

PROMETRIC



# NEW HAMPSHIRE

Insurance Department

## Licensing Information Bulletin

Effective as of February 17, 2016

**Register online at [www.prometric.com/newhampshire/insurance](http://www.prometric.com/newhampshire/insurance)**

**Published by Prometric**

**Providing License Examinations for the State of New Hampshire**

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# Contents

<b>Introduction</b>	<b>1</b>	<b>Preparing for Your Exam</b>	<b>9</b>
A Message from the Department .....	1	Study Materials .....	9
Overview of Licensing Process .....	1	Content Outlines Overview .....	9
<b>New Hampshire Licensing Requirements</b>	<b>3</b>	Practice Exams .....	9
Types of Licenses .....	3	<b>Taking Your Exam</b>	<b>10</b>
Exam Waivers .....	4	Testing Process .....	10
Temporary Licenses .....	4	Test center regulations.....	10
Residency Requirements .....	5	Question types .....	12
Residents .....	5	Experimental Questions .....	12
New Residents.....	5	Exam Results .....	13
Nonresidents .....	5	<b>Sample score report</b> .....	13
<b>Scheduling Your Exam</b>	<b>6</b>	Appeals process .....	13
Registering and Scheduling Information .....	6	<b>Applying for Your License</b>	<b>14</b>
Online.....	6	Submitting an Application.....	14
By fax or mail.....	6	Resident producer application procedures .	14
By phone .....	7	Resident adjuster applicants .....	14
Reschedule and Cancellation.....	7	Nonresident Adjuster application procedures	14
If absent or late for your appointment .....	7	Renewal Dates .....	15
Test Centers .....	7	Continuing Education .....	15
Holidays.....	7	<b>Exam Content Outlines</b>	<b>16</b>
Emergency Closings .....	7	<b>Exam Registration Form</b>	<b>22</b>
Testing .....	8	<b>Credit Card Payment Form</b>	<b>23</b>
Accommodations .....	8		

# Introduction

## ***A Message from the Department***

This handbook provides you with information about the processes for taking an examination and becoming licensed by the New Hampshire Insurance Department. It also contains information that is useful **after** you become licensed. We suggest you keep this handbook for future reference. The Department has contracted with Prometric to conduct its examination program.

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

## ***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](http://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** Review this handbook thoroughly to determine any exams needed and other license requirements.
- 2** Schedule your exam. The easiest way to schedule is online at <http://www.prometric.com/newhampshire/insurance>
- 3** Prepare for your exam, using this bulletin and materials from other sources. The content outlines at the back of this guide are the basis for the exams.
- 4** Take the scheduled exam, bringing required identification to the test center. You will receive your results immediately after the exam. If you pass it, go on to step 5. If you do not pass, repeat steps 2 through 4.
- 5** Apply for your license through the Department. (See Applying for your license)



***To get answers not provided in this handbook***

**Visit our Website:** <http://www.prometric.com/newhampshire/insurance>

**Frequently Asked Questions are available:**

<https://www.prometric.com/en-us/clients/insurance/Documents/newhampshire/NHInsuranceExamFAQs.pdf>

**Direct applications and questions about licensure to:**

**State of New Hampshire Insurance Department**

License Division

21 South Fruit Street, Suite 14

Concord, NH 03301

Phone: 603.271.0203

Fax: 603.271.7029

Visit the Department's website at <http://www.nh.gov/insurance>

**Direct all questions and requests for information about exams to:**

**Prometric**

Website: [www.prometric.com/newhampshire/insurance](http://www.prometric.com/newhampshire/insurance)

Phone: 800.869.6603

Fax: 800. 347-9242

TDD User: 800.790.3926

# New Hampshire Licensing Requirements

This section describes:

- The licensing process.
- The types of licenses offered, including exam waivers and temporary licenses.
- Residency requirements.



**Note** Pre-licensing education courses are no longer required effective July 11, 2008.

New Hampshire statutes and regulations require that anyone who sells, solicits, or negotiates insurance, provides insurance advice for a fee or otherwise receives compensation for representing insurance to the public, be licensed.

The Department has a single producer licensing system. Producers may act as agents, brokers or consultants. To be an authorized agent for any company, an entity must be a licensed producer and the insurance company must register an agent appointment within 15 days of initiating business with a producer (RSA 402-J:14 Appointments and Authority).

Generally, if you are applying for a producer or adjuster license, you should:

- 1 Pass an exam to confirm that you have attained a minimum level of knowledge regarding the statutes and regulations affecting the insurance profession and the services you will sell or represent to the public.
- 2 Submit a completed license application and appropriate fees to the Department. (Further information can be found at: <http://www.nh.gov/insurance/producers/license.htm>)



**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.

## Types of Licenses

The following table shows the licenses available from the Department, the series number of the required exam and additional notes.

Producer License Line of Authority	Exam Series	Notes
Life	12-61 or 12-63	
Accident and Health	12-62 or 12-63	
Property and Casualty	12-64	
Variable Contracts		You must also pass FINRA Series 63, 66 or be a NH Registered Representative. You must supply your FINRA CRD number on the application for license and have a Life license.
Title	12-72	
Property	12-84	
Casualty	12-85	
Personal	12-86	
Credit	12-87	
Surplus		No exam, but P & C license required

<b>Adjuster License Line of Authority</b>	<b>Exam Series</b>	<b>Notes</b>
Property and Casualty	12-75	
Workers' Compensation	12-76	
<b>Public Adjuster License Line of Authority</b>	<b>Exam Series</b>	<b>Notes</b>
Public Adjuster	12-73	Nonresidents must take NH exam

**Exam Waivers**

If you have a CPCU designation and are applying for a Property and Casualty license, you only need to take and pass the New Hampshire Property and Casualty Insurance Laws and Regulations (12-81) exam or the New Hampshire Adjuster’s Property and Casualty Insurance Laws and Regulations (12-83) exam.

If you have a CLU designation and are applying for only a Life license, you need only take and pass the New Hampshire Life Insurance Laws and Regulations (12-78) exam; if you are applying for only an Accident and Health license, you only need to take and pass the New Hampshire Accident and Health Insurance Laws and Regulations (12-79) exam; or if you are applying only for the Life, Accident and Health license, you only need to take the New Hampshire Life, Accident and Health Insurance Laws and Regulations (12-80) exam.

**Temporary Licenses**

The Commissioner may issue a temporary license that will allow you to serve as a producer for up to six months without taking an examination. In general, temporary licenses are intended for use when extenuating circumstances exist that require a designee to substitute for the producer (e.g., death or induction into active military duty of an active agent or broker). The Commissioner may grant a temporary license if, in his opinion, such action would best serve the public interest. (For more information, please contact the Department.) Please refer to RSA 402-J:11.

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## ***Residency Requirements***

Requirements for licensing vary according to whether the applicant currently resides in New Hampshire or outside the state.

### **Residents**

Residents must successfully complete the appropriate examination for the license type and lines of authority sought, and submit the appropriate application and fees.

### **New Residents**

If you are a new resident of New Hampshire and have, within the past 90 days, held a producers license in another state, no exams are required. If you are applying for a Property & Casualty Adjuster license, you must successfully complete the New Hampshire Adjuster's Property and Casualty Insurance Laws and Regulations (12-83) exam. In all cases, you must relinquish the resident license from your previous state; obtain a clearance letter from your previous state (if issued) and submit it to the Department.

The clearance letter is a certification from the state indicating the line(s) for which you were licensed, the length of time that you were licensed, the date your license expired or was canceled, and the fact that your license was in good standing. Please contact the Department for further information.

The Laws and Regulations exams are not available for Workers' Compensation Adjusters or Public Adjusters.

### **Nonresidents**

If you are applying for a nonresident license and hold a similar license in your home state, you will not have to take an exam. If you are applying for an adjuster license, you will need to be licensed in your resident state, designated home state or have 6 months verifiable experience in the lines of authority that you are seeking in New Hampshire.



**Note** Nonresident individual producers and claims adjusters with resident or designated home state licenses are required to apply for original and renewal licenses online with the NAIC at the National Insurance Producer Registry at <http://www.nipr.com/>. Those claims adjusters without a resident or designated home state are required to apply through State Based Systems.

## 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.

**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:**

- 1** <http://www.prometric.com/newhampshire/insurance>.
- 2** Click on **Create or Login to Your Account** to register. You can immediately schedule your exam once you create your account or log in later to schedule your exam.
- 3** Click on **Schedule Your Test** and follow the prompts.

**Effective Monday, February 11<sup>th</sup>** candidates will be directed to a new Registration and Scheduling page within Prometric’s Candidate Management System. New candidates will now need to create a new profile before scheduling their exam. Candidates who have previously tested with Prometric, will receive a Welcome email which will contain a link for you to create your account. Your account will be linked to your Profile and you will be able to see your testing history.

**Important Note:** Every candidate will need to create a new account, but those with exiting profiles will need to use the Welcome email as a starting point. If a candidate creates a new profile without using that link, a duplicate profile will be created and could result in scheduling challenges.

### By fax or mail

You may **fax** the completed Exam Registration Form found at the end of this handbook to Prometric to (800) 347-9242. 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. including a Visa, MasterCard or American Express, company check, cashier's check or money order.

### By phone

If you are unable to schedule online, you may schedule the examination by calling (800) 869-6603 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.

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

### Reschedule and Cancellation

To reschedule your existing exam appointment, you must contact Prometric 24 hours prior to the exam appointment date in order to avoid forfeiting your exam fee.

To cancel your existing exam appointment, you must contact Prometric at least three (3) calendar days prior to your scheduled exam appointment in order to avoid forfeiting \$40 of your original 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 your examination 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/newhampshire/insurance> click on **Check appointment availability.**

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

### Holidays

Testing generally does not occur on federal holidays. Additional state holidays may be observed in the state where your 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.

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## **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>, 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 your exam and possibly save you money and time spent retaking it.

This section offers:

- Information about study materials.
- An overview of the exam content outlines.
- Practice Exams.

### Study Materials

Not all questions on the exams will necessarily be covered in your study materials. The content outlines are updated periodically, and outdated study materials may not be consistent with them. Where such discrepancies exist, the outlines take precedence. **Make sure your study materials cover the topics in the outlines.**

The Department does not specify an official study manual. You are free to use materials of your own choosing to prepare for the license exam. However, because of the number, the diversity of approach and the currency of other publications, **neither the Department nor Prometric lists or recommends study materials.**

### Content Outlines Overview

The license examination for each type of license consists of questions that test knowledge of topical areas listed in the content outline for that exam. An overview of each examination content outline appears in this bulletin. You can view a complete outline specific to your examination online at <http://www.prometric.com/newhampshire/insurance>. Click on **Review the test content outlines**.

Licenses for the major lines such as Life, Accident and Health, or Property and Casualty are attained by taking a comprehensive exam. Each exam will cover the New Hampshire statutes and general insurance principles sections, as well as the specific content for each line.



**Note** The results of the combination Life, Accident and Health examinations are reflected in one final score. You must pass the complete examination to qualify for a license.

### 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 testing center.
- Information about the types of questions.
- A guide to understanding your exam results.
- Information about appeals.

## Testing Process

Your exam will be administered by computer but you do not need any computer experience or typing skill to take your exam.

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

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

- Be government-issued (e.g., driver's license, state-issued identification card or military identification card).
- Contain **both** a current photo and your signature (if not you must present two identification cards: one with your photo and one with your signature).
- Have a name that exactly matches the name used to register for the exam (including designations such as "Jr." and "III").



**Important** Failure to provide appropriate identification at the time of the exam is considered a missed appointment. As a result, you must reschedule your appointment. If you cannot provide the identification listed above, contact Prometric **before** scheduling your 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 don't 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 ear plugs 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.

**Question types** 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 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 your exam, your score will be shown on the screen and you will receive a printed score report. The report indicates your overall score and grade, including the numerical percentage of questions answered correctly and whether you passed or failed.

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 about 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.

**Sample Score Report**

<b>Sample License Exam Score Report</b>			
<b>New Hampshire Producer's Life Examination</b>			
	Number of Questions	Number Correct	Percent Correct
Life Total Test Score	100	80	80%
Insurance Regulation	12	10	83%
General Insurance	8	7	88%
Life Insurance Basics	17	14	82%
Life Insurance Policies	10	8	80%
Life Insurance Provisions			
Options, and Riders	20	15	75%
Annuities	18	15	83%
Tax Considerations	10	7	70%
Qualified Plans	5	4	80%
Score: 80%			
Grade: Pass			
(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 different numbers of questions on the exam. Your total percentage score is computed by dividing the number of questions you answered correctly by the total number of questions in the exam. The total score is **not** computed by adding the section percentages and dividing by the total number of sections.

Prometric electronically notifies the Department of exam results within two business days of the exam date. Exam scores are confidential and will be revealed only to you and the Department.

**Duplicate score report.** You may call or write to Prometric to request a duplicate of your score report for a period of one year after an exam at no fee.

**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.
- Licensing fees and renewal information.
- Continuing education policies.

## Submitting an Application

After passing the appropriate license exam (if an exam is required), you will need to submit a number of items to the Department depending on the type of license you are seeking. Additional information on the requirements for submitting an application can be found at:

<http://www.nh.gov/insurance/producers/index.htm>

Current fees for all license types can be found at:

<http://www.nh.gov/insurance/producers/documents/licensefees.pdf>



**Note** All applications are to be submitted electronically through the National Insurance Producer Registry at: <http://www.nipr.com>

If you desire Variable authority, you must supply your CRD number issued by FINRA and hold a Life license.

### Resident producer application procedures

To qualify as a New Hampshire resident insurance producer, you must submit your application online at <http://www.nipr.com>:

- Complete the NAIC Uniform Application.
- Original passing exam results must be on file.
- The appropriate licensing fee.

### Resident adjuster applicants

To qualify as a New Hampshire resident insurance adjuster, you must submit your application online at <http://www.nipr.com/>:

- Complete the NAIC Uniform Application.
- The appropriate licensing fees.
- Original passing exam results must be on file.

### Nonresident Adjuster application procedures

If you are not a New Hampshire resident but hold one or more insurance licenses in your home resident state, you may qualify for a New Hampshire nonresident license. If you wish to apply for a New Hampshire nonresident producers license, you must apply electronically through the National Insurance Producer Registry, an affiliate of the NAIC at [www.nipr.com](http://www.nipr.com).

If you do not hold a license in your resident state and do not hold a license in any other state, you must apply electronically at the State Based Systems (SBS) site <https://sbs-nh.naic.org/Lion-Web/jsp/ext/login/UserVerification.jsp>.

Links to the electronic applications are also on the state's website at <http://www.nh.gov/insurance/producers/index.htm>

**Renewal Dates**

Producer expiration dates are based on birth month. Adjuster licenses expire October 1. Business entity (agency) licenses expire May 31.

License expiration dates will be the last day of the birth month that occurs at least 13 full months, but not more than 25 months, from the effective date of the license. Ensuing expiration dates will be every two years thereafter. Adjuster licenses expire on the second October 1 after issue and every two years thereafter.

The following chart gives an example of the new renewal dates for an individual producer whose birthday is in April:

Effective Date	Expiration Date	License Duration
04/01/17	04/30/18	License will be effective for exactly 13 Full months (April 1, 2017 – April 30, 2018)
04/02/17	04/30/19	License will be effective for more than 24 Full months, less than 25 Full months.
04/10/17	04/30/19	License will be effective for more than 24 Full months, less than 25 Full months.
07/10/17	04/30/19	License will be effective for more than 21 Full months, less than 22 Full months.
01/13/17	04/30/18	License will be effective for more than 15 Full months, less than 16 Full months.
04/05/17	04/30/19	License will be effective for more than 24 Full months, less than 25 Full months.

**Continuing Education**

On November 14, 2007, the Department began administering the Continuing Education (CE) program internally with assistance from NAIC partner, State Based Systems (SBS). The Department will approve courses, bank credits and calculate compliance.

All **resident producers** licensed for Life, Accident and Health, Property and Casualty, and Personal lines are required to satisfactorily complete 24 hours of CE credits in each renewal cycle, which should include at least three (but not more than 10) credits in ethics. All CE requirements must be completed 60 days prior to the expiration date of the license.

The New Hampshire Legislature has also approved CE requirements for resident and nonresident public adjusters. All **resident claims adjusters** must meet the requirement of 20 CE hours every two years; all **public adjusters** must meet the requirement of 15 CE hours every two years; and all **workers’ compensation adjusters** must complete 20 CE hours, of which at least 10 hours must be in workers’ compensation courses. **Nonresident public adjusters** are exempt from the CE requirement if they can prove compliance with their resident state’s substantially similar CE requirement.

As of January 1, 2011, nonresident claim adjusters are exempt from NH continuing education unless they have selected NH as their designated home state.



**Note** More information about the State of New Hampshire Continuing Education (CE) program can be found online at <http://www.nh.gov/insurance/producers/continuinged.htm>.

# Exam Content Outlines

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

For example, 10 percent means that 10 questions will be drawn on a 100-question exam and 15 will be drawn on a 150-question exam.

**An outline that includes more descriptive subsections for your exam is available online at <http://www.prometric.com/newhampshire/insurance>.**

## Producer's Life Insurance Series 12-61

**100 questions – 2 hour time limit  
Live Date: February 17, 2016**

### 1.0 Insurance Regulation 12%

- 1.1 Licensing
- 1.2 State regulation
- 1.3 Federal regulation

### 2.0 General Insurance 8%

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

### 3.0 Life Insurance Basics 17%

- 3.1 Insurable interest (408:2, 2-a)
- 3.2 Personal uses of life insurance
- 3.3 Determining amount of personal life insurance
- 3.4 Business uses of life insurance
- 3.5 Classes of life insurance policies
- 3.6 Premiums
- 3.7 Producer responsibilities
- 3.8 Individual underwriting by the insurer
- 3.9 Life Settlements (RSA 408-D, Ins.312)

### 4.0 Life Insurance Policies 10%

- 4.1 Term life insurance
- 4.2 Whole life insurance
- 4.3 Flexible premium policies
- 4.4 Specialized policies
- 4.5 Group life insurance

### 5.0 Life Insurance Policy Provisions, Options and Riders 20%

- 5.1 Standard provisions
- 5.2 Beneficiaries
- 5.3 Settlement options
- 5.4 Nonforfeiture options
- 5.5 Policy loan and withdrawal options
- 5.6 Dividend options
- 5.7 Disability riders
- 5.8 Accelerated (living) benefit provision/rider

- 5.9 Riders covering additional insureds
- 5.10 Riders affecting the death benefit amount

### 6.0 Annuities 18%

- 6.1 Annuity principles and concepts
  - Federal Law
  - DOMA
  - New Hampshire Law
  - Same Sex Marriage
  - Withdrawal of Bulletin INS 10-004-AB
- 6.2 Immediate versus deferred annuities
- 6.3 Annuity (benefit) payment options
- 6.4 Annuity products
- 6.5 Uses of annuities
- 6.6 Annuity Suitability (Ins.305)

### 7.0 Federal Tax Considerations for Life Insurance and Annuities 13%

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

### 8.0 Qualified Plans 2%

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

## Producer's Accident and Health Insurance Series 12-62

**100 questions – 2 hour time limit  
Live Date: February 17, 2016**

### 1.0 Insurance Regulation 16%

- 1.1 Licensing
- 1.2 State regulation
- 1.3 Federal regulation

### 2.0 General Insurance 13%

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

### 3.0 Health Insurance Basics 12%

- 3.1 Definitions of perils
- 3.2 Principal types of losses and benefits
- 3.3 Classes of health insurance policies
- 3.4 Limited policies
- 3.5 Common exclusions from coverage (415-A:5)
- 3.6 Producer responsibilities in individual health insurance
- 3.7 Individual underwriting by the insurer
- 3.8 Considerations in replacing health insurance (Reg 1901.07)
- 3.9 New Hampshire mandated provisions

### 4.0 Individual Health Insurance Policy General Provisions 9%

- 4.1 Required provisions
- 4.2 Other provisions
- 4.3 Other general provisions

### 5.0 Disability Income and Related Insurance 9%

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

### 6.0 Medical Plans 10%

- 6.1 Medical plan concepts
- 6.2 Types of providers and plans
- 6.3 Cost containment in health care delivery
- 6.4 New Hampshire requirements (individual and group)

- 6.5 HIPAA (Health Insurance Portability and Accountability Act) requirements
- 6.6 Patient Protection and Affordable Care Act

**7.0 Group Health Insurance 10%**

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

**8.0 Dental Insurance 2%**

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

**9.0 Insurance for Senior Citizens and Special Needs Individuals 13%**

- 9.1 Medicare
- 9.2 Medicare supplements
- 9.3 Other options for individuals with Medicare
- 9.4 Long-term care (LTC) insurance

**10.0 Federal Tax Considerations for Health Insurance 6%**

- 10.1 Personally-owned health insurance
- 10.2 Employer group health insurance
- 10.3 Medical expense coverage for sole proprietors and partners
- 10.4 Business disability insurance
- 10.5 ACA Tax implications and penalties

**Producer's Life, Accident and Health Insurance Series 12-63**

**150 questions – 2.5 hour time limit**  
**Live Date: February 17, 2016**

**1.0 Insurance Regulation 7%**

- 1.1 Licensing
- 1.2 State regulation
- 1.3 Federal regulation

**2.0 General Insurance 6%**

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

**3.0 Life Insurance Basics 10%**

- 3.1 Insurable interest (408:2, 2-a)

- 3.2 Personal uses of life insurance
- 3.3 Determining amount of personal life insurance
- 3.4 Business uses of life insurance
- 3.5 Classes of life insurance policies
- 3.6 Premiums
- 3.7 Producer responsibilities
- 3.8 Individual underwriting by the insurer

Medical Information Bureau (MIB)

- 3.9 Life Settlements

**4.0 Life Insurance Policies 6%**

- 4.1 Term life insurance
- 4.2 Whole life insurance
- 4.3 Flexible premium policies
- 4.4 Specialized policies
- 4.5 Group life insurance

**5.0 Life Insurance Policy Provisions, Options and Riders 11%**

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

**6.0 Annuities 10%**

- 6.1 Annuity principles and concepts
- 6.2 Immediate versus deferred annuities
  - Spousal continuation
  - Federal Law
  - DOMA
  - New Hampshire Law
  - Same sex marriage
  - Withdrawal of Bulletin
  - INS10-004-AB
- 6.3 Annuity (benefit) payment options
- 6.4 Annuity products
- 6.5 Uses of annuities
- 6.6 Annuity Suitability (Ins. 305)

**7.0 Federal Tax Considerations for Life Insurance and Annuities 7%**

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

- 7.6 Section 1035 exchanges

**8.0 Qualified Plans 2%**

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

**9.0 Health Insurance Basics 7%**

- 9.1 Definitions of perils
- 9.2 Principal types of losses and benefits
- 9.3 Classes of health insurance policies
- 9.4 Limited policies
- 9.5 Common exclusions from coverage (415-A:5)
- 9.6 Producer responsibilities in individual health insurance
- 9.7 Individual underwriting by the insurer
- 9.8 Considerations in replacing health insurance (Reg 1901.07)
- 9.9 New Hampshire mandated provisions

**10.0 Individual Health Insurance Policy General Provisions 5%**

- 10.1 Required provisions
- 10.2 Other provisions
- 10.3 Other general provisions

**11.0 Disability Income and Related Insurance 5%**

- 11.1 Qualifying for disability benefits
- 11.2 Individual disability income insurance
- 11.3 Unique aspects of individual disability underwriting
- 11.4 Group disability income insurance
- 11.5 Business disability insurance
- 11.6 Social Security disability
- 11.7 Workers compensation

**12.0 Medical Plans 6%**

- 12.1 Medical plan concepts
- 12.2 Types of providers and plans
- 12.3 Cost containment in health care delivery
- 12.4 New Hampshire requirements (individual and group)
- 12.5 HIPAA (Health Insurance Portability and Accountability Act) requirements
- 12.6 Patient Protection and Affordable Care Act

**13.0 Group Health Insurance 6%**

- 13.1 Characteristics of group insurance
- 13.2 Types of eligible groups
- 13.3 Marketing considerations
- 13.4 Employer group health insurance

- 13.5 Small employer group medical plans
- 13.6 Regulation of employer group insurance

**14.0 Dental Insurance 1%**

- 14.1 Types of dental treatment
- 14.2 Indemnity plans
- 14.3 Employer group dental expense

**15.0 Insurance for Senior Citizens and Special Needs Individuals 7%**

- 15.1 Medicare
- 15.2 Medicare supplements
- 15.3 Other options for individuals with Medicare
- 15.4 Long-term care (LTC) insurance

**16.0 Federal Tax Considerations for Health Insurance 4%**

- 16.1 Personally-owned health insurance
- 16.2 Employer group health insurance
- 16.3 Medical expense coverage for sole proprietors and partners
- 16.4 Business disability insurance
- 16.5 ACA Tax Implications

**Producer's Property and Casualty Insurance Series 12-64**

**150 questions – 2.5 hour time limit  
Live Date: February 17, 2016**

**1.0 Insurance Regulation 13%**

- 1.1 Licensing
- 1.2 State regulation
- 1.3 Federal regulation

**2.0 General Insurance 11%**

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

**3.0 Property and Casualty Insurance Basics 14%**

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

**4.0 Dwelling ('02) Policy 4%**

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

**5.0 Homeowners ('11) Policy 12%**

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

**6.0 Auto Insurance 14%**

- 6.1 Laws
- 6.2 Personal ('05) auto policy
- 6.3 Commercial auto ('10)

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

- 7.1 Components of a commercial policy
- 7.2 Commercial general liability ('07)
- 7.3 Commercial property ('07)
- 7.4 Commercial crime ('06)
- 7.5 Commercial inland marine
- 7.6 Equipment breakdown ('11)
- 7.7 Farm coverage ('03 Property) ('06 Liability)

**8.0 Businessowners ('10) Policy 8%**

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

**9.0 Workers Compensation Insurance 7%**

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

**10.0 Other Coverages and Options 7%**

- 10.1 Umbrella/excess liability policies
- 10.2 Specialty liability insurance
- 10.3 Surplus lines
- 10.4 Surety bonds
- 10.5 Aviation insurance
- 10.6 Ocean marine insurance
- 10.7 National Flood Insurance Program
- 10.8 Other policies
- 10.9 Residual markets

**Producer's Title Insurance Series 12-72**

**100 questions – 2 hour time limit  
Live Date: February 17, 2016**

**1.0 Insurance Regulation 8%**

- 1.1 Licensing
- 1.2 State regulation
- 1.3 Federal regulation

**2.0 General Insurance 8%**

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

**3.0 Real Property 28%**

- 3.1 Concepts, principles and practices
- 3.2 Acquisition and transfer of real property
- 3.3 Legal descriptions
- 3.4 Escrow principles
- 3.5 Recording

**4.0 Title Insurance 33%**

- 4.1 Title insurance principles
- 4.2 Title searching techniques

**5.0 Title Exceptions and Procedures for Clearing Title 23%**

- 5.1 Principles and concepts
- 5.2 Special problem areas and concerns
- 5.3 Principles of clearing title
- 5.4 Settlement or closing procedures

**Public Adjuster's Exam Series 12-73**

**100 questions – 2 hour time limit  
Live Date: February 17, 2016**

**1.0 Insurance Regulation 9%**

- 1.1 Licensing requirements
- 1.2 Maintenance and duration
- 1.3 Disciplinary actions
- 1.4 Claim settlement laws and regulations (407:12-15; 417:4(XV); Reg 1002.01-.20)
- 1.5 Federal regulation
- 1.6 Records Retention (400-B)

**2.0 Insurance Basics 20%**

- 2.1 Contracts
- 2.2 Insurance principles and concepts
- 2.3 Policy structure
- 2.4 Common policy provisions
- 2.5 New Hampshire laws, regulations and required provisions

**3.0 Adjusting Losses 26%**

- 3.1 Role of the adjuster
- 3.2 Claim reporting
- 3.3 Property losses

3.4 Claims adjustment procedures

**4.0 Dwelling ('02) Policy 5%**

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

**5.0 Homeowners ('11) Policy 15%**

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

**6.0 Commercial Package Policy (CPP) 10%**

- 6.1 Components of a commercial policy
- 6.2 Commercial property ('07)
- 6.3 Commercial inland marine
- 6.4 Equipment breakdown ('11)
- 6.5 Farm coverage

**7.0 Businessowners ('10) Policy 15%**

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

**Adjuster's Property and Casualty Insurance Series 12-75**

**150 questions – 2.5 hour time limit  
Live Date: February 17, 2016**

**1.0 Insurance Regulation 7%**

- 1.1 Licensing requirements (402-B:1)
- 1.2 Maintenance and duration
- 1.3 Disciplinary actions
- 1.4 Claim settlement laws and regulations (407:12-15; 417:4(XV); Reg 1002.01-.20)
- 1.5 Federal regulation
- 1.6 Records Retention (400-B)

**2.0 Insurance Basics 22%**

- 2.1 Contracts
- 2.2 Insurance principles and concepts
- 2.3 Policy structure
- 2.4 Common policy provisions
- 2.5 New Hampshire laws, regulations and required provisions

**3.0 Adjusting Losses 22%**

- 3.1 Role of the adjuster
- 3.2 Claim reporting
- 3.3 Property losses
- 3.4 Liability losses
- 3.5 Coverage problems
- 3.6 Claims adjustment procedures

**4.0 Dwelling ('02) Policy 2%**

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

**5.0 Homeowners ('11) Policy 14%**

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

**6.0 Auto Insurance 25%**

- 6.1 Laws
- 6.2 Personal ('05) auto policy
- 6.3 Commercial auto ('10)

**7.0 Commercial Package Policy (CPP) 5%**

- 7.1 Components of a commercial policy
- 7.2 Commercial general liability ('07)
- 7.3 Commercial property ('07)
- 7.4 Commercial crime ('06)
- 7.5 Commercial inland marine
- 7.6 Equipment breakdown ('11)
- 7.7 Farm coverage

**8.0 Businessowners ('10) Policy 3%**

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

**Adjuster's Workers Compensation Insurance Series 12-76**

**50 questions – 1 hour time limit  
Live Date: February 17, 2016**

**1.0 Insurance Regulation 9%**

- 1.1 Licensing requirements
- 1.2 Maintenance and duration
- 1.3 Disciplinary actions
- 1.4 Claim settlement laws and regulations (417:4(XV); RL 281-A:42)

**2.0 Workers Compensation Insurance 75%**

- 2.1 Workers compensation law
- 2.2 Workers compensation and employers liability insurance policy

**3.0 Investigation and Evaluation 16%**

- 3.1 Role of the adjuster
- 3.2 Compensability
- 3.3 Documentation
- 3.4 Medical determination

**Life Insurance Laws and Regulations Series 12-78**

**40 questions – 1 hour time limit  
Live Date: February 17, 2016**

**1.0 Insurance Regulation 25%**

- 1.1 Licensing
- 1.2 State regulation
- 1.3 Federal regulation

**2.0 Laws and Regulations Pertaining to Life Insurance and Annuities 75%**

- 2.1 Producer responsibilities
- 2.2 Individual underwriting by the insurer
- 2.3 Individual life insurance policy provisions
- 2.4 Group life insurance

**Accident and Health Insurance Laws and Regulations Series 12-79**

**40 questions – 1 hour time limit  
Live Date: February 17, 2016**

**1.0 Insurance Regulation 25%**

- 1.1 Licensing
- 1.2 State regulation
- 1.3 Federal regulation

**2.0 Laws and Regulations Pertaining to Accident and Health Insurance 75%**

- 2.1 Producer responsibilities in individual health insurance
- 2.2 Individual health insurance provisions
- 2.3 New Hampshire requirements (individual and group)
- 2.4 Group health insurance
- 2.5 Small employer group medical plans
- 2.6 Medicare supplement policies
- 2.7 Long-term care (LTC) policies (3600)
- 2.8 New Hampshire mandated provisions

**Life, Accident and Health Insurance Laws and Regulations Series 12-80**

**40 questions – 1 hour time limit**  
**Live Date: February 17, 2016**

- 1.0 Insurance Regulation 14%**
- 1.1 Licensing
  - 1.2 State regulation
  - 1.3 Federal regulation

- 2.0 Laws and Regulations Pertaining to Life Insurance and Annuities 43%**
- 2.1 Producer responsibilities
  - 2.2 Individual underwriting by the insurer
  - 2.3 Individual life insurance policy provisions
  - 2.4 Group life insurance

- 3.0 Laws and Regulations Pertaining to Accident and Health Insurance 43%**
- 3.1 Producer responsibilities in individual health insurance
  - 3.2 Individual health insurance provisions
  - 3.3 New Hampshire requirements (individual and group)
  - 3.4 Group health insurance
  - 3.5 Small employer group medical plans
  - 3.6 Medicare supplement policies
  - 3.7 Long-term care (LTC) policies (3600)
  - 3.8 New Hampshire mandated provisions

**Property and Casualty Insurance Laws and Regulations Series 12-81**

**40 questions – 1 hour time limit**  
**Live Date: February 17, 2016**

- 1.0 Insurance Regulation 25%**
- 1.1 Licensing
  - 1.2 State regulation
  - 1.3 Federal regulation

- 2.0 Laws and Regulations Pertaining to Property and Casualty Insurance 75%**
- 2.1 New Hampshire laws, regulations and required provisions
  - 2.2 Auto insurance
  - 2.3 New Hampshire Workers Compensation Law (RSA Ch 281-A)

**Property and Casualty Insurance Laws and Regulations Series 12-83**

**40 questions – 1 hour time limit**  
**Live Date: February 17, 2016**

- 1.0 Insurance Regulation 25%**
- 1.1 Licensing requirements
  - 1.2 Maintenance and duration
  - 1.3 Disciplinary actions
  - 1.4 Claim settlement laws and regulations (407:12-15; 417:4(XV); Reg 1002.01-.20)
  - 1.5 Federal regulation

- 2.0 Laws and Regulations Pertaining to Property and Casualty Insurance 75%**
- 2.1 New Hampshire laws, regulations and required provisions
  - 2.2 Auto insurance

**Producer's Property Insurance Series 12-84**

**100 questions – 2 hour time limit**  
**Live Date: February 17, 2016**

- 1.0 Insurance Regulation 9%**
- 1.1 Licensing
  - 1.2 State regulation
  - 1.3 Federal regulation

- 2.0 General Insurance 12%**
- 2.1 Concepts
  - 2.2 Insurers
  - 2.3 Producers and general rules of agency
  - 2.4 Contracts

- 3.0 Property Insurance Basics 21%**
- 3.1 Principles and concepts
  - 3.2 Policy structure
  - 3.3 Common policy provisions
  - 3.4 New Hampshire laws, regulations and required provisions

- 4.0 Dwelling ('02) Policy 9%**
- 4.1 Characteristics and purpose
  - 4.2 Coverage forms — Perils insured against
  - 4.3 Property coverages
  - 4.4 General exclusions
  - 4.5 Conditions

- 4.6 Selected endorsements
- 5.0 Homeowners ('11) Policy 19%**
- 5.1 Coverage forms
  - 5.2 Definitions
  - 5.3 Section I — Property coverages
  - 5.4 Perils insured against
  - 5.5 Exclusions
  - 5.6 Conditions
  - 5.7 Selected endorsements

- 6.0 Commercial Package Policy (CPP) 14%**
- 6.1 Components of a commercial policy
  - 6.2 Commercial property ('07)
  - 6.3 Commercial inland marine
  - 6.4 Equipment breakdown ('11)
  - 6.5 Farm coverage

- 7.0 Businessowners ('10) Policy 11%**
- 7.1 Characteristics and purpose
  - 7.2 Businessowners Section I — Property
  - 7.3 Businessowners Section III — Common Policy Conditions
  - 7.4 Selected endorsements

- 8.0 Other Coverages and Options 5%**
- 8.1 Aviation insurance
  - 8.2 Ocean marine insurance
  - 8.3 National Flood Insurance Program
  - 8.4 Other policies
  - 8.5 Residual markets

**Producer's Casualty Insurance Series 12-85**

**100 questions – 2 hour time limit**  
**Live Date: February 17, 2016**

- 1.0 Insurance Regulation 8%**
- 1.1 Licensing
  - 1.2 State regulation
  - 1.3 Federal regulation

- 2.0 General Insurance 8%**
- 2.1 Concepts
  - 2.2 Insurers
  - 2.3 Producers and general rules of agency
  - 2.4 Contracts

- 3.0 Casualty Insurance Basics 17%**
- 3.1 Principles and concepts
  - 3.2 Policy structure
  - 3.3 Common policy provisions
  - 3.4 New Hampshire laws, regulations and required provisions

**4.0 Homeowners ('11) Policy 15%**

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

**5.0 Auto Insurance 17%**

- 5.1 Laws
- 5.2 Personal ('05) auto policy
- 5.3 Commercial auto ('10)

**6.0 Commercial Package Policy (CPP) 10%**

- 6.1 Components of a commercial policy
- 6.2 Commercial general liability ('07)
- 6.3 Commercial crime ('06)
- 6.4 Farm Coverage

**7.0 Businessowners ('10) Policy 10%**

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

**8.0 Workers Compensation Insurance 10%**

- 8.1 Workers compensation law
- 8.2 Workers compensation and employers liability insurance policy
- 8.3 Premium computation
- 8.4 Other source of coverages

**9.0 Other Coverages and Options 5%**

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

**Producer's Personal Lines Insurance Series 12-86**

**100 questions – 2 hour time limit  
Live Date: February 17, 2016**

**1.0 Insurance Regulation 11%**

- 1.1 Licensing
- 1.2 State regulation
- 1.3 Federal regulation

**2.0 General Insurance 11%**

- 2.1 Concepts
- 2.2 Insurers

- 2.3 Producers and general rules of agency
- 2.4 Contracts

**3.0 Property and Casualty Insurance Basics 17%**

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

**4.0 Dwelling ('02) Policy 10%**

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

**5.0 Homeowners ('11) Policy 22%**

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

**6.0 Auto Insurance 22%**

- 6.1 Laws
- 6.2 Personal ('05) auto policy

**7.0 Other Coverages and Options 7%**

- 7.1 Umbrella/excess liability policies
- 7.2 National Flood Insurance Program
- 7.3 Other policies

**Producer's Examination for Credit Series 12-87**

**60 questions – 1 hour time limit  
Live Date: February 17, 2016**

**1.0 Insurance Regulation 10%**

- 1.1 Licensing
- 1.2 State regulation
- 1.3 Federal regulation

**2.0 General Insurance 9%**

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

**3.0 Consumer Credit Insurance Basics 40%**

- 3.1 Nature of consumer credit insurance
- 3.2 Coverage characteristics

- 3.3 Regulation

**4.0 Types of Consumer Credit Insurance 41%**

- 4.1 Credit life insurance
- 4.2 Credit disability insurance
- 4.3 Credit involuntary unemployment insurance
- 4.4 Other credit insurance

# Exam Registration Form

## New Hampshire Insurance Examinations



To conveniently register online, please go to <http://www.prometric.com/newhampshire/insurance>.

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

Last Name	First Name	Middle Name	
Residence Address (Your address of legal residence is required)			Date of Birth
City	State	ZIP Code	Daytime Phone Number (including area code) (        )
Employer (insurance company, if known)			Evening Phone Number (including area code) (        )
E-mail address (applications without an email address may experience delays)			Fax Number (including area code) (        )

Series	Exam Title	Exam Fee	Total
12-61	Producer's Life Insurance	\$50	\$
12-62	Producer's Accident and Health Insurance	\$50	\$
12-63	Producer's Life, Accident and Health Insurance	\$65	\$
12-64	Producer's Property and Casualty Insurance	\$65	\$
12-72	Producer's Title Insurance	\$50	\$
12-73	Public Adjuster	\$50	\$
12-75	Adjuster's Property and Casualty Insurance	\$65	\$
12-76	Adjuster's Workers' Compensation Insurance	\$50	\$
12-78	New Hampshire Life Insurance Laws and Regulations	\$50	\$
12-79	New Hampshire Accident and Health Insurance Laws and Regulations	\$50	\$
12-80	New Hampshire Life, Accident and Health Insurance Laws and Regulations	\$50	\$
12-81	New Hampshire Property and Casualty Insurance Laws and Regulations	\$50	\$
12-83	New Hampshire Adjuster's Property and Casualty Insurance Laws and Regulations	\$50	\$
12-84	Producer's Property Insurance	\$50	\$
12-85	Producer's Casualty Insurance	\$50	\$
12-86	Producer's Personal Lines Insurance	\$50	\$
12-87	Producer's Credit	\$50	\$
		<b>Total Fee</b>	\$

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.** Once you have registered for your exam, you can schedule your exam appointment online or by phone.

**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: NH Insurance Exam Registration**  
**7941 Corporate Drive**  
**Nottingham, MD 21236**

# Credit Card Payment Form



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

Card Type (Check One)

- MasterCard     Visa     American Express

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