduled plans
- Benefit categories
- Diagnostic/preventive services
- Basic services
- Major services
- Deductibles and coinsurance
- Combination plans
- Exclusions
- Limitations
- Predetermination of benefits

8.3 Employer group dental expense
- Integrated deductibles versus stand-alone plans
- Minimizing adverse selection

9.0 Insurance for Senior Citizens and Special Needs Individuals 15%

9.1 Medicare
- Nature, financing and administration
- Part A — Hospital Insurance
  - Individual eligibility requirements
  - Enrollment
  - Coverages and cost-sharing amounts
- Part B — Medical Insurance
  - Individual eligibility requirements
  - Enrollment
  - Coverages and cost-sharing amounts
  - Exclusions
  - Claims terminology and other key terms
- Part C — Medicare Advantage
- Part D — Prescription Drug Insurance

9.2 Medicare supplements
- Purpose
- Open enrollment (176K:3; Reg 71.10)

9.3 Other options for individuals with Medicare

Employer group health plans
- Disabled employees
- Employees with kidney failure
- Individuals age 65 or older
- MassHealth (RL Title XVII 118E:9A)

9.4 Long-term care (LTC) insurance (211 CMR 65.00)
- Eligibility
- Benefits (2)
Home health care
(Reg 65.05(2)(c), 65.06(3))
Assisted living care
Adult day care
Respite care
Benefit periods
Benefit amounts
Optional benefits
Guarantee of insurability
Underwriting considerations
Massachusetts regulations and required provisions
Standards for marketing (Reg 65.08)
Suitability of recommended purchase (Reg 65.09(4)(b))
Your Options for Financing Long-Term Care (Reg 65.09(3)(a))
Outline of coverage (Reg 65.09(3)(c), 101)
Non-forfeiture benefit offer (Reg 65.06(2))
Required disclosure provisions (Reg 65.09)
Right to return (Reg 65.101(5))
Policy illustration (Reg 65.09(3)(b), 65.100)
Inflation adjustment benefit (Reg 65.06(1))
MassHealth exemption (RR 515.014)
Benefit triggers (Reg 65.05(1))
Unintentional lapse (Reg 65.10)

Disability income (STD, LTD)
Benefits subject to FICA
Medical and dental expense
Long-term care insurance
Accidental death and dismemberment

10.3 Medical expense coverage for sole proprietors, partners and limited liability corporations

10.4 Business disability insurance
Key person disability income
Buy-sell policy

10.0 Federal Tax Considerations for Health Insurance 4%

10.1 Personally-owned health insurance
Disability income insurance
Medical expense insurance
Long-term care insurance

10.2 Employer group health insurance

Address change
(175:162M(f))
Reporting of actions
(175:162V)
Assumed names
(175:162P)
Continuing education requirements, exemptions and penalties
(175:177E; Reg 211 CMR 50.00)
Disciplinary actions
Cease and desist order (176D:7)
Hearings
(175:162R; 176D:6)
Probation, revocation, refusal to issue or renew
(175:162R, 177B; 176D:7, 10; 30A:13)
Penalties and fines
(175:162R(b-e), 170, 174, 175, 176, 177, 194; 176D:7, 10)

1.0 Insurance Regulation 10%

1.1 Licensing
Process (175:162G-X)
Types of licensees
Producers (175:162H, L, M)
Business entity producers (175:162L)
Nonresident producers (175:162N, U)
Temporary (175:162Q)
Special brokers (175:168)
Advisers (175:177A, B)
Public insurance adjusters (175:172)
Reinsurance intermediaries (175:177M-W)
Life settlement broker (175:212-223E)
Portable Electronics Insurance Limited Lines license (175:162Y)

1.2 State regulation
Commissioner’s general duties and powers (175:3A; 176D:5)
Company regulation
Certificate of authority (175:4, 32, 151)
Solvency (175:6, 180A-L; 175I)
Rates (175:113B; 175A; 175E; 176A:6; 176H:6; 176J:3; 176M:4)
Policy forms (175:2B, 191, 192)
Examination of books and records (175:4)
Producer appointments (175:162S)
Termination of producer appointment (175:162T)
Producer regulation
Impersonation (175:175)
Larceny (175:176)
Unlicensed persons compensation (175:177)
Unfair or deceptive insurance practices
Misrepresentation (175:181, 186; 176D:3(1), (11)
False advertising (175:181; 176D:3(1),(2))
Defamation of insurer (176D:3(3))
Boycott, coercion and intimidation (176D:3(4), 3A)
False financial statements (176D:3(5))
Failure to maintain complaint record (176D:3(10))
Unfair discrimination (176D:3(7))
Unfair claims settlement practices (176D:3(9))
Rebating (175:182–184; 176D:3(8))
Insurance fraud regulation (175:170, 181; 176D:3)
Insurance Information and Privacy Protection (175I)

1.3 Federal regulation
Fair Credit Reporting Act (15 USC 1681–1681d)
Fraud and false statements including 1033 waiver (18 USC 1033, 1034)

2.0 General Insurance 10%

2.1 Concepts
Risk management key terms
Risk
Exposure
Hazard
Peril
Loss
Methods of handling risk
Avoidance
Retention
Sharing
Transfer
Elements of insurable risks
Adverse selection
Law of large numbers
Reinsurance

2.2 Insurers
Types of insurers
Stock companies
Mutual companies
Fraternal benefit societies
Risk retention and risk purchasing groups
Self-insurance groups

3.0 Property Insurance Basics 20%

3.1 Principles and concepts
Insurable interest
Underwriting
Function
Expense ratio, combined ratio
Loss ratio
Rates
Types
Loss costs
Components
Hazards
Physical

Moral
Morale
Causes of loss (perils)
Named perils versus special (open) perils
Direct loss
Consequential or indirect loss
Blanket versus direct loss
Basic types of construction
Loss valuation
Actual cash value
Replacement cost
Functional replacement cost
Market value
Agreed value
Stated amount
Valued policy

3.2 Policy structure
Declarations
Definitions
Insuring agreement or clause
Additional/supplementary coverage
Conditions
Exclusions
Endorsements

3.3 Common policy provisions
Insureds — named, first named, additional
Policy period
Policy territory
Cancellation and nonrenewal
Deductibles
Other insurance
Nonconcurrency
Primary and excess
Pro rata share
Policy limits
Restoration/nonreduction of limits
Coinsurance
Vacancy or unoccupancy
Named insured provisions
Duties after loss
Assignment
Abandonment
Insurer provisions
Liberalization
Subrogation
Salvage
Claim settlement
Option
Third-party provisions
Standard mortgage clause
Loss payable clause
No benefit to the bailee

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
- Basic
- Broad
- Special

#### 4.3 Property coverages
- Coverage A — Dwelling
- Coverage B — Other structures
- Coverage C — Personal property
- Coverage D — Fair rental value
- Coverage E — Additional living expense
- Other coverages

#### 4.4 General exclusions

#### 4.5 Conditions

#### 4.6 Selected endorsements
- Special provisions — Massachusetts (DP 01 20)
- Automatic increase in insurance (DP 04 11)
- Broad theft coverage (DP 04 72)
- Dwelling under construction (DP 11 43)

#### 4.7 Personal liability supplement

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

#### 5.1 Coverage forms
- HO-2 through HO-6

#### 5.2 Definitions

#### 5.3 Section I — Property coverages
- Coverage A — Dwelling
- Coverage B — Other structures
- Coverage C — Personal property
- Coverage D — Loss of use

### 6.0 Auto Insurance 13%

#### 6.1 Massachusetts auto insurance policy (2008 edition)
- Definitions
- Coverage for damage to your auto
- Collision
- Limited collision
- Comprehensive
- Deductibles
- Substitute transportation
- Towing and labor
- Bodily injury coverage
- Personal Injury Protection
- Liability/damage to someone else’s property
- General provisions
- Duties after an accident or loss
- Selected endorsements
- Massachusetts mandatory endorsement (M-0099-S)
- Mobile home (MPY-0002-S)
- Waiver of deductible (MPY-0016-S)

#### 6.2 Commercial auto
- Commercial auto coverage forms
- Business auto ('06)
- Garage ('06)
- Trucks ('06)

### 7.0 Commercial Package Policy (CPP) 10%

#### 7.1 Components of a commercial policy
- Common policy declarations
- Common policy conditions
- Interline endorsements
- One or more coverage parts

#### 7.2 Commercial property ('12)
- Commercial property conditions form
- Coverage forms
- Building and personal property
- Condominium association
- Condominium commercial unit-owners
- Builders risk
- Business income
- Legal liability
- Extra expense
- Causes of loss forms
- Basic
- Broad
- Special
- Selected endorsements
- Ordinance or law (CP 04 05)
- Spoilage (CP 04 40)
- Peak season limit of insurance (CP 12 30)
- Value reporting form (CP 13 10)

#### 7.3 Commercial inland marine
- Nationwide marine definition (Reg 211 CMR 10.00)
- Commercial inland marine conditions form
Inland marine coverage forms
Accounts receivable
Bailee's customer
Commercial articles
Contractors
equipment floater
Electronic data processing
Equipment dealers
Installation floater
Jewelers block
Signs
Valuable papers and records
Transportation coverages
Common carrier
cargo liability
Motor truck cargo forms
Transit coverage forms

7.4 Equipment breakdown ('11)
Equipment breakdown protection coverage form (EB 00 20)
Selected endorsement
Actual cash value (EB 99 59)

7.5 Farm coverage
Farm property coverage form ('03)
Coverage A — Dwellings
Coverage B — Other private structures
Coverage C — Household personal property
Coverage D — Loss of use
Coverage E — Scheduled farm personal property
Coverage F — Unscheduled farm personal property
Coverage G — Other farm structures
Mobile agricultural machinery and equipment coverage form
Livestock coverage form
Definitions
Cause of loss (basic, broad and special)
Conditions
Exclusions
Limits
Additional coverages

8.0 Businessowners ('13) Policy
— Property 11%

8.1 Characteristics and purpose

8.2 Businessowners
Section I — Property
Coverage
Exclusions
Limits of insurance
Deductibles
Loss conditions
General conditions
Optional coverages
Definitions

8.3 Businessowners
Section III — Common Policy Conditions

8.4 Selected endorsements
Protective safeguards
(BP 04 30)
Utility services — direct damage (BP 04 56)
Utility services — time element (BP 04 57)

9.0 Other coverages and options 5%

9.1 Aviation insurance
Aircraft hull

9.2 Ocean marine insurance
Major coverages
Hull insurance
Cargo insurance
Freight insurance
Perils

9.3 National Flood Insurance Program
"Write your own" versus government
Eligibility
Coverages
Limits
Deductibles

9.4 Other policies
Boatowners
Personal watercraft
Recreational vehicles
Difference in conditions

9.5 Residual markets
Joint underwriting and reinsurers association (FAIR) plan (175C:4)

Massachusetts Producer's Examination for Casualty Insurance
Series 16-54
100 questions - 2-hour time limit
Live Date August 25, 2018

1.0 Insurance Regulation 10%

1.1 Licensing
Process (175:162G-X)

1.2 State regulation
Commissioner's general duties and powers (175A; 176D:5)
Company regulation
2.0 General Insurance 10%

2.1 Concepts
Risk management key terms
- Risk
- Exposure
- Hazard
- Peril
- Loss
Methods of handling risk
- Avoidance
- Retention
- Sharing
- Reduction
Transfer
Elements of insurable risks
- Adverse selection
- Law of large numbers
- Reinsurance

2.2 Insurers
Types of insurers
- Stock companies
- Mutual companies
- Fraternal benefit societies
Risk retention and risk purchasing groups
- Self-insurance groups
Private versus government insurers
- Admitted versus nonadmitted insurers
- Domestic, foreign and alien insurers
Financial status (independent rating services)
- Marketing (distribution) systems

2.3 Producers and general rules of agency
Insurer as principal
Producer/insurer relationship
Authority and powers of producers
- Express
- Implied
- Apparent
Responsibilities to the applicant/insured

2.4 Contracts
Elements of a legal contract
- Offer and acceptance
- Consideration
- Competent parties
- Legal purpose
Distinct characteristics of an insurance contract
- Contract of adhesion
- Aleatory contract
- Personal contract
- Conditional contract

3.0 Casualty Insurance Basics 18%

3.1 Principles and concepts
- Insurable interest
- Underwriting
- Function
- Expense ratio, combined ratio
- Loss ratio
Rates
- Types
- Loss costs
- Components
Hazards
- Physical
- Moral
- Morale
Negligence
- Elements of a negligent act
- Defenses against negligence
Damages
- Compensatory — special versus general
- Punitive
- Absolute liability
- Vicarious liability
- Attractive nuisance

3.2 Policy structure
- Declarations
- Definitions
- Insuring agreement or clause
- Additional/supplementary coverage
- Conditions
- Exclusions
Endorsements

3.3 Common policy provisions
Insureds — named, first named, additional
- Policy period
- Policy territory
- Cancellation and nonrenewal
- Deductibles
- Other insurance
Nonconcurrency
Primary and excess
Pro rata share
Contribution by equal
shares
Limits of liability
Per occurrence
(accident)
Per person
Aggregate — general
versus products —
completed
operations
Split
Combined single
Named insured provisions
Duties after loss
Assignment
Insurer provisions
Liberalization
Subrogation
Duty to defend

3.4 Massachusetts laws,
regulations and
required provisions
Massachusetts Insurers
Insolvency Fund
(175D:1–17)
Cancellation and
nonrenewal
(175:187C, 187D)
Concealment —
misrepresentation or
fraud (175:170, 186;
RL Title I 266:27A)
Appraisal (175:113O)
Federal Terrorism
Insurance Program (15
USC 6701; Public Law
107–297, 109–144,
110–160)

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

4.1 Coverage forms
HO-2 through HO-6

4.2 Definitions

4.3 Section II — Liability
coverages
Coverage E — Personal
liability
Coverage F — Medical
payments to others
Additional coverages

4.4 Exclusions

4.5 Conditions

4.6 Selected endorsements
Special provisions —
Massachusetts (HO 01
20)
Limited fungi, wet or dry
rot, or bacteria
coverage (HO 05 37,
HO 05 38, HO 05 39)
Permitted incidental
occupancies —
residence premises
(HO 04 42)

Home day care (HO 04
97)
Tenants relocation
expense —
Massachusetts (HO 23
71)
Lead poisoning exclusion —
Massachusetts (HO
24 41; Reg 211 CMR
131.00)
Coverage for lead
poisoning —
Massachusetts (HO 24
42)
Business pursuits (HO 24
71)
Watercraft (HO 24 75)
Personal injury (HO 24
82)

5.0 Auto Insurance 15%

5.1 Laws
Massachusetts
Compulsory Motor
Vehicle Liability
Insurance (175:113A–
L, N–V; RL Title XIV
90:34A–K, M–R)
Required limits of
liability (RL Title
XIV 90:34A, 34O)
Required proof of
insurance (RL Title
XIV 90:34A, 34B)
Massachusetts Assigned
Risk Plan (175:113H)
Personal injury protection
(RL Title XIV 90:34A,
M)
Medical
Loss of income/Lost
wages
Death
Funeral
Replacement services
Uninsured/underinsured
motorist (175:111D,
113L)
Definitions
Bodily injury
Required limits
Cancellation/nonrenewal
(90:34K; 175:22C,
113A)
Grounds (175:22C,
112)
Notice (175:22C,
113F; RL Title XIV
90:34K)
Notice of eligibility in
assigned risk plan
(175:113F)
Aftermarket parts
regulation (Reg 211
CMR 133.04; RL Title
XIV 90:34R)

5.2 Massachusetts auto
insurance policy
(2008 edition)
Definitions
Compulsory coverage
Bodily injury to
others
Personal injury
protection
Damage to someone
else’s property
Uninsured/underinsured
motorist
Coverage for damage to
your auto
Medical payments
Collision
Limited collision
Comprehensive
Deductibles
Substitute
transportation
Towing and labor
General provisions
Duties after an accident
or loss
Selected endorsements
Use of other autos —
vehicles furnished
or available for
regular use (M–
0051–S)
Coverage for anyone
renting an auto to
you additional
insured — lessor
(M-0070-S)
Massachusetts
mandatory
endorsement (M–
0099-S)
Mobile home (MPY–
0002-S)
Waiver of deductible
(MPY-0016-S)

5.3 Commercial auto
Commercial auto
coverage forms
Business auto (‘06)
Garage (‘06)
Truckers (‘06)
Coverage form sections
Covered autos
Liability coverage
Garagekeepers
coverage
Trailer interchange
coverage
Physical damage
coverage
Exclusions
Conditions
Definitions
Selected endorsements

Individual named insured (CA 99 17)
Mobile equipment (MM 20 11)
Lessor — additional covered interest and loss payee — Massachusetts (MM 20 26)
Drive other car coverage (MM 99 22)
Commercial carrier regulation

The Motor Carrier Act of 1980
Endorsement for motor carrier policies of insurance for public liability (MCS-90)

6.0 Commercial Package Policy (CPP) 8%

6.1 Components of a commercial policy
Common policy declarations
Common policy conditions
Interline endorsements
One or more coverage parts

6.2 Commercial general liability ('13)
Commercial general liability coverage forms
Bodily injury and property damage liability
Personal and advertising injury liability
Medical payments
Exclusions
Supplementary payments
Who is an insured
Limits of insurance
Definitions
Occurrence versus claims-made
Claims-made features
Trigger
Retroactive date
Extended reporting periods — basic versus supplemental
Claim information
Defense within limits versus open limits (Filing Guidance Notice 2011-A)
Premises and operations
Products and completed operations

6.3 Commercial crime ('06)
General definitions
Burglary
Theft
Robbery
Crime coverage forms
Commercial crime coverage forms (discovery/loss sustained)
Government crime coverage forms (discovery/loss sustained)
Covers
Employee theft
Forgery or alteration
Inside the premises — theft of money and securities
Outside the premises
Computer fraud
Funds transfer fraud
Money orders and counterfeit money
Other crime covers
Kidnap/ransom and extortion (CR 00 03)
Extortion — commercial entities (CR 04 03)
Lessees of safe deposit boxes (CR 04 09)
Securities deposited with others (CR 04 10)
GUESTS’ PROPERTY (CR 04 11)
Safe depository (CR 04 12)

6.4 Farm coverage
Farm liability coverage form ('06)
Coverage H — Bodily injury and property damage liability
Coverage I — Personal and advertising injury liability
Coverage J — Medical payments
Definitions
Conditions
Exclusions
Limits
Additional coverages

7.0 Businessowners ('13) Policy — Liability 6%

7.1 Characteristics and purpose

7.2 Businessowners Section II — Liability
Coverages
Exclusions
Who is an insured
Limits of insurance
Definitions

7.3 Businessowners Section III — Common Policy Conditions

7.4 Selected endorsements
Hired auto and non-owned auto liability (BP 04 04)

8.0 Workers Compensation Insurance 9%

8.1 Workers compensation laws
Types of laws
Monopolistic versus competitive
Compulsory versus elective
Massachusetts Workers Compensation Act (RL Title XXI Ch 152)
Exclusive remedy (RL Title XXI 152:24, 26, 71)
Employment covered (required, voluntary) (RL Title XXI 152:1, 25A)
Covered injuries (RL Title XXI 152:1, 29)
Compensation provided (required, voluntary) (RL Title XXI 152:71)
Subrogation

Federal workers compensation laws
Federal Employees Liability Act (FELA) (45 USC 51–60)
8.2 Workers compensation and employers liability insurance policy

General section
Part One — Workers compensation insurance
Part Two — Employers liability insurance
Part Three — Other states insurance
Part Four — Your duties if injury occurs
Part Five — Premium
Part Six — Conditions

Selected endorsement

Voluntary compensation

8.3 Premium computation

Job classification — payroll and rates
Experience modification factor
Premium discounts

8.4 Other sources of coverage

Assigned risk plan (RY Title XXI 152:65A–D, G–M, O)
Self-insured employers and employer groups (RL Title XXI 152:25A–U)
Massachusetts Workers’ Compensation Trust Fund (RL Title XXI 152:65)

9.0 Other Coverages and Options 8%

9.1 Umbrella/excess liability policies
Personal (DL 98 01)
Commercial (CU 00 01)

9.2 Specialty liability insurance
Errors and omissions
Professional liability
Directors and officers liability
Fiduciary liability
Liquor liability
Employment practices liability
Employee benefits liability

9.3 Surplus lines (175:168)
Definitions and markets
Licensing requirements

9.4 Surety bonds
Principal, obligee, surety

Contract bonds
License and permit bonds
Judicial bonds

9.5 Aviation insurance
Aircraft liability

9.6 Ocean marine insurance
Protection and indemnity

9.7 Other policies
Boatowners
Personal watercraft
Recreational vehicles

9.8 Residual markets
Joint Underwriting Association — Liquor Liability (175:112A–B)

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

100 questions - 2-hour time limit
Live Date August 25, 2018

1.0 Insurance Regulation 15%

1.1 Licensing
Process (175:162G–X)
Types of licensees
Producers
(175:162H, L, M)
Business entity producers
(175:162L)
Nonresident producers
(175:162N, U)
Special brokers
(175:168)
Advisers (175:177A, B)
Public insurance adjusters
(175:172)
Reinsurance intermediaries
(175:177M–W)
Life settlement broker (175:212–223E)
Portable Electronics Insurance Limited Lines license
(175:162Y)
Maintenance and duration
Reinstatement and renewal
(175:162M(b–d), 177B, 1770)
Address change
(175:162M(f))
Reporting of actions
(175:162V)
Assumed names
(175:162P)

Continuing education requirements, exemptions and penalties (175:177E; Reg 211 CMR 50.00)
Disciplinary actions
Cease and desist order (176D:7)
Hearings
(175:162R; 176D:6)
Probation, suspension, revocation, refusal to issue or renew
(175:162R, 177B; 176D:7; 10; 30A:13)
Penalties and fines
(175:162R(b–e), 170, 174, 175, 176, 177, 194; 176D:7, 10)

1.2 State regulation
Commissioner’s general duties and powers (175:3A; 176D:5)
Company regulation
Certificate of authority (175:4, 32, 151)
Solvency (175:6, 180A–L; 175J)
Rates
Policy forms (175:2B, 192)
Examination of books and records (175:4)
Producer appointments
(175:162S)
Termination of producer appointment
(175:162T)
Producer regulation
Impersonation (175:175)
Larceny (175:176)
Unlicensed persons compensation (175:177)
Unfair or deceptive insurance practices
Misrepresentation (175:181, 186; 176D:3(1), (11))
False advertising (175:181; 176D:3(1), (2))
Defamation of insurer (176D:3(3))
Boycott, coercion and intimidation (176D:3(4), 3A)
False financial statements (176D:3(5))
Failure to maintain complaint record (176D:3(10))
Unfair discrimination (176D:3(7))
Unfair claims settlement practices (176D:3(9))
Rebating (175:182–184; 176D:3(8))
Insurance fraud regulation (175:170; 176D:3)
Insurance Information and Privacy Protection (175I)

1.3 Federal regulation
Fair Credit Reporting Act (15 USC 1681–1681d)
Fraud and false statements including 1033 waiver (18 USC 1033, 1034)

2.0 General Insurance 13%

2.1 Concepts
Risk management key terms
Risk Exposure Hazard Peril Loss
Methods of handling risk Avoidance Retention Sharing Reduction Transfer
Elements of insurable risks Adverse selection Law of large numbers Reinsurance

2.2 Insurers
Types of insurers
Stock companies Mutual companies Fraternal benefit societies
Risk retention and risk purchasing groups
Self-insurance groups
Private versus government insurers Admitted versus nonadmitted insurers
Domestic, foreign and alien insurers
Financial status (independent rating services)

Marketing (distribution) systems

2.3 Producers and general rules of agency
Insurer as principal Producer/insurer relationship Authority and powers of producers Express Implied Apparent Responsibilities to the applicant/insured

2.4 Contracts
Elements of a legal contract Offer and acceptance Consideration Competent parties Legal purpose
Distinct characteristics of an insurance contract Contract of adhesion Aleatory contract Personal contract Conditional contract Legal interpretations affecting contracts Ambiguities in a contract of adhesion Reasonable expectations Indemnity Utmost good faith Representations/misrepresentations Warranties Concealment Fraud Waiver and estoppel

3.0 Life Insurance Basics 18%

3.1 Insurable interest

3.2 Personal uses of life insurance
Survivor protection Estate creation Cash accumulation Security Liquidity Estate conservation

3.3 Life Settlement Act (175:212-223E)
Life settlement broker authority and licensing (175:213) Disclosure to customers (175:220) Fraudulent acts (175:223A) Definitions (175:212)

3.4 Determining amount of personal life insurance
Human life value approach

3.5 Business uses of life insurance
Buy-sell funding Key person Executive bonuses Deferred compensation funding Split Dollar Plans Corporate-owned life insurance Change of insured rider

3.6 Classes of life insurance policies
Group versus individual Permanent versus term Ordinary versus industrial (home service) Participating versus nonparticipating Fixed versus variable life insurance and annuities Regulation of variable products (SEC, FINRA and Massachusetts (Reg 95.03)

3.7 Premiums
Factors in premium determination Mortality Interest Expense Premium concepts Net single premium Gross annual premium Premium payment mode

3.8 Producer responsibilities
Solicitation and sales presentations (211 CMR 31.07) Advertising (176D:3) Life and Health Guaranty Association Law (175:146B(19)) Policy summary (Reg 31.04) Buyer’s guide (Reg 31.05 (1)(a)) Life insurance policy cost comparison methods (Reg 31.04, 31.05) Replacement (Reg 34.01-34.09) Use and disclosure of insurance information (Reg 31.05)
Field underwriting
Notice of information practices
Application procedures including backdating (175:130)

Delivery
Policy review
Effective date of coverage
Premium collection
Statement of good health
Delivery receipt requirement

3.9 Individual underwriting by the insurer
Information sources and regulation
Application
Producer report
Attending physician statement
Investigative consumer (inspection) report (175I:7)
Medical Information Bureau (MIB)
Medical examinations and lab tests including HIV (Reg 36.03)
Selection criteria and unfair discrimination
Classification of risks
Preferred
Standard
Substandard

4.0 Life Insurance Policies 12%

4.1 Term life insurance
Level term
Annual renewable term
Level premium term
Life expectancy contract
Term-to-65 (or older) contract
Decreasing term

4.2 Whole life insurance
Continuous premium (straight life)
Limited payment
Single premium
Graded premium
Modified life
Interest sensitive
Equity index (Bulletin 98-17)

4.3 Flexible premium policies
Adjustable life

Universal life
Equity index
Variable life (211 CMR 95)

4.4 Specialized policies
Joint life (first-to-die)
Survivorship life (second-to-die)
Juvenile life

4.5 Group life insurance
Characteristics of group plans
Types of plan sponsors
Group underwriting requirements
Conversion to individual policy (175:134(4), 134A)

4.6 Credit life insurance (individual versus group)

5.0 Life Insurance Policy Provisions, Options and Riders 10%

5.1 Standard provisions
Ownership
Assignability (175:134C)
Entire contract (175:132(3))
Modifications
Right to examine (free look) (Reg 34.06(1)(d); 175:187H)
Payment of premiums
Grace period (175:132(1))
Reinstatement (175:132(11))
Incontestability (175:132(2))
Misstatement of age (175:132(4),(12))
Exclusions
Interest on insurance proceeds (175:119A, 119C)

5.2 Beneficiaries
Designation options
Individuals
Classes
Estates
Minors
Trusts
Succession
Facility of payment clause
Revocable versus irrevocable common disaster clause
Spendthrift clause

5.3 Settlement options
Cash payment
Interest only
Fixed-period installments
Fixed-amount installments
Life income
Single life

5.4 Nonforfeiture options (175:144)
Cash surrender value
Extended term
Reduced paid-up insurance

5.5 Policy loan and withdrawal options
Cash loans (175:142)
Automatic premium loans
Withdrawals or partial surrenders

5.6 Dividend options
Cash payment
Reduction of premium payments
Accumulation at interest
One-year term option
Paid-up additions

5.7 Disability riders
Waiver of premium/waiver of stipulated premium (universal life) (175:24)
Waiver of cost of insurance
Disability income benefit
Payor benefit
Life/disability (juvenile insurance)

5.8 Living benefit provisions/riders
Accelerated (Reg 55.01-.07, 55.100, 110)
Conditions for payment
Effect on death benefit
Minimum standards (Reg 55.05)
Conditions for payment
Effect on death benefit
Long term care riders (Reg 65.00)

5.9 Riders covering additional insureds
Spouse/other-insured term rider
Children’s term rider (175:144(7)(iv))
Family term rider

5.10 Riders affecting the death benefit amount
Accidental death (175:24, 144(7)(i))
Guaranteed insurability
Cost of living
Return of premium
Long term care riders (Reg 65.00)

6.0 Annuities 10%

6.1 Annuity principles and concepts
Accumulation period
versus annuity period
Owner, annuitant and
beneficiary
Insurance aspects of
annuities

6.2 Immediate versus
defered annuities
Single premium
immediate annuities
(SPIAs)
Deferred annuities
(175:144A 1/2)
Premium payment
options
Nonforfeiture
Surrender and
withdrawal charges
Death benefits

6.3 Annuity (benefit)
payment options
Life contingency options
Pure life versus life
with guaranteed
minimum
Single life versus
multiple life
Annuities certain (types)

6.4 Annuity products
Fixed annuities
General account
assets (175:144A
1/2)
Interest rate
guarantees
(minimum versus
current)
Level benefit
payment amount
Equity indexed annuities
(Bul 98-17)
Market value adjusted
annuities (modified
guaranteed annuities)
Variable annuities
(175:132FGH)

6.5 Uses of annuities
Lump-sum settlements
Qualified retirement plans
Group versus
individual annuities
Personal uses
Individual retirement
annuities (IRAs)
Tax-deferred growth
Retirement income
Education funds

6.6 Surrenders
Amounts received by
beneficiary
General rule and
exceptions
Settlement options
Values included in
insured’s estate

7.2 Modified endowment
contracts (MECs)
Modified endowment
versus life insurance
Seven-pay test
Distributions

7.3 Taxation of non-
qualified annuities
Individually-owned
Accumulation phase
(tax issues related
to withdrawals)
Annuity phase and
the exclusion ratio
Distributions at death
Premature
distributions
(including taxation
issues)
Corporate-owned

7.4 Taxation of individual
retirement annuities
(IRAs)
Traditional IRAs
Contributions and
deductible amounts
Premature
distributions
(including taxation
issues)
Annuity phase
benefit payments
Values included in
the annuitant’s
estate
Amounts received by
beneficiary
Roth IRAs
Contributions and
limits

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
Tax advantages for
employers and
employees
Taxation of distributions
(age-related)

8.3 Plan types,
characteristics and
purchasers

Simplified employee
pensions (SEPs)
Self-employed plans (HR
10 or Keogh plans)
Profit-sharing and 401(k)
plans
SIMPLE plans
Pension plans
Section 457 deferred
compensation
403(b) tax-sheltered
annuities (TSAs)

8.4 Special Rules for life
insurance
Incidental limitation
Taxation of economic
benefit
Taxation of life insurance
distributions

Massachusetts Adviser’s
Examination for Accident and
Health or Sickness Insurance
Series 16
100 questions - 2-hour time
limit
Live Date August 25, 2018

1.0 Insurance Regulation 9%

1.1 Licensing
Process (175:162G-X)
Types of licensees
Producers
(175:162H, L, M)
Business entity
producers
(175:162L)
Nonresident
producers
(175:162N, U)
Special brokers
(175:168)
Advisers (175:177A,
B)
Public insurance
adjusters
(175:172)
Reinsurance
intermediaries
(175:177M-W)
Life settlement
broker (175:212-
223E)
Portable Electronics
Insurance Limited Lines
license (175:162Y)
Maintenance and duration
Reinstatement and
renewal
(175:162M(b-d),
177B, 1770)
Address change
(175:162M(f))
### 1.2 State regulation

#### Commissioner's general duties and powers

- Certificate of authority (175:4, 32, 151)
- Solvency (175:6, 180A–L; 175)
- Rates (1761:3; 176M:4)
- Policy forms (175:2B, 192)
- Examination of books and records (175:4)

#### Company regulation

- Producer appointments (175:162S)
- Termination of producer appointment (175:162T)
- Producer regulation
- Impersonation (175:175)
- Larceny (175:176)
- Unlicensed persons compensation (175:177)

#### Unfair or deceptive insurance practices

- Misrepresentation (175:181, 186; 176D:3(1)(11))
- False advertising (175:181; 176D:3(1),(2))

#### 2.0 General Insurance 8%

#### 2.1 Concepts

- Risk management key terms
  - Risk
  - Exposure
  - Hazard
  - Peril
  - Loss
- Methods of handling risk
  - Avoidance
  - Retention
  - Sharing
  - Reduction
  - Transfer

#### Elements of insurable risks

- Adverse selection
- Law of large numbers
- Reinsurance

#### 2.2 Insurers

- Types of insurers
  - Stock companies
  - Mutual companies
  - Fraternal benefit societies
  - Risk retention and risk purchasing groups
  - Self-insurance groups
  - Private versus government insurers

#### 3.0 Health Insurance Basics

#### 3.1 Definitions of perils

- Accidental injury
- Sickness

#### 3.2 Principal types of losses and benefits

- Loss of income from disability
- Hospital/medical expense
- Dental/vision expense
- Long-term care
  - expense/home health care

#### 3.3 Classes of health insurance policies

- Individual versus group
3.4 Limited policies
Limited benefits
Required notice to insured
Types of limited policies
Accidental death or dismemberment
Specified (dread) disease
Hospital indemnity (income)
Credit disability
Blanket insurance (teams, passengers, other)
Prescription drugs
Dental
Vision care
Medicare supplements

3.5 Common non-insurance exclusions from coverage
Government plans
Medical savings accounts (MSAs)
Definition
Eligibility
Contribution limits
Health Savings Accounts (HSAs)
Massachusetts child health insurance program

3.6 Producer responsibilities in individual health insurance
Marketing requirements (Reg 40.00)
Advertising (175:110E)
Life and Health Insurance Guaranty Association (175:146B(19))
Sales presentations
Outline of coverage (Reg 42.09)

Field underwriting
Nature and purpose
Disclosure of information about individuals (175:108E; Reg 42.09)
Application procedures
Requirements at delivery of policy
Common situations for errors/omissions

3.7 Individual underwriting by the insurer
Underwriting criteria
Sources of underwriting information
Application
Producer report
Attending physician statement
Investigative consumer (inspection) report
Medical Information Bureau (MIB)
Medical examinations and lab tests (including HIV consent) (Reg 36.05)
Genetic information (175:108H, 108I)
Classification of risks
Preferred
Standard
Substandard

3.8 Considerations in replacing health insurance
Benefits, limitations and exclusions
Underwriting requirements
Producer liability for errors and omissions
Massachusetts replacement requirements (175:108(3)(a)); Reg 42.08, 42.11
Massachusetts individual mandate for minimum creditable coverage (RL Title XVI M.G.L.C. 111M 956 CMR 5.00)

4.0 Individual Accident and Sickness Insurance Policy
General Rights

4.1 Required provisions (175:108(3)(a))
Entire contract; changes
(1) Time limit on certain defenses (2)
Grace period (3)
Reinstatement (4)
Claim procedures (5–9)
Physical examinations and autopsy (10)
Legal actions (11)
Change of beneficiary (12)
Right to examine (free look) (175:187H)

4.2 Optional provisions (175:108(3)(b))
Change of occupation (1)

5.0 Disability Income and Related Insurance

5.1 Qualifying for disability benefits
Inability to perform duties (Reg 42.05(1)(g))
Own occupation
Any occupation
Pure loss of income (income replacement contracts)
Presumptive disability
Requirement to be under physician care

5.2 Individual disability income insurance
Massachusetts minimum benefit standards
Basic total disability plan
Income benefits (monthly indemnity)
Elimination and benefit periods
Waiver of premium feature
Coordination with social insurance and workers compensation benefits
Additional monthly benefit (AMB)
Social insurance supplement (SIS)
Occupational versus nonoccupational coverage
At-work benefits
Partial disability benefit
Residual disability benefit

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Marketing requirements (Reg 40.00)
Advertising (175:110E)
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Coordination with social insurance and workers compensation benefits
Additional monthly benefit (AMB)
Social insurance supplement (SIS)
Occupational versus nonoccupational coverage
At-work benefits
Partial disability benefit
Residual disability benefit
Other provisions affecting income benefits
Cost of living adjustment (COLA)
Future increase option (FIO) rider
Relation of earnings to insurance
Annual renewable term rider
Other cash benefits
Accidental death and dismemberment
Rehabilitation benefit
Medical reimbursement benefit (non-disabling injury)
Refund provisions

Exclusions

5.3 Unique aspects of individual disability underwriting
Occupational considerations
Benefit limits
Policy issuance alternatives

5.4 Group disability income insurance
Group versus individual plans
Short-term disability (STD)
Long-term disability (LTD)

5.5 Business disability insurance
Key person disability income
Disability buy-sell policy
Business overhead expense policy
Disability reducing term policy

5.6 Social Security disability
Qualification for disability benefits
Definition of disability
Waiting period
Disability income benefits

5.7 Workers compensation
Eligibility
Benefits

6.0 Medical Plans 20%

6.1 Medical plan concepts
Fee-for-service basis versus prepaid basis
Specified coverages versus comprehensive care

Benefit schedule versus usual/reasonable/custom charges
Any provider versus limited choice of providers
Insureds versus subscribers/participants

6.2 Types of providers and plans
HIPAA (Health Insurance Portability and Accountability Act) requirements
Eligibility
Guaranteed issue
Preexisting conditions
Creditable coverage
Renewability
Blue Cross and Blue Shield Plans (BCBS)
Contracts with insureds and providers
Reimbursement of providers
Basic medical, major medical and HMO plans
Commercial Insurers and Fraternals — open network
Characteristics
Provider plans offered
Other services
Open enrollment
Qualified providers
Choice of provider
Disclosure of benefits

Health Maintenance Organizations (HMOs) — closed network

6.3 Cost containment in health care delivery
Cost-saving services
Cost Transparency Tools
2013-10 Preventive care
Hospital outpatient benefits
Alternatives to hospital services
Utilization management
Prospective review
Concurrent review
Retrospective review
Adverse Determination Notice
Internal Appeal Rights
1760:12 & 13 Bulletin 2016-02
External Appeal Rights 1760:14

6.4 Massachusetts eligibility requirements (Open enrollment) (176J (4)(1)(3))
Dependent child age limit (175:108(2)(a)(3);
175:110(3); 176A:8BB; 176B:4BB;
176G:4BT)
Disability adult children (175:108(2)(a)(3);
176A:8(d); 176B:6(c))
Newborn child coverage (175:47C;
176A:8BB; 176G:4)
Coverage of adopted children (175:47C;
176A:8BB; 176B:4C; 176G:4)

6.5 Patient Protection and Affordable Care Act (PPACA) (Section 1201)
Guaranteed issue (PHS 2708)
Guaranteed renewability (PHS 2703)
Preventive care (PHS 2713)
Emergency services (PHS 2719 A(b))
Health slates (No discrimination PHS 2705)
EHB coverage (PHS 2707 & 2711)
Cost sharing (PHS 2707 (b))
Advanced premium tax credit (PPACA 1401)

6.6 Mental Health Parity
Federal :Mental Health Parity and Addiction Equity Act of 2008 (”MHPAEA"
Massachusetts 175:47B, 176A:8A, M.G.L. c.)
7.0 Group Health Insurance

7.1 Characteristics of group insurance
- Group contract
- Certificate of coverage
- Experience rating versus community rating

7.2 Types of eligible groups
- Employment-related groups
  - Individual employer groups
  - Multiple-Employer Trusts (METs)
  - Taft-Hartley Trusts
- Customer groups
  - (depositors, creditor-debtor, other)

7.3 Marketing considerations
- Advertising
- Regulatory jurisdiction/place of delivery

7.4 Employer group health insurance
- Insurer underwriting criteria
  - Nondiscrimination (175:108C; 176A:3A; 176A:8E; 176B:4E; 176B:5A; 176G:19)
- Plan design factors
- Persistency factors
- Administrative capability
- Eligibility for coverage (175:110)
  - Annual open enrollment
  - Employee eligibility (Reg 66.04)
- Dependent eligibility
- Coordination of benefits provision (COB) (Reg 38.01–.08)
- Change of insurance companies or loss of coverage
  - Coinsurance and deductible carryover
  - No-loss no-gain
  - Events that terminate coverage
  - Extension of benefits
  - Continuation of coverage under COBRA and Massachusetts specific rules (175:110D; 110G, 110I)

7.5 Small employer and individual medical plans
- Definition of small employer (176J:1; Reg 66.04)
- Benefit plans offered
- Availability and eligibility rating rules (Reg 66.05, 66.08)
- Restrictions relating to premiums (176J:2; Reg 66.08)
- Small group continuation (176J:9)
- Renewability (Reg 66.06)

7.6 Regulation of employer group insurance plans
- Employee Retirement Income Security Act (ERISA)
  - Applicability
  - Fiduciary responsibilities
  - Reporting and disclosure
- Age Discrimination in Employment Act (ADEA)
  - Applicability to employers and workers
  - Permitted reductions in insured benefits
  - Permitted increases in employee contributions
- Requirements for medical expense coverage
- Civil Rights
  - Act/Pregnancy
  - Discrimination Act
  - Applicability
  - Guidelines
- Relationship with Medicare
  - Medicare secondary rules
  - Medicare carve-outs and supplements
- Nondiscrimination rules (highly-compensated)

7.7 Types of funding and administration
- Conventional fully-insured plans
- Modified fully-insured plans
- Premium-delay arrangements
- Reserve-reduction arrangements

7.8 Small group dental insurance

8.0 Dental Insurance

8.1 Types of dental treatment
- Diagnostic and preventive
- Restorative

8.2 Indemnity plans
- Choice of providers
- Scheduled versus nonscheduled plans
- Benefit categories
  - Diagnostic/preventive services
  - Basic services
  - Major services
- Deductibles and coinsurance
- Combination plans
- Exclusions
- Limitations
- Predetermination of benefits

8.3 Employer group dental expense
- Integrated deductibles versus stand-alone plans
- Minimizing adverse selection

9.0 Insurance for Senior Citizens and Special Needs Individuals

9.1 Medicare
- Nature, financing and administration
  - Part A — Hospital Insurance
    - Individual eligibility requirements
    - Enrollment
    - Coverages and cost-sharing amounts
  - Part B — Medical Insurance
    - Individual eligibility requirements
    - Enrollment
    - Coverages and cost-sharing amounts
    - Exclusions

Retrospective-rating arrangements
- Partially self-funded plans
- Stop-loss coverage
- 501(c)(9) trust
- Administrative-services-only (ASO) arrangements
- Fully self-funded (self-administered) plans
- Characteristics
- Conditions suitable for self-funding

Stop-loss coverage

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Claims terminology and other key terms

Part C — Medicare Advantage
Part D — Prescription Drug Insurance

9.2 Medicare supplements

9.3 Other options for individuals with Medicare

9.4 Long-term care (LTC) insurance (211 CMR 65.00)

10.0 Federal Tax Considerations for Health Insurance 4%

10.1 Personally-owned health insurance
Disability income insurance
Medical expense insurance
Long-term care insurance

10.2 Employer group health insurance
Disability income (STD, LTD)
Benefits subject to FICA Medical and dental expense
Long-term care insurance Accidental death and dismemberment

10.3 Medical expense coverage for sole proprietors, partners and limited liability corporations

10.4 Business disability insurance
Key person disability income
Buy-sell policy
Business overhead

Massachusetts Adviser’s Examination for Property and Casualty Insurance

Series 16-57

150 questions – 2.5-hour time limit
Live Date August 25, 2018

1.0 Insurance Regulation 7%

1.1 Licensing
Process (175:162G-X)
Types of licensees
Producers (175:162H, L, M)
Business entity producers (175:162L)
Nonresident producers (175:162N, U)
Temporary (175:162Q)
Special brokers (175:168)
Advisers (175:177A, B)
Public insurance adjusters (175:172)
Reinsurance intermediaries (175:177M-W)
Life settlement broker (175:212-223E)
### 1.2 State regulation

**Commissioner’s general duties and powers**
(175:3A; 176D:5)

**Company regulation**
Certificate of authority (175:4, 32, 151)
Solvency (175:6, 180A–L; 175J)
Rates (175:113B; 175A; 175E; 176H:6)
Policy forms (175:2B, 192)
Examination of books and records (175:4)
Producer appointments (175:162S)
Termination of producer appointment (175:162T)
Producer regulation
Impersonation (175:175)
Larceny (175:176)

### 2.0 General Insurance 6%

#### 2.1 Concepts

Risk management key terms
- Risk
- Exposure
- Hazard
- Peril
- Loss

Methods of handling risk
- Avoidance
- Retention
- Sharing
- Reduction
- Transfer

Elements of insurable risks
- Adverse selection
- Law of large numbers
- Reinsurance

#### 2.2 Insurers

Types of insurers
- Stock companies

### 2.4 Contracts

Elements of a legal contract
- Offer and acceptance
- Consideration
- Competent parties
- Legal purpose

Distinct characteristics of an insurance contract
- Aleatory contract
- Conditional contract
- Contract of adhesion
- Personal contract
- Personal contract

Legal interpretations affecting contracts
- Ambiguities in a contract of adhesion
- Reasonable expectations
- Indemnity
- Utmost good faith

Representations/misrepresentations
- Warranties
- Concealment
- Fraud
- Waiver and estoppel

#### 3.0 Property and Casualty Insurance Basics 10%

#### 3.1 Principles and concepts

Insurable interest
Underwriting
Function
4.0 Dwelling (‘02) Policy 3%

4.1 Characteristics and purpose

4.2 Coverage forms — Perils insured against

4.3 Property coverages

Coverage C — Personal property
Coverage D — Fair rental value
Coverage E — Additional living expense
Other coverages

4.4 General exclusions

4.5 Conditions

4.6 Selected endorsements

Special provisions — Massachusetts (DP 01 20)
Automatic increase in insurance (DP 04 11)
Broad theft coverage (DP 04 72)
Dwelling under construction (DP 11 43)

4.7 Personal liability supplement

5.0 Homeowners (‘11) Policy 7%

5.1 Coverage forms
HO-2 through HO-6

5.2 Definitions

5.3 Section I — Property coverages
Coverage A — Dwelling
Coverage B — Other structures
Coverage C — Personal property
Coverage D — Loss of use Additional coverages

5.4 Section II — Liability coverages
Coverage E — Personal liability
Coverage F — Medical payments to others Additional coverages

5.5 Perils insured against

5.6 Exclusions

5.7 Conditions

5.8 Selected endorsements
Special provisions — Massachusetts (HO 01 20)
Limited fungi, wet or dry rot, or bacteria coverage (HO 05 39, HO 05 38, HO 05 37)
Permitted incidental occupancies — residence premises (HO 04 42)
Earthquake (HO 04 54)
Identity fraud expense (HO 04 55)
Scheduled personal property (HO 04 61)
Personal property replacement cost (HO 04 90)
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<th>Section</th>
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<td>6.0lot Auto Insurance 9%</td>
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</tr>
<tr>
<td>6.2 Massachusetts auto insurance policy (2008 edition) Definitions Compulsory coverage Bodily injury to others Personal injury protection Damage to someone else’s property Uninsured/underinsured motorist Coverage for damage to your auto Medical payments Collision Limited collision Comprehensive Deductibles Substitute transportation Towing and labor General provisions Duties after an accident or loss Selected endorsements Use of other autos — vehicles furnished or available for regular use (M-0051-S) Coverage for anyone renting an auto to you additional insured — lessor (M-0070-S) Massachusetts mandatory endorsement (M-0099-S) Mobile home (MPY-0002-S) Waiver of deductible (MPY-0016-S)</td>
<td></td>
</tr>
<tr>
<td>6.3 Commercial auto</td>
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</tr>
<tr>
<td>7.0 Commercial Package Policy (CPP) 20%</td>
<td></td>
</tr>
<tr>
<td>7.1 Components of a commercial policy</td>
<td>Common policy declarations Common policy conditions Interline endorsements One or more coverage parts</td>
</tr>
<tr>
<td>7.2 Commercial general liability ('13)</td>
<td>Commercial general liability coverage forms Bodily injury and property damage liability Personal and advertising injury liability Medical payments Exclusions Supplementary payments Who is an insured Limits of insurance Conditions Definitions Occurrence versus claims-made Claims-made features Trigger Retroactive date Extended reporting periods — basic versus supplemental Claim information Premises and operations Products and completed operations Owners and contractors protective liability coverage form Pollution liability</td>
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7.3 Commercial property ('12)
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Money orders and counterfeit money
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7.7 Farm coverage
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8.2 Businessowners
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8.3 Business Section II — Liability
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8.4 Businessowners
Section III — Common Policy
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8.5 Selected endorsements
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Utility services — direct damage (BP 04 56)
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9.1 Workers compensation laws
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9.3 Premium computation
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9.4 Other sources of coverage
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10.0 Other Coverages and Options 14%

10.1 Umbrella/excess liability policies
Personal (DL 98 01)
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10.2 Specialty liability insurance
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10.3 Surplus lines (175:168)
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10.4 Surety bonds
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10.5 Aviation insurance
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10.6 Ocean marine insurance
Major coverages
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10.7 National Flood Insurance Program
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Eligibility
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10.8 Other policies
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10.9 Residual markets
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10.10 Alternative funding mechanisms
Self-insured
Pooling
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Massachusetts Public Adjuster Examination
Series 16-58
100 questions - 2-hour time limit
Live Date August 25, 2018

1.0 Insurance Regulation 10%

1.1 Licensing requirements (175:162)
Qualifications (175:172)
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1.2 Maintenance and duration
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1.3 Disciplinary actions
Cease and desist orders (176D:7)
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Penalties and fines (175:172; 176D:7, 10)
1.4 Claim settlement laws and regulations (176D:3(9))

1.5 State regulation
Unfair or deceptive insurance practices (176D:3)

2.0 Insurance Basics 5%

2.1 Contract basics
Elements of a legal contract
Offer and acceptance
Consideration
Competent parties
Legal purpose
Distinct characteristics of an insurance contract
Contract of adhesion
Aleatory contract
Personal contract
Conditional contract
Legal interpretations affecting contracts
Ambiguities in a contract of adhesion
Reasonable expectations
Indemnity
Umost good faith
Representations/misrepresentations
Warranties
Concealment
Fraud
Waiver and estoppel

2.2 Insurance principles and concepts
Insurable interest
Direct loss
Basic types of construction
Loss valuation
Actual cash value
Replacement cost
Functional replacement cost
Market value
Agreed value
Stated amount
Valued policy

2.3 Policy structure
Declarations
Definitions
Insuring agreement or clause
Additional/supplementary coverage
Conditions
Exclusions
Endorsements

2.4 Common policy provisions
Policy period
Policy territory
Cancellation and nonrenewal
Deductibles
Other insurance
Nonconcurrency
Primary and excess
Pro rata
Policy limits
Restoration/nonreduction of limits
Coinsurance
Vacancy or unoccupancy
Assignment
Liberalization
Third-party provisions
Standard mortgage clause
Loss payable clause

2.5 Massachusetts laws, regulations and required provisions
Massachusetts Insurers Insolvency Fund (175D:1–17)
Massachusetts standard fire policy (175:99)
Concealment, misrepresentation or fraud (175:99, 186)
Certificate of municipal lien (175:97A)
Federal Terrorism Insurance Program (15 USC 6701; Public Law 107–297, 109–144, 110–160)

3.0 Adjusting Losses 25%

3.1 Role of the adjuster
Duties and responsibilities
Independent adjuster versus public adjuster
Relationship to the legal profession

3.2 Property losses
Duties of insured after a loss
Notice to insurer (175:102)
Minimizing the loss
Proof of loss
Special requirements
Production of books and records
Abandonment
Determining value and loss
Burden of proof of value and loss
Estimates
Depreciation
Salvage
Claim settlement options
Payment and discharge

3.3 Claims adjustment procedures
Subrogation procedures
Alternative dispute resolution (175:99, 100, 101)

4.0 Dwelling (’02) Policy 12%

4.1 Characteristics and purpose

4.2 Coverage forms — Perils insured against
Basic
Broad
Special

4.3 Property coverages
Coverage A — Dwelling
Coverage B — Other structures
Coverage C — Personal property
Coverage D — Fair rental value
Coverage E — Additional living expense
Other coverages

4.4 General exclusions

4.5 Conditions

4.6 Selected endorsements
Special provisions — Massachusetts (DP 01 20)
Automatic increase in insurance (DP 04 11)
Broad theft coverage (DP 04 72)
Dwelling under construction (DP 11 43)

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

5.1 Coverage forms
HO-2 through HO-6

5.2 Definitions

5.3 Section I — Property coverages
Coverage A — Dwelling
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Coverage C — Personal property
Coverage D — Loss of use Additional coverages

5.4 Perils insured against

5.5 Exclusions

5.6 Conditions

5.7 Selected endorsements
Special provisions — Massachusetts (HO 01 20)
Limited fungi, wet or dry rot, or bacteria coverage (HO 05 37, HO 05 38, HO 05 39)
Permitted incidental occupancies — residence premises (HO 04 42)
Earthquake (HO 04 54)
Scheduled personal property (HO 04 61)
6.0 Commercial Package Policy (CPP) 14%

6.1 Components of a commercial policy
- Common policy declarations
- Common policy conditions
- Interline endorsements
- One or more coverage parts

6.2 Commercial property ('12)
- Commercial property conditions form

6.3 Commercial crime ('06)
- General definitions
- Burglary
- Theft
- Robbery

6.4 Commercial inland marine
- Nationwide marine definition (Reg 211 CMR 10.00)
- Commercial inland marine conditions form

6.5 Equipment breakdown ('11)
- Equipment breakdown protection coverage form (EB 00 20)
- Selected endorsement

7.0 Businessowners ('13) Policy — Property 15%

7.1 Characteristics and purpose

7.2 Businessowners

7.3 Businessowners Section III — Common Policy Conditions

7.4 Selected endorsements
- Protective safeguards (BP 04 30)
- Utility services — direct damage (BP 04 56)
- Utility services — time element (BP 04 57)
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Disciplinary actions  
Cease and desist order (176D:7)  
Hearings (175:162R; 176D:6)  
Probation, suspension, revocation, refusal to issue or renew (175:162R, 177B; 176D:7, 10; 30A:13)  
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1.2 State regulation  
Commissioner’s general duties and powers (175:3A; 176D:5)  
Company regulation  
Certificate of authority (175:4, 32, 151)  
Solvency (175:6, 180A–L; 175J)  
Rates (175:113B; 175A; 175E; 176A:6; 176H:6; 176J:3; 176M:4)  
Policy forms (175:2B, 192)  
Examination of books and records (175:4)  
Producer appointments (175:162S)  
Termination of producer appointment (175:162T)  
Producer regulation  
Impersonation (175:173)  
Larceny (175:176)  
Unlicensed persons compensation (175:177)  
Unfair or deceptive insurance practices  
Misrepresentation (175:181, 186; 176D:3(1), (11))  
False advertising (175:181; 176D:3(1),(2))  
Defamation of insurer (176D:3(3))  
Boycott, coercion and intimidation (176D:3(4), 3A)  
False financial statements (176D:3(5))  
Failure to maintain complaint record (176D:3(10))  
Unfair discrimination (176D:3(7))  
Unfair claims settlement practices (176D:3(9))  
Rebating (175:182–184; 176D:3(8))  
Insurance fraud regulation (175:170, 181; 176D:3)  
Insurance Information and Privacy Protection (175I)  

1.3 Federal regulation  
Fair Credit Reporting Act (15 USC 1681–1681d)  
Fraud and false statements including 1033 waiver (18 USC 1033, 1034)  

2.0 General Insurance 5%  
2.1 Concepts  
Risk management key terms  
Risk  
Exposure  
Hazard  
Peril  
Loss  
Methods of handling risk  
Avoidance  
Retention  
Sharing  
Reduction  
Transfer  
Elements of insurable risks  
Adverse selection  
Law of large numbers  
Reinsurance  

2.2 Insurers  
Types of insurers  
Stock companies  
Mutual companies  
Fraternal benefit societies  
Risk retention and risk purchasing groups  
Self-insurance groups  
Private versus government insurers  
Admitted versus nonadmitted insurers  
Domestic, foreign and alien insurers  
Financial status  
(independent rating services)  

Marketing (distribution) systems  

2.3 Producers and general rules of agency  
Insurer as principal  
Producer/insurer relationship  
Authority and powers of producers  
Express  
Implied  
Apparent  
Responsibilities to the applicant/insured  

2.4 Contracts  
Elements of a legal contract  
Offer and acceptance  
Consideration  
Competent parties  
Legal purpose  
Distinct characteristics of an insurance contract  
Contract of adhesion  
Aleatory contract  
Personal contract  
Conditional contract  
Legal interpretations affecting contracts  
Ambiguities in a contract of adhesion  
Reasonable expectations  
Indemnity  
Utmost good faith  
Representations/misrepresentations  
Warranties  
Concealment  
Fraud  
Waiver and estoppel  

3.0 Consumer Credit Insurance Basics 45%  
3.1 Nature of consumer credit insurance  
Parties involved  
Debtor/insured  
Creditor/beneficiary  
Insurer  
Advantages for debtors and for creditors  
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Banks and savings and loan associations  
Credit unions  
Finance companies  
Credit card companies  
Automobile dealers and manufacturers  
Retailers  
Types of credit covered — closed-end versus open-end
3.2 Coverage characteristics
- Group coverage
- Underwriting considerations
  - Eligibility of groups
  - Underwriting of the debtor/insured (group and individual)
  - Evidence of insurability
- Premiums
  - Single premium
  - Monthly premium
- Group policy general provisions
  - Grace period
  - Incontestability
  - Entire contract
  - Misstatement of age
  - Policy maximums
  - Autopsy provision
- Benefit payments
  - Effect on insured’s debt
  - Payment of excess benefits

3.3 Regulation
- Massachusetts regulation
  - Approval of forms
  - Amounts to be insured
  - Term of insurance
  - Premium rates
  - Premium refunds
  - Choice of insurer
  - Guaranty

3.4 Disclosure requirements

4.0 Types of Consumer Credit Insurance
- 4.1 Credit life insurance
  - Eligibility of the individual insured
  - Contributory versus non-contributory
  - Gross coverage versus net payoff coverage
  - Types of insurance coverages
  - Decreasing term
  - Level term
  - Monthly outstanding balance
  - Joint credit life
  - Truncated life
  - Suicide clause

- 4.2 Credit disability insurance (30-day non-retroactive only)
  - Eligibility of the individual insured
  - Qualifying for benefits
  - Sickness or injury
  - Definition of disability (own occupation versus any occupation)
  - Elimination period
  - Benefit period
  - Benefit amount
  - Special types of coverage
    - Joint unemployment
    - Limited Benefit
    - Truncated

4.3 Credit unemployment insurance
- Eligibility of the individual insured
- Qualifying for benefits
- Definition of involuntary unemployment
- Elimination period
- Benefit period
- Benefit amount
- Special types of coverage
- Joint unemployment
- Limited Benefit
- Truncated

Massachusetts Motor Vehicle Damage Appraiser
Series 16-60

60 questions - 1-hour time limit
Live Date August 25, 2018

1.0 Insurance Regulation
- 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
  - Qualifications (M.G.L. C. 26 Sec. 8G; 212 CMR 2.02(2))
  - Process (M.G.L. C. 26 Sec. 8G; 212 CMR 2.02(3))
  - Display (M.G.L. C. 26 Sec. 8G; 212 CMR 2.02(1))
- 1.3 Maintenance and duration (M.G.L. C. 26 Sec. 8G; 212 CMR 2.02(1)(4))
- 1.4 Disciplinary actions
  - Suspension, revocation, refusal to issue or renew (M.G.L. C. 26 Sec. 8G; 212 CMR 2.02)
  - Penalties and fines (211 CMR 123.08, 133.08; 212 CMR 2.05)
- 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
- 2.1 Common auto policy provisions
  - Insureds — named, first named, additional
3.0 Appraising Auto Physical Damage Claims 80%

3.1 Role of the appraiser
3.2 Determining value and loss
Salvage
Appraisal
Depreciation/betterment
Repair or replacement
Repair options and procedures
"Like kind and quality"
Aftermarket parts regulation (Reg 211 CMR 133.04; M.G.L. C. 90 Sec. 34R)
Total loss
Contract repair

3.3 Vehicle inspection
Proper vehicle identification and options ID
Evaluate with regard to circumstances of accident
Estimate of repairs form

3.4 Vehicle parts and construction
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Rear body
Quarter panels
Doors
Roof
Bumpers/urethane repairs
Lamps
Cowl
Firewall
Floor pan
Rocker panels
Pillars
Substructure
Frame
Unibody
Mechanical
Engine
Cooling system
Electrical system/computers
Exhaust system
Fuel system
Heating and air conditioning systems
Brakes/ABS
Steering
Suspension
Air bags/SRS (seat belts)
Glass
Tires
Interior
Paint

Massachusetts Producer’s Examination for Personal Lines Insurance
Series 16-61
100 questions - 2-hour time limit
Live Date August 25, 2018

1.0 Insurance Regulation 13%
1.1 Licensing
Process (175:162G-X)
Types of licensees
Producers (175:162H, L, M)
Business entity producers (175:162L)
Nonresident producers (175:162N, U)
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Special brokers (175:168)
Advisers (175:177A, B)
Public insurance adjusters (175:172)
Reinsurance intermediaries (175:177M-W)
Life settlement broker (175:212-223E)
Portable Electronics Insurance Limited Lines license (175:162Y)
Maintenance and duration
Reinstatement and renewal (175:162M(b-d), 177B, 1770)
Address change (175:162M(f))
Reporting of actions (175:162V)
Assumed names (175:162P)
Continuing education requirements, exemptions and penalties (175:177E; Reg 211 CMR 50.00)
Disciplinary actions

Cease and desist order (176D:7)
Hearings (175:162R; 176D:6)
Probation, suspension, revocation, refusal to issue or renew (175:162R, 177B; 176D:7, 10; 30A:13)
Penalties and fines (175:162R(b-e), 170, 174, 175, 176, 177, 194; 176D:7, 10)

1.2 State regulation
Commissioner’s general duties and powers (175:3A; 176D:5)
Company regulation
Certificate of authority (175:4, 32, 151)
Solvency (175:6, 180A-L; 175J)
Rates (175:113B; 175A; 175E; 176A:6; 176H:6; 176J:3)
Policy forms (175:2B, 192)
Examination of books and records (175:4)
Producer appointments (175:162S)
Termination of producer appointment (175:162T)
Producer regulation
Impersonation (175:175)
Larceny (175:176)
Unlicensed persons compensation (175:177)
Unfair or deceptive insurance practices
Misrepresentation (175:181, 186; 176D:3(1), (11))
False advertising (175:181; 176D:3(1)(2))
Defamation of insurer (176D:3(3))
Boycott, coercion and intimidation (176D:3(4), 3A)
False financial statements (176D:3(5))
Failure to maintain complaint record (176D:3(10))
Unfair discrimination (176D:3(7))
Unfair claims settlement practices (176D:3(9))
Rebating (175:182–184; 176D:3(8))
Insurance fraud regulation (175:170, 181; 176D:3)
Insurance Information and Privacy Protection (175I)

1.3 Federal regulation
Fair Credit Reporting Act (15 USC 1681–1681d)
Fraud and false statements including 1033 waiver (18 USC 1033, 1034)

2.0 General Insurance 11%

2.1 Concepts
Risk management key terms
  Risk
  Exposure
  Hazard
  Peril
  Loss
Methods of handling risk
  Avoidance
  Retention
  Sharing
  Reduction
  Transfer
Elements of insurable risks
  Adverse selection
  Law of large numbers
  Reinsurance

2.2 Insurers
Types of insurers
  Stock companies
  Mutual companies
  Fraternal benefit societies
  Risk retention and risk purchasing groups
  Self-insurance groups
Private versus government insurers
Admitted versus nonadmitted insurers
Domestic, foreign and alien insurers
Financial status (independent rating services)
Marketing (distribution) systems

2.3 Producers and general rules of agency
Insurer as principal
Producer/insurer relationship
Authority and powers of producers
Express
Implied
Apparent
Responsibilities to the applicant/insured

2.4 Contracts
Elements of a legal contract
  Offer and acceptance
  Consideration
  Competent parties
  Legal purpose
Distinct characteristics of an insurance contract
  Contract of adhesion
  Aleatory contract
  Personal contract
  Conditional contract
Legal interpretations affecting contracts
  Ambiguities in a contract of adhesion
  Reasonable expectations
  Indemnity
  Utmost good faith
  Representations/misrepresentations
  Warranties
  Concealment
  Fraud
  Waiver and estoppel

3.0 Property and Casualty Insurance Basics 17%

3.1 Principles and concepts
Insurable interest
Underwriting
  Function
  Expense ratio, combined ratio
  Loss ratio
Rates
  Types
  Loss costs
  Components
Hazards
  Physical
  Moral
  Morale
Negligence
  Elements of a negligent act
  Defenses against negligence
Damages
  Compensatory — special versus general

3.2 Policy structure
Declarations
  Definitions
  Insuring agreement or clause
Additional/supplementary coverage
  Conditions
  Exclusions
  Endorsements

3.3 Common policy provisions
Insureds — named, first named, additional
  Policy territory
  Cancellation and nonrenewal
  Deductibles
Other insurance
  Nonconcurrency
  Primary and excess
  Pro rata share
Limits of liability
  Per occurrence (accident)
  Per person
  Split
  Combined single
  Restoration/nonreduction of limits
  Coinsurance
Vacancy or unoccupancy
Named insured provisions
Duties after loss
  Assignment
  Abandonment
Insurer provisions
  Liberalization
  Subrogation
  Salvage
Claim settlement options
  Duty to defend
Third-party provisions

Punitive
  Absolute liability
  Strict liability
  Vicarious liability
  Attractive nuisance
Causes of loss (perils)
  Named perils versus special (open) perils
  Direct loss
  Consequential or indirect loss
Blanket versus specific insurance
  Basic types of construction
Loss valuation
  Actual cash value
  Replacement cost
  Functional replacement cost
  Market value
  Agreed value
  Stated amount
  Valued policy
3.4 Massachusetts laws, regulations and required provisions
Massachusetts Insurers Insolvency Fund (175D:1–17)
Massachusetts standard fire policy (175:99)
Cancellation and nonrenewal (175:99, 187C, 187D, 193P)
Concealment, misrepresentation or fraud (175:99, 170, 186; RL Title I 266:27A)

4.0 Dwelling (‘02) Policy 7%

4.1 Characteristics and purpose

4.2 Coverage forms — Perils insured against
Basic
Broad
Special

4.3 Property coverages
Coverage A — Dwelling
Coverage B — Other structures
Coverage C — Personal property
Coverage D — Fair rental value
Coverage E — Additional living expense
Other coverages

4.4 General exclusions

4.5 Conditions

4.6 Selected endorsements
Special provisions — Massachusetts (DP 01 20)
Automatic increase in insurance (DP 04 11)
Broad theft coverage (DP 04 72)
Dwelling under construction (DP 11 43)

4.7 Personal liability supplement

5.0 Homeowners (‘11) Policy 22%

5.1 Coverage forms

5.2 Definitions

5.3 Section I — Property coverages
Coverage A — Dwelling
Coverage B — Other structures
Coverage C — Personal property
Coverage D — Loss of use
Additional coverages

5.4 Section II — Liability coverages
Coverage E — Personal liability
Coverage F — Medical payments to others
Additional coverages

5.5 Perils insured against

5.6 Exclusions

5.7 Conditions

5.8 Selected endorsements
Special provisions — Massachusetts (DP 01 20)
Limited fungi, wet or dry rot, or bacteria coverage (HO 05 37, HO 05 38, HO 05 39)
Permitted incidental occupancies — residence premises (HO 04 42)
Earthquake (HO 04 54)
Identity fraud expense (HO 04 55)
Scheduled personal property — Limited (HO 04 61)
Personal property replacement cost (HO 04 90)
Home day care (HO 04 97)
Tenants relocation expense — Massachusetts (HO 23 71)
Lead poisoning exclusion — Massachusetts (HO 24 41; Reg 211 CMR 131.00)
Coverage for lead poisoning — Massachusetts (HO 24 42)
Business pursuits (HO 24 71)
Watercraft (HO 24 75)
Personal injury (HO 24 82)

6.0 Auto Insurance 25%

6.1 Laws
Massachusetts
Required limits of liability (RL Title XIV 90:34A, 34O)
Required proof of insurance (RL Title XIV 90:34A, 34B)
Massachusetts Assigned Risk Plan (175:113H)
Personal injury protection (RL Title XIV 90:34A, M)
Medical
Loss of income/Lost wages
Death
Funeral
Replacement services
Uninsured/underinsured motorist (175:111D, 113L)
Definitions
Bodily injury
Required limits
Cancellation/nonrenewal (90:34K; 175:22C, 113A)
Grounds (175:22C, 112)
Notice (175:22C, 113F; RL Title XIV 90:34K)
Notice of eligibility in assigned risk plan (175:113F)
Aftermarket parts regulation (Reg 211 CMR 133.04; RL Title XIV 90:34R)
Regulation of rates for motor vehicle insurance (Ch. 175A, E)
Private passenger motor vehicle insurance rates (Reg 211 CMR 79.00)

6.2 Massachusetts auto insurance policy (2008 edition)
Definitions
Compulsory coverage
Bodily injury to others
Personal injury protection
Damage to someone else's property
Uninsured/underinsured motorist
Coverage for damage to your auto
Medical payments
Collision
Limited collision
Comprehensive
Deductibles
Substitute transportation
Towing and labor
General provisions
Duties after an accident or loss
Selected endorsements
Use of other autos — vehicles furnished or available for regular use (M-0051-S)
Coverage for anyone renting an auto to you additional insured — lessor (M-0070-S)
Massachusetts mandatory endorsement (M-0099-S)
Mobile home (MPY-0002-S)
Waiver of deductible (MPY-0016-S)

7.0 Other Coverages and Options 5%

7.1 Personal umbrella policies (DL 98 01)

7.2 National Flood Insurance Program
"Write your own" versus government
Eligibility
Coverages
Limits
Deductibles

7.3 Other policies
Boatowners
Personal watercraft
Recreational vehicles

7.4 Residual markets
Joint underwriting and reinsurers association (FAIR) plan (17SC:4)
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 website 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**
   - **First Name**
   - **Middle Name**
5. **Residence/Home Address (Physical Street)***
   - **City**
   - **State**
   - **Zip Code**
   - **Foreign Country**
6. **Home Phone Number (extension)**
   - **Gender (Circle One)**
     - Male
     - Female
7. **Are you a Citizen of the United States? (Check One)**
   - Yes
   - No
   - (If No, of which country are you a citizen?)
   - (If NNC, and this is an application for a Resident License, you must supply proof of eligibility to work in the U.S.)
8. **Individual Applicant Email Address**
9. **Business Entity Name**
10. **Business Address (Physical Street)**
    - **P.O. Box**
    - **City**
    - **State**
    - **Zip Code**
    - **Foreign Country**
11. **Business Phone Number (include extension)**
    - **Business Fax Number**
    - **Business E-Mail Address**
    - **Business Web Site Address**
12. **Applicant’s Mailing Address**
    - **P.O. Box**
    - **City**
    - **State**
    - **Zip Code**
    - **Foreign Country**

### Agency or Business Entity Affiliations

13. **List your Insurance Agency Affiliations** (Complete only if the applicant is to be licensed as an active member of the business entity)
    - **FEIN**
      - **Name of Agency**
    - **NPN**
      - **Name of Agency**

### Employment History

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.

<table>
<thead>
<tr>
<th>Name</th>
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<th>Foreign Country</th>
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### Uniform Application for
Individual Producer License/Registration

**Applicant Name:**

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<th>Jurisdiction</th>
<th>License Type</th>
<th>Limited Lines of Authority</th>
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Background Questions

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 having been 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, 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, arbitration 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:**

<table>
<thead>
<tr>
<th>Question</th>
<th>Yes</th>
<th>No</th>
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<tr>
<td>If you answer yes, you must attach to this application:</td>
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<tr>
<td>a) a written statement summarizing the details of each incident,</td>
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<td>b) a copy of the Petition, Complaint or other document that commenced</td>
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<td>the lawsuit or arbitration, or mediation proceedings, and</td>
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<tr>
<td>c) a copy of the official documents, which demonstrates the resolution</td>
<td></td>
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<tr>
<td>of the charges or any final judgment.</td>
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</tbody>
</table>

6. Have you or any business in which you are or were an owner, partner,   | Yes | No |
| 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?                                                     |     |    |
| If you answer yes, you must attach to this application:                 |     |    |
| 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, and                                |     |    |
| b) copies of all relevant documents.                                    |     |    |

7. Do you have a child support obligation in arrears?                     | Yes | No |
| If you answer yes,                                                     |     |    |
| a) by how many months are you in arrears?                              |     |    |
| b) are you currently subject to and in compliance with any repayment   | Yes | No |
| agreement?                                                             | Months|    |
| c) are you the subject of a child support related subpoena/warrant?     | Yes | No |
| (If you answered yes, provide documentation showing proof of current   | Yes | No |
| payments or an approved repayment plan from the appropriate state child |     |    |
| support agency.)                                                       |     |    |

8. In response to a “yes” answer to one or more of the Background        | N/A | Yes | No |
| Questions for this application, are you submitting document(s) to the   |     |    |
| NAIC/NIPR Attachments Warehouse?                                        |     |    |
| If you answer yes                                                      |     |    |
| Will you be associating (linking) previously filed documents from the  | Yes | No |
| NAIC/NIPR Attachments Warehouse to this application?                    |     |    |

**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.
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

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 services 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 arrangement 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).

______________________________
MonthDay/Year

______________________________
Original Applicant Signature

______________________________
Full Legal Name (Printed or Typed)

Attachments

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.


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Exam Registration Form
Massachusetts Insurance Examinations

To conveniently register online, please go to www.prometric.com/massachusetts/insurance.

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

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<th>Last Name</th>
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* Combine exams 1651 and 1652 Producer’s Exam for Life Insurance and Producer’s Exam for Accident and Health or Sickness Insurance $49.00 $*

*Combine exams 1653 and 1654 Producer’s Exam for Property Insurance and Producer’s Exam for Casualty Insurance $49.00 $*

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By filing this registration, you assume full responsibility for exam selection. If you are unsure about which exam you need for the license you are seeking, resolve this question before you register. Fees for these exams are non-refundable and non-transferrable. Exam fees are valid for 90 days from receipt at Prometric.

Please allow 7-10 business days for receipt and processing of your application. An authorized Prometric Client Service Representative will contact you by phone to obtain your social security number to complete the registration process.

Registration fees are not refundable. Fees may be paid by cashier’s check, company check, money order, MasterCard, Visa or American Express. Make company checks, cashier’s checks and money orders payable to Prometric. Please put your phone number on the check. Personal checks and cash are not accepted. To pay by credit card (when registering by mail or fax), please complete the Credit Card Payment Form on the next page and fax to 800.347.9242, or send this completed form along with the appropriate fee to:

Prometric
ATTN: MA Insurance Exam Registration
7941 Corporate Drive
Nottingham, MD 21236
Credit Card Payment Form

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

Card Type (Check One)
☐ MasterCard ☐ Visa ☐ American Express

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Name of Cardholder (Print)

Signature of Cardholder