



MASSACHUSETTS

Division of Insurance

Licensing Information Handbook

Effective as of October 1, 2019

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

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Providing License Examinations for the Commonwealth of Massachusetts

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Introduction

A Message from the Division

This handbook provides you with information about the examination 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.
- 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:

https://www.prometric.com/en-

us/clients/insurance/Documents/massachusetts/MAInsuranceExamFAQs.pdf

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.

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

- 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:

- 1 www.prometric.com/massachusetts/insurance.
- 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).

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 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.



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 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 <u>and</u> 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.

Testing Process

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.

- 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

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

Format 1 – Direct question

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.

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.

Sample score report

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

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 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 (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 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 as incomplete applications will not be processed. Fees are nonrefundable.

The following tables show the required documentation for each licensure:

Producer Documents

- The Division accepts the following NAIC Uniform Producer Application forms & new online licensing processes:
 - NIPR Gateway at www.nipr.com for new Resident and Non-Resident Individual Producers
 - The Uniform Application for Resident and Non-Resident Business Entity Insurance Producer.
 - The Renewal/Continuation Application for Resident and Non-Resident Individual Insurance Producer.
 - The Renewal/Continuation Application for Resident and Non-Resident Business Entity Insurance Producer.
 - Renewing Individual and Business Entity producers may renew online at www.mass.gov/ocabr/licensee/license-types/insurance/individual-and-business-entity-licensing/ and at www.nipr.com
- ² "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.
- Documentation relative to background questions, if applicable or if applying online via NIPR; you may submit documents to NIPR's document warehouse.
- 4 Original test score report for any new line of authority you wish to add onto your license.
- 5 Documentation relative to exempt status, if applicable.



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 Apply for a new Individual Producer license via NIPR at www.nipr.com. "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) Documentation relative to background questions, if applicable Documentation relative to legally blind exempt status, if applicable Fees will be collected online at 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

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



Continuing Education

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

The requirements are as follows:

- **60 hours** of instruction 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

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.



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.

Massachusetts Producer's **Examination for**

Life Insurance

Series 16-51

100 questions (plus 5 unscored items) -2-hour time limit Live Date August 25, 2019

1.0 Insurance Regulation 8% (8 Items)

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, 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, 177O) 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; 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)

insurance practices

Unfair or deceptive

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 6% (6 Items)

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/misr epresentations Warranties

3.0 Life Insurance Basics 20% (20 Items)

Fraud

Concealment

Waiver and estoppel

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 Needs approach Types of information gathered Determining lumpsum 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

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) 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

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% (15 Item)

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
Graded premium
Modified life
Interest sensitive
Equity index (Bulletin 9817)

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 (individual versus group)

5.0 Life Insurance Policy Provisions, Options and Riders 24% (24 Items)

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 andwithdrawal options Cash loans (175:142)

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

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

premium/waiver of

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 14% (14 Items)

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
(Bul 98-17)
Market value adjusted
annuities (modified

(175:132FGH) **6.5 Uses of annuities**

Variable annuities

Long term care riders (Reg 65.00) Lump-sum settlements

quaranteed annuities)



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% (7 Items)

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 nonqualified 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% (6 Items)

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)

Massachusetts Producer's

Examination for Accident and Health or Sickness Insurance

Series 16-52

100 questions plus 5 unscored items) –
2-hour time limit
Live Date August 25, 2019

1.0 Insurance Regulation 9% (9 Items)

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 (175:1620) 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, 177O) 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; 176M:4) Policy forms (175:2B, 192) Examination of books and records (175:4)Producer appointments (175:162S) Termination of producer

Items)

Methods of handling risk

Avoidance

Retention

Reduction

Sharing

Transfer



Elements of insurable appointment (175:162T) risks Producer regulation Adverse selection (11 Items) Impersonation Law of large numbers (175:175) Reinsurance Larceny (175:176) 2.2 Insurers Types of insurers Unlicensed persons compensation Stock companies Sickness (175:177)Mutual companies Unfair or deceptive Fraternal benefit insurance practices societies Misrepresentation Risk retention and (175:181, 186; risk purchasing 176D:3(1), (11)) groups disability False advertising Self-insurance (175:181; groups 176D:3(1),(2)) Private versus Defamation of government insurers Admitted versus insurer care (176D:3(3)) nonadmitted insurers 3.3 Classes of health Boycott, coercion and Domestic, foreign and intimidation alien insurers (176D:3(4), 3A) Financial status False financial (independent rating statements services) Marketing (distribution) (176D:3(5))Failure to maintain systems 2.3 Producers and general complaint record (176D:3(10)) rules of agency Unfair discrimination Insurer as principal (176D:3(7))Producer/insurer Unfair claims relationship settlement Authority and powers of producers practices Limited benefits (176D:3(9)) Express Rebating (175:182-Implied insured 184; 176D:3(8)) **Apparent** Responsibilities to the Insurance fraud regulation (175:170, applicant/insured 181; 176D:3) 2.4 Contracts Insurance Information Elements of a legal and Privacy Protection contract (175I)Offer and acceptance 1.3 Federal regulation Consideration Fair Credit Reporting Act Competent parties (15 USC 1681-1681d) Legal purpose Fraud and false Distinct characteristics of statements including an insurance contract 1033 waiver (18 USC Contract of adhesion Dental 1033, 1034) Aleatory contract Personal contract Conditional contract supplements 2.0 General Insurance 8% (8 Legal interpretations 3.5 Common nonaffecting contracts Ambiguities in a 2.1 Concepts contract of Risk management key Government plans adhesion terms Reasonable Risk (MSAs) expectations Exposure Indemnity Hazard Utmost good faith Peril Representations/misr Loss

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

3.2 Principal types of accident, health or sickness insurance losses and benefits

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

Required notice to Types of limited policies Accidental death or

dismemberment Specified (dread) disease Hospital indemnity (income) Credit disability Blanket insurance (teams, passengers, other) Prescription drugs Vision care Medicare

insurance exclusions from coverage

Medical savings accounts Definition Eligibility Contribution limits Health Savings Accounts (HSAs) Massachusetts child

program 3.6 Producer

responsibilities in individual accident,

health insurance

epresentations

Waiver and estoppel

. Warranties

Fraud

Concealment



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 largegroup health insurance policies only: nature and purpose Disclosure of information about individuals (175:108E; Reg À2.09)

errors/omissions
3.7 Individual
underwriting by the
insurer for

Application

procedures

Common situations for

Requirements at

delivery of policy

accident/sickness policies only

Underwriting criteria
Sources of underwriting
information
Application

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

Classification of risks
Preferred
Standard

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% (8 Items)

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

Dasis (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 suspense
provision

5.0 Disability Income and Related Insurance 8% (8 Items)

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

feature
Coordination with social
insurance and workers
compensation benefits

Waiver of premium

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) rider

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



(nondisabling injury) Refund provisions Return of premium Cash surrender value 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 Health Insurance Plans

20% (20 Items)

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/custo mary 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 smallgroup health insurance) 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

General characteristics Preventive care services Primary care physician versus

referral (specialty) physician Emergency care

Hospital services
Other basic services

Insured preferred provider plans General

characteristics Preventive care services - Open

panel
Applicability (Reg 51.03)

Nature and purpose PCP referral

(gatekeeper PPO) vs. nongatekeeper PPO

Indemnity plan features

6.3 Cost containment in health care delivery

Cost-saving services Cost Transparency Tools 1760:23, Bulletin 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
and 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(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:8B;176G:4)
Coverage of adopted children (175:47C; 176A:8B; 176B:4C; 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, 1764:8A M.G.L.C

176A:8A, M.G.L. c. 176B:4A 176G:4M -Bulletin 2013-02

7.0 Large Group Health Insurance 15% (15 Items)

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
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)
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

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

66.05, 66.08)

Definition of small employer (176J:1; Reg 66.04) Benefit plans offered Availability and eligibility rating rules (Reg 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

Civil Rights
Act/Pregnancy
Discrimination Act
Applicability
Guidelines
Relationship with
Medicare
Medicare secondary
rules
Medicare carve-outs
and supplements

8.0 Dental Insurance 2% (2 Items)

8.1 Types of dental treatment

Diagnostic and preventive Restorative

8.2 Indemnity plans

Choice of providers
Scheduled versus
nonscheduled plans
Benefit categories
Diagnostic/preventiv
e services
Basic services
Major services
Deductibles and
coinsurance
Combination plans
Exclusions
Limitations
Predetermination of

8.3 Employer group dental expense

benefits

Integrated deductibles versus stand-alone plans Minimizing adverse selection

9.0 Insurance for Senior Citizens and Special Needs Individuals 15% (15 Items)

9.1 Medicare

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

Individual eligibility
requirements
Enrollment
Coverages and costsharing 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)
Standardized Medicare
supplement plans (Reg 71.08)
Core benefits,
Supplement 1

Core benefits,
Supplement 1
(Reg 71.90 Appen
A, 71.91 Appen B,
71.92 Appen C)
Additional benefits
Massachusetts

regulations and required provisions Advertising (Reg 71.17) Standards for marketing (Reg

71.16)
Permitted
compensation
(Reg 71.18)

Appropriateness of recommended purchase and excessive insurance (Req

71.15)
Required disclosure provisions (Reg 40.15, 71.13)

Reporting of multiple policies (Reg 71.19)

Buyer's guide (Reg 40.15, 71.13) Right to return (Reg 71.13)

Replacement (Reg 71.13) Benefit standards

(Reg 71.08) Pre-existing conditions (Reg 176K:3(b))

Renewability (Reg 71.07) Outline of coverage

(Reg 71.13, 71.98 Appen F)

9.3 Other options for individuals with Medicare

Insurance



	Employer group health	
	plans	
	Disabled employees	
	Employees with	10.0 Federal
	kidney failure Individuals age 65 or	for Health In
	older	Items)
	MassHealth (RL Title XVII	10.1 Pe
	118E:9A)	he
	Eligibility	Disa
	Benefits (2)	in
9.4	Long-term care (LTC)	Med
	insurance (211 CMR	in
	65.00)	Lon
	Eligibility for benefits	10.2 Er
	Levels of care	_ he
	Home health care	Disa
	(Reg 65.05(2)(c), 65.06(3))	Lī
	Assisted living care	Ben Med
	Adult day care	e>
	Respite care	Lon
	Benefit periods	Acci
	Benefit amounts	di
	Optional benefits	10.3 M
	Guarantee of	CO
	insurability	pr
	Return of premium Qualified LTC plans	ar
	Exclusions (Reg	10.4 P
	65.05(3))	10.4 Bւ in
	Underwriting	Key
	considerations	in
	Massachusetts	Buy
	regulations and	,
	required provisions	
	Standards for	
	marketing (Reg	
	65.08) Suitability of	Massachu
	recommended	Examinat I
	purchase (Reg	
	65.09(4)(b))	Se
	Your Options for	100 question
	Financing Long-	100 question
	Term Care (Reg	2-ho
	65.09(3)(a))	Live Date
	Outline of coverage (Reg 65.09(3)(c),	Live Date
	101)	
	Non-forfeiture benefit	1.0 Incurrent
	offer (Reg	1.0 Insurance (10 Items)
	65.06(2))	
	Required disclosure	1.1 Lice
	provisions (Reg	Prod
	65.09)	Тур
	Right to return (Reg	
	65.101(5))	
	Policy illustration (Reg 65.09(3)(b),	
	(Keg 03.09(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)

Tax Considerations surance 4% (4

ersonally-owned ealth insurance

ability income surance dical expense surance g-term care insurance

mployer group ealth insurance

ability income (STD, TD) efits subject to FICA dical and dental xpense g-term care insurance idental death and ismemberment

edical expense verage for sole oprietors, partners nd limited liability orporations

usiness disability surance

person disability come -sell policy

setts Producer's tion for Property nsurance

ries 16-53

ns (plus 5 unscored items) – ur time limit August 25, 2019

ce Regulation 10%

ensing

cess (175:162G-X) es 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, 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, 177O) 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; 176M:4) Policy forms (175:2B, 191, 192) Examination of books and records

(175:4)



Producer	Retention	Fraud
appointments	Sharing	Waiver and estoppel
(175:162S)	Reduction	Traiter and escopper
Termination of	Transfer	
producer	Elements of insurable	3.0 Property Insurance Basics
appointment	risks	20% (20 Items)
(175:162T)	Adverse selection	3.1 Principles and
Producer regulation	Law of large numbers	concepts
Impersonation	Reinsurance	Insurable interest
(175:175)	2.2 Insurers	Underwriting
Larceny (175:176)	Types of insurers	Function
Unlicensed persons	Stock companies	Expense ratio,
compensation	Mutual companies	combined ratio
(175:177) Unfair or deceptive	Fraternal benefit societies	Loss ratio
insurance practices	Risk retention and	Rates
Misrepresentation	risk purchasing	Types Loss costs
(175:181, 186;	groups	Components
176D:3(1), (11))	Self-insurance	Hazards
False advertising	groups	Physical
(175:181;	Private versus	Moral
176D:3(1),(2))	government insurers	Morale
Defamation of	Admitted versus	Causes of loss (perils)
insurer	nonadmitted insurers	Named perils versus
(176D:3(3))	Domestic, foreign and	special (open) perils
Boycott, coercion and	alien insurers	Direct loss
intimidation	Financial status	Consequential or indirect
(176D:3(4), 3A) False financial	(independent rating services)	loss
statements	Marketing (distribution)	Blanket versus specific
(176D:3(5))	systems	insurance Basic types of
Failure to maintain	2.3 Producers and general	construction
complaint record	rules of agency	Loss valuation
(176D:3(10))	Insurer as principal	Actual cash value
Unfair discrimination	Producer/insurer	Replacement cost
(176D:3(7))	relationship	Functional
Unfair claims	Authority and powers of	replacement cost
settlement	producers	Market value
practices	Express	Agreed value
(176D:3(9)) Rebating (175:182–	Implied Apparent	Stated amount
184; 176D:3(8))	Responsibilities to the	Valued policy
Insurance fraud	applicant/insured	3.2 Policy structure Declarations
regulation (175:170,	2.4 Contracts	Definitions
181; 176D:3)	Elements of a legal	Insuring agreement or
Insurance Information	contract	clause
and Privacy Protection	Offer and acceptance	Additional/supplementary
(175I)	Consideration	coverage
1.3 Federal regulation	Competent parties	Conditions
Fair Credit Reporting Act	Legal purpose	Exclusions
(15 USC 1681–1681d)	Distinct characteristics of	Endorsements
Fraud and false statements including	an insurance contract Contract of adhesion	3.3 Common policy
1033 waiver (18 USC	Aleatory contract	provisions Insureds — named, first
1033, 1034)	Personal contract	named, additional
,,	Conditional contract	Policy period
	Legal interpretations	Policy territory
2.0 General Insurance 10%	affecting contracts	Cancellation and
(10 Items)	Ambiguities in a	nonrenewal
2.1 Concepts	contract of	Deductibles
Risk management key	adhesion	Other insurance
terms	Reasonable	Nonconcurrency
Risk	expectations Indomnity	Primary and excess
Exposure	Indemnity Utmost good faith	Pro rata share
Hazard Poril	Representations/misr	Policy limits
Peril Loss	epresentations	Restoration/nonreduction of limits
Methods of handling risk	Warranties	Coinsurance
Avoidance	Concealment	Vacancy or unoccupancy
		-,



Named insured provisions Duties after loss Assignment Abandonment Insurer provisions Liberalization Subrogation Salvage Claim settlement options Third-party provisions Standard mortgage clause Loss payable clause No benefit to the bailee

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) Appraisal (175:99) Federal Terrorism Insurance Program (15 USC 6701; Public Law 107-297, 109-144, 110-160)

4.0 Dwelling Policy 4% (4 Items)

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 Policy — Section I 17% (17 Items)

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 Perils insured against

5.5 Exclusions

Lead paint liability abatement (211 CMR 131.00)

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) Identity fraud expense (HO 04 55) Scheduled personal property (HO 04 61) Personal property replacement cost (HO 04 90) Home day care (HO 04 97)

6.0 Auto Insurance 13% (13 Items)

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 Garage Truckers Coverage form sections Covered autos 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
insured and loss
payee —

payee — Massachusetts (MM 20 26)

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

7.1 Components of a commercial policy

Common policy declarations Common policy conditions Interline endorsements One or more coverage parts

7.2 Commercial property

Commercial property
conditions form
Coverage forms
Building and personal
property
Condominium
association
Condominium
commercial unitowners
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

Bailee's customer
Commercial articles
Contractors
equipment floater
Electronic data
processing
Equipment dealers
Installation floater
Jewelers block
Signs
Valuable papers and
records

records
Transportation coverages
Common carrier
cargo liability
Motor truck cargo
forms
Transit coverage

forms 7.4 Equipment breakdown

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

7.5 Farm coverage

Farm property coverage form

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 Policy — Property 11% (11 Items)

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% (5 Items)

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 (plus 5 unscored items) –
2-hour time limit
Live Date August 25, 2019

1.0 Insurance Regulation 10% (10 Items)

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, 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,	practices	Express
suspension,	(176D:3(9))	Implied
revocation, refusal	Rebating (175:182-	Apparent
,	_ ` `	• •
to issue or renew	184; 176D:3(8))	Responsibilities to the
(175:162R, 177B;	Insurance fraud	applicant/insured
176D:7, 10;	regulation (175:170,	2.4 Contracts
30A:13)	181; 176D:3)	
		Elements of a legal
Penalties and fines	Insurance Information	contract
(175:162R(b-e),	and Privacy Protection	Offer and acceptance
170, 174, 175, ´	(175I)	Consideration
176, 177, 194;	1.3 Federal regulation	
		Competent parties
176D:7, 10)	Fair Credit Reporting Act	Legal purpose
1.2 State regulation	(15 USC 1681-1681d)	Distinct characteristics of
Commissioner's general	Fraud and false	an insurance contract
duties and powers	statements including	Contract of adhesion
(175:3A; 176D:5)	1033 waiver (18 USC	Aleatory contract
Company regulation	1033, 1034)	Personal contract
Certificate of		Conditional contract
authority (175:4,		Legal interpretations
	2.0 General Insurance 10%	
32, 151)		affecting contracts
Solvency (175:6,	(10 Items)	Ambiguities in a
180A-L; 175J)	2.1 Concepts	contract of
Rates (175:113B;		adhesion
	Risk management key	
175A; 175E;	terms	Reasonable
176A:6; 176H:6;	Risk	expectations
176J:3; 176M:4)	Exposure	Indemnity
Policy forms	Hazard	Utmost good faith
•		
(175:2B, 192)	Peril	Representations/misr
Examination of books	Loss	epresentations
and records	Methods of handling risk	Warranties
(175:4)	Avoidance	Concealment
Producer		Fraud
	Retention	
appointments	Sharing	Waiver and estoppel
(175:162S)	Reduction	
Termination of	Transfer	
	Transfer	3.0 Casualty Insurance Basics
producer	Elements of insurable	
producer appointment	Elements of insurable risks	18% (18 Items)
producer appointment (175:162T)	Elements of insurable	
producer appointment	Elements of insurable risks Adverse selection	18% (18 Items)
producer appointment (175:162T) Producer regulation	Elements of insurable risks Adverse selection Law of large numbers	18% (18 Items) 3.1 Principles and concepts
producer appointment (175:162T) Producer regulation Impersonation	Elements of insurable risks Adverse selection Law of large numbers Reinsurance	3.1 Principles and concepts Insurable interest
producer appointment (175:162T) Producer regulation Impersonation (175:175)	Elements of insurable risks Adverse selection Law of large numbers Reinsurance 2.2 Insurers	3.1 Principles and concepts Insurable interest Underwriting
producer appointment (175:162T) Producer regulation Impersonation (175:175) Larceny (175:176)	Elements of insurable risks Adverse selection Law of large numbers Reinsurance 2.2 Insurers Types of insurers	3.1 Principles and concepts Insurable interest Underwriting Function
producer appointment (175:162T) Producer regulation Impersonation (175:175) Larceny (175:176) Unlicensed persons	Elements of insurable risks Adverse selection Law of large numbers Reinsurance 2.2 Insurers	3.1 Principles and concepts Insurable interest Underwriting
producer appointment (175:162T) Producer regulation Impersonation (175:175) Larceny (175:176)	Elements of insurable risks Adverse selection Law of large numbers Reinsurance 2.2 Insurers Types of insurers Stock companies	3.1 Principles and concepts Insurable interest Underwriting Function
producer appointment (175:162T) Producer regulation Impersonation (175:175) Larceny (175:176) Unlicensed persons compensation	Elements of insurable risks Adverse selection Law of large numbers Reinsurance 2.2 Insurers Types of insurers Stock companies Mutual companies	3.1 Principles and concepts Insurable interest Underwriting Function Expense ratio, combined ratio
producer appointment (175:162T) Producer regulation Impersonation (175:175) Larceny (175:176) Unlicensed persons compensation (175:177)	Elements of insurable risks Adverse selection Law of large numbers Reinsurance 2.2 Insurers Types of insurers Stock companies Mutual companies Fraternal benefit	3.1 Principles and concepts Insurable interest Underwriting Function Expense ratio, combined ratio Loss ratio
producer appointment (175:162T) Producer regulation Impersonation (175:175) Larceny (175:176) Unlicensed persons compensation (175:177) Unfair or deceptive	Elements of insurable risks Adverse selection Law of large numbers Reinsurance 2.2 Insurers Types of insurers Stock companies Mutual companies Fraternal benefit societies	3.1 Principles and concepts Insurable interest Underwriting Function Expense ratio, combined ratio Loss ratio Rates
producer appointment (175:162T) Producer regulation Impersonation (175:175) Larceny (175:176) Unlicensed persons compensation (175:177) Unfair or deceptive insurance practices	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	3.1 Principles and concepts Insurable interest Underwriting Function Expense ratio, combined ratio Loss ratio Rates Types
producer appointment (175:162T) Producer regulation Impersonation (175:175) Larceny (175:176) Unlicensed persons compensation (175:177) Unfair or deceptive insurance practices Misrepresentation	Elements of insurable risks Adverse selection Law of large numbers Reinsurance 2.2 Insurers Types of insurers Stock companies Mutual companies Fraternal benefit societies	3.1 Principles and concepts Insurable interest Underwriting Function Expense ratio, combined ratio Loss ratio Rates Types Loss costs
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;	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	3.1 Principles and concepts Insurable interest Underwriting Function Expense ratio, combined ratio Loss ratio Rates Types Loss costs
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;	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	3.1 Principles and concepts Insurable interest Underwriting Function Expense ratio, combined ratio Loss ratio Rates Types Loss costs Components
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))	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	3.1 Principles and concepts Insurable interest Underwriting Function Expense ratio, combined ratio Loss ratio Rates Types Loss costs Components Hazards
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	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	3.1 Principles and concepts Insurable interest Underwriting Function Expense ratio, combined ratio Loss ratio Rates Types Loss costs Components Hazards Physical
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;	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	3.1 Principles and concepts Insurable interest Underwriting Function Expense ratio, combined ratio Loss ratio Rates Types Loss costs Components Hazards Physical Moral
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))	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	3.1 Principles and concepts Insurable interest Underwriting Function Expense ratio, combined ratio Loss ratio Rates Types Loss costs Components Hazards Physical Moral Morale
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;	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	3.1 Principles and concepts Insurable interest Underwriting Function Expense ratio, combined ratio Loss ratio Rates Types Loss costs Components Hazards Physical Moral Morale
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))	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	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
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	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	3.1 Principles and concepts Insurable interest Underwriting Function Expense ratio, combined ratio Loss ratio Rates Types Loss costs Components Hazards Physical Moral Moral Negligence Elements of a
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))	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	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
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	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	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
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	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	3.1 Principles and concepts Insurable interest Underwriting Function Expense ratio, combined ratio Loss ratio Rates Types Loss costs Components Hazards Physical Moral Moral Morale Negligence Elements of a negligent act Defenses against negligence
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)	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	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
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	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	3.1 Principles and concepts Insurable interest Underwriting Function Expense ratio, combined ratio Loss ratio Rates Types Loss costs Components Hazards Physical Moral Moral Morale Negligence Elements of a negligent act Defenses against negligence Damages
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	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)	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 —
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	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)	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
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))	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	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
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	Definitions
	Insuring agreement or
	clause
	Additional/supplementary
	coverage
	Conditions
	Exclusions
	Endorsements
3.3	Common policy
3.3	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
	Daty to acicia

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 (175:1130) Federal Terrorism Insurance Program (15 USC 6701; Public Law 107-297, 109-144, 110-160)

4.0 Homeowners Policy — Section II 16% (16 Items)

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
	Exclusions
	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% (15 Items)

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) Regulation of rates for motor vehicle insurance (Ch. 175A, E) Private passenger motor vehicle insurance rates (Reg 211 CMR 79.00) 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

or loss

Duties after an accident

Selected endorsements

0051-S)

Use of other autos —

or available for

regular use (M-

Coverage for anyone

you additional insured — lessor

(M-0070-S)

Massachusetts

mandatory

0099-S)

0002-S)

renting an auto to

endorsement (M-

Mobile home (MPY-

Waiver of deductible

(MPY-0016-S)

vehicles furnished



5.3 Commercial auto

Commercial auto coverage forms Business auto Garage Truckers 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 insured 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

6.0 Commercial Package Policy (CPP) 8% (8 Items)

6.1 Components of a commercial policy

Common policy declarations Common policy conditions Interline endorsements One or more coverage parts

insurance for public

liability (MCS-90)

6.2 Commercial general liability

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 Defense within limits versus open limits (Filing Guidance Notice 2011-A) Premises and operations Products and completed operations Selected endorsement Limited fungi or bacteria coverage (CG 24 25)

6.3 Commercial crime General definitions

Burglary Theft Robbery Crime coverage forms Commercial crime coverage forms (discovery/loss sustained) Government crime coverage forms (discovery/loss sustained)

Coverages Employee theft Forgery or alteration Inside the premises theft of money and securities Inside the premises robbery or safe burglary of other property Outside the premises Computer fraud Funds transfer fraud Money orders and counterfeit money Other crime coverages Kidnap/ransom and extortion (CR 00 Extortion commercial entities (CR 04 03) Lessees of safe deposit boxes (CR 04 09) Securities deposited with others (CR 04 Guests' property (CR 04 11)

Safe depository (CR

6.4 Farm coverage

0412)

Farm liability coverage 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 Policy — Liability 6% (6 Items)

7.1 Characteristics and purpose Businessowners

Section II — Liability

Coverages Exclusions Who is an insured Limits of insurance General conditions Definitions

7.3 Businessowners Section III -

Common Policy Conditions 7.4 Selected endorsements

Hired auto and nonowned auto liability (BP 04 04)

8.0 Workers Compensation Insurance 9% (9 Items)

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, Occupational disease (RL Title XXI 152:1(7A)) Benefits provided (RL Title XXI 152:27, 28-30,



30G-30I, 31-34, 34A, 34B, 35, 35A-E, 36) Subsequent injury fund (RL Title XXI 152:37) Large deductible programs (211 CMR 115.01-.06; 152:25A) Subrogation (152:15)Federal workers compensation laws Federal Employers Liability Act (FELA) (45 USC 51-60) U.S. Longshore and Harbor Workers' Compensation Act (33 USC 904) The Jones Act (46 USC 30104)

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 (RL 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% (8 Items)

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 insuranceAircraft liability

9.6 Ocean marine insurance

Protection and indemnity

9.7 Other policies

Boatowners Personal watec

Personal watecraft 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 (plus 5 unscored items)
2-hour time limit
Live Date August 25, 2019

1.0 Insurance Regulation 15% (15 Items)

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, 177O) 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

Avoidance

Retention

Sharing Reduction

Transfer

risks Adverse selection

Elements of insurable

Law of large numbers



Expense Premium concepts
Net single premium

3.8 Producer

Gross annual

premium

responsibilities

Premium payment mode

Impersonation	Reinsurance	3.2 Personal uses of life
(175:175)	2.2 Insurers	insurance
Larceny (175:176)	Types of insurers	Survivor protection
Unlicensed persons	Stock companies	Estate creation
compensation	Mutual companies	Cash accumulation
(175:177)	Fraternal benefit	Security
Unfair or deceptive	societies	Liquidity
insurance practices	Risk retention and	Estate conservation
Misrepresentation	risk purchasing	3.3 Life Settlement Act
(175:181, 186;	groups	(175:212-223E)
176D:3(1),(11))	Self-insurance	Life settlement broker
False advertising	groups	authority and licensing
(175:181;	Private versus	(175:213)
176D:3(1),(2))	government insurers	Disclosure to customers
Defamation of	Admitted versus	(175:220)
insurer	nonadmitted insurers	Fraudulent acts
		(175:223A)
(176D:3(3))	Domestic, foreign and	
Boycott, coercion and	alien insurers	Definitions (175:212)
intimidation	Financial status	3.4 Determining amount of
(176D:3(4), 3A)	(independent rating	personal life
False financial	services)	insurance
statements	Marketing (distribution)	Human life value
(176D:3(5))	systems	approach
Failure to maintain	2.3 Producers and general	Needs approach
complaint record	rules of agency	Types of information
(176D:3(10))	Insurer as principal	gathered
Unfair discrimination	Producer/insurer	Determining lump-
(176D:3(7))	relationship	sum needs
Unfair claims	Authority and powers of	Planning for income
settlement	producers	needs
practices	Express	3.5 Business uses of life
(176D:3(9))	Implied	insurance
Rebating (175:182-	Apparent	Buy-sell funding
184; 176D:3(8))	Responsibilities to the	Key person
Insurance fraud	applicant/insured	Executive bonuses
regulation (175:170;	2.4 Contracts	Deferred compensation
176D:3)	Elements of a legal	funding
Insurance Information	contract	Split Dollar Plans
and Privacy Protection	Offer and acceptance	Corporate-owned life
(175I)	Consideration	insurance
1.3 Federal regulation	Competent parties	Change of insured rider
Fair Credit Reporting Act	Legal purpose	3.6 Classes of life
(15 USC 1681-1681d)	Distinct characteristics of	insurance policies
Fraud and false	an insurance contract	Group versus individual
statements including	Contract of adhesion	Permanent versus term
1033 waiver (18 USC	Aleatory contract	Ordinary versus industrial
1033, 1034)	Personal contract	(home service)
, ,	Conditional contract	Participating versus
	Legal interpretations	nonparticipating
2.0 General Insurance 13%	affecting contracts	Fixed versus variable life
(13 Items)	Ambiguities in a	insurance and annuities
2.1 Concepts	contract of	Regulation of variable
Risk management key	adhesion	products (SEC, FINRA
terms	Reasonable	and Massachusetts
Risk	expectations	(Reg 95.03)
Exposure	Indemnity	3.7 Premiums
Hazard	Utmost good faith	Factors in premium
Peril	Samost good faith	raccord in premium
	Representations/misr	determination
	Representations/misr	determination Mortality
Loss Methods of handling risk	Representations/misr epresentations Warranties	determination Mortality Interest

3.1 Insurable interest

3.0 Life Insurance Basics 18%

(18 Items)

Fraud

Concealment

Waiver and estoppel

Classification of risks

Substandard

Preferred

Standard



Solicitation and sales presentations (211	4.0 Life Insurance Policies 12% (12 Items)		Exclusions Interest on insuran
CMR 31.07)	4.1 Term life insurance		proceeds (175:1
Advertising	Level term		119C)
(176D:3)	Annual renewable	5.2	Beneficiaries
Life and Health	term		Designation options
Insurance	Level premium term		Individuals
Guaranty	Life expectancy		Classes
Association Law	contract		Estates
(175:146B(19))	Term-to-65 (or		Minors
Policy summary	older) contract		Trusts
(Reg 31.04)	Decreasing term		Succession
Buyer's guide (Reg	4.2 Whole life insurance		Facility of payment
31.05 (1)(a))	Continuous premium		Revocable versus
Life insurance policy	(straight life)		irrevocable
cost comparison	Limited payment		Common disaster of
methods (Reg	Single premium		Spendthrift clause
31.04, 31.05)	Graded premium	5.3	Settlement optio
Replacement (Reg	Modified life		Cash payment
34.01–34.09)	Interest sensitive		Interest only
Use and disclosure of	Equity index (Bulletin 98-		Fixed-period install
insurance	17)		Fixed-amount
information (Reg	4.3 Flexible premium		installments
31.05)	policies		Life income
Field underwriting	Adjustable life		Single life
Notice of information	Universal life	- 4	Joint and surv
practices	Equity index	5.4	Nonforfeiture op
Application	Variable life (211 CMR		(175:144)
procedures	95)		Cash surrender val
including	4.4 Specialized policies		Extended term
backdating (175:130)	Joint life (first-to-die)		Reduced paid-up insurance
,	Survivorship life (second-		
Delivery	to-die)	5.5	Policy loan and
Policy review Effective date of	Juvenile life		withdrawal opti
	4.5 Group life insurance		Cash loans (175:1
coverage	Characteristics of group		Automatic premiun
Premium collection	plans		Withdrawals or par
Statement of good	Types of plan sponsors	F 6	surrenders Dividend options
health	Group underwriting	5.0	
Delivery receipt	requirements		Cash payment Reduction of premi
requirement 3.9 Individual	Conversion to individual		payments
underwriting by the	policy (175:134(4),		Accumulation at inf
insurer	134A)		One-year term opt
Information sources and	4.6 Credit life insurance		Paid-up additions
regulation	(individual versus	5.7	Disability riders
Application	group)	3.7	Waiver of
Producer report			premium/waiver
Attending physician	5.0 Life Insurance Policy		stipulated premiu
statement	Provisions, Options and Riders		(universal life)
Investigative	10% (10 Items)		(175:24)
consumer			Waiver of cost of
(inspection) report	5.1 Standard provisions		insurance
(175I:7)	Ownership		Disability income b
Medical Information	Assignability (175:134C)		Payor benefit
Bureau (MIB)	Entire contract		life/disability (juv
Medical examinations	(175:132(3))		insurance)
and lab tests	Modifications	5.8	Living benefit
including HIV (Reg	Right to examine (free	5.5	provisions/ride
36.03)	look) (Reg		Accelerated (Reg 5
Selection criteria and	34.06(1)(d); 175:187H)		.07, 55.100, 110
unfair discrimination	Payment of premiums		Conditions for
(175:120, 120A-E)	Grace period		payment
	(175:132(1))		

Exclusions est on insurance ceeds (175:119A, ficiaries nation options . Individuals Classes states Minors Γrusts ession ty of payment clause cable versus vocable non disaster clause dthrift clause lement options payment est only l-period installments -amount tallments ncome Single life Joint and survivor forfeiture options 5:144) surrender value nded term ced paid-up urance y loan and hdrawal options loans (175:142) matic premium loans drawals or partial renders lend options payment ction of premium ments mulation at interest year term option up additions bility riders er of mium/waiver of oulated premium iversal life) '5:24) er of cost of urance ility income benefit benefit disability (juvenile urance) g benefit visions/riders erated (Reg 55.01– , 55.100, 110)

benefit

55.05)

Effect on death

Minimum standards (Reg

Conditions for

payment

Reinstatement

Incontestability

(175:132(2))

Misstatement of age

(175:132(4),(12))

(175:132(11))



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% (10 Items)

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 (Bul 98-17) Market value adjusted

annuities (modified

quaranteed annuities)

Variable annuities (175:132FGH)

6.5 Uses of annuities

Group versus individual annuities Personal uses Individual retirement annuities (IRAs) Tax-deferred growth Retirement income Education funds

Lump-sum settlements

Qualified retirement plans

7.0 Federal Tax Considerations for Life Insurance and Annuities 10% (10 Items)

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 nonqualified 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

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 12% (12 Items)

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 henefit Taxation of life insurance distributions

Massachusetts Adviser's **Examination for Accident and Health or Sickness Insurance**

Series 16-56

100 questions (plus 5 unscored items) -2-hour time limit Live Date August 25, 2019

1.0 Insurance Regulation 9% (9 Items)

1.1 Licensing

Process (175:162G-X) Types of licensees **Producers** (175:162H, L, M)

estate



Bus	siness entity	Rates (175:113B;		Risk management key
	producers	175A; 175E;		terms
(175:162L)	176A:6; 176H:6;		Risk
	nresident	176J:3; 176M:4)		Exposure
Tr.	producers	Policy forms		Hazard
•	175:162N, U)	(175:2B, 192)		Peril
	mporary	Examination of books		Loss
	175:162Q) ecial brokers	and records (175:4)		Methods of handling risk Avoidance
•	175:168)	Producer		Retention
	visers (175:177A,	appointments		Sharing
	3)	(175:162S)		Reduction
Pul	blic insurance	Termination of		Transfer
a	djusters	producer		Elements of insurable
•	175:172)	appointment		risks
	insurance .	(175:162T)		Adverse selection
	ntermediaries	Producer regulation		Law of large numbers
	175:177M-W)	Impersonation	2.2	Reinsurance
	e settlement proker (175:212-	(175:175) Larceny (175:176)	2.2	Insurers Types of insurers
	23E)	Unlicensed persons		Stock companies
	e Electronics	compensation		Mutual companies
	ance Limited Lines	(175:177)		Fraternal benefit
	e (175:162Y)	Unfair or deceptive		societies
	nance and duration	insurance practices		Risk retention and
Rei	instatement and	Misrepresentation		risk purchasing
	enewal	(175:181, 186;		groups
	175:162M(b-d),	176D:3(1), (11))		Self-insurance
	.77B, 177O)	False advertising		groups
	dress change 175:162M(f))	(175:181; 176D:3(1),(2))		Private versus government insurers
	porting of actions	Defamation of		Admitted versus
	175:162V)	insurer		nonadmitted insurers
	sumed names	(176D:3(3))		Domestic, foreign and
(175:162P)	Boycott, coercion and		alien insurers
Coi	ntinuing education	intimidation		Financial status
	equirements,	(176D:3(4), 3A)		(independent rating
	exemptions and	False financial		services)
•	penalties	statements		Marketing (distribution)
	175:177E; Reg	(176D:3(5))	2.2	systems
	111 CMR 50.00) nary actions	Failure to maintain complaint record	2.3	Producers and general rules of agency
•	ase and desist	(176D:3(10))		Insurer as principal
	order (176D:7)	Unfair discrimination		Producer/insurer
	arings	(176D:3(7))		relationship
(175:162R;	Unfair claims		Authority and powers of
1	.76D:6)	settlement		producers
Pro	bation,	practices		Express
	ucnoncion	(1/60.2(0))		
	uspension,	(176D:3(9))		Implied
r	evocation, refusal	Rebating (175:182-		Apparent
ro to	evocation, refusal o issue or renew	Rebating (175:182- 184; 176D:3(8))		Apparent Responsibilities to the
r to (evocation, refusal o issue or renew 175:162R, 177B;	Rebating (175:182– 184; 176D:3(8)) Insurance fraud	24	Apparent Responsibilities to the applicant/insured
re to (1	evocation, refusal o issue or renew 175:162R, 177B; .76D:7, 10;	Rebating (175:182– 184; 176D:3(8)) Insurance fraud regulation (175:170,	2.4	Apparent Responsibilities to the applicant/insured Contracts
r t (1 3	evocation, refusal o issue or renew 175:162R, 177B;	Rebating (175:182– 184; 176D:3(8)) Insurance fraud	2.4	Apparent Responsibilities to the applicant/insured
r t (1 3 Per	evocation, refusal o issue or renew 175:162R, 177B; .76D:7, 10; 0A:13)	Rebating (175:182- 184; 176D:3(8)) Insurance fraud regulation (175:170, 181; 176D:3)	2.4	Apparent Responsibilities to the applicant/insured Contracts Elements of a legal
ri to (1 3 Per (evocation, refusal o issue or renew 175:162R, 177B; .76D:7, 10; 0A:13) nalties and fines	Rebating (175:182- 184; 176D:3(8)) Insurance fraud regulation (175:170, 181; 176D:3) Insurance Information and Privacy Protection (175I)	2.4	Apparent Responsibilities to the applicant/insured Contracts Elements of a legal contract
n to (1 3 Per (1 1	evocation, refusal o issue or renew 175:162R, 177B; .76D:7, 10; 80A:13) nalties and fines 175:162R(b-e), .70, 174, 175, .76, 177, 194;	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	2.4	Apparent Responsibilities to the applicant/insured Contracts Elements of a legal contract Offer and acceptance Consideration Competent parties
n (1 3 Per (1 1	evocation, refusal o issue or renew 175:162R, 177B; .76D:7, 10; 80A:13) nalties and fines 175:162R(b-e), .70, 174, 175, .76, 177, 194; .76D:7, 10)	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	2.4	Apparent Responsibilities to the applicant/insured Contracts Elements of a legal contract Offer and acceptance Consideration Competent parties Legal purpose
re to () 1 3 Per () 1 1 1.2 State r	evocation, refusal o issue or renew 175:162R, 177B; .76D:7, 10; soA:13) nalties and fines 175:162R(b-e), .70, 174, 175, .76, 177, 194; .76D:7, 10)	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)	2.4	Apparent Responsibilities to the applicant/insured Contracts Elements of a legal contract Offer and acceptance Consideration Competent parties Legal purpose Distinct characteristics of
n to () () 1 3 Per () 1 1 1.2 State r Commis	evocation, refusal o issue or renew 175:162R, 177B; .76D:7, 10; .0A:13) nalties and fines 175:162R(b-e), .70, 174, 175, .76, 177, 194; .76D:7, 10) regulation ssioner's general	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	2.4	Apparent Responsibilities to the applicant/insured Contracts Elements of a legal contract Offer and acceptance Consideration Competent parties Legal purpose Distinct characteristics of an insurance contract
1.2 State r Commis	evocation, refusal o issue or renew 175:162R, 177B; .76D:7, 10; .0A:13) nalties and fines 175:162R(b-e), .70, 174, 175, .76, 177, 194; .76D:7, 10) regulation ssioner's general and powers	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	2.4	Apparent Responsibilities to the applicant/insured Contracts Elements of a legal contract Offer and acceptance Consideration Competent parties Legal purpose Distinct characteristics of an insurance contract Contract of adhesion
1.2 State r Commis duties (175:	evocation, refusal o issue or renew 175:162R, 177B; .76D:7, 10; .0A:13) nalties and fines 175:162R(b-e), .70, 174, 175, .76, 177, 194; .76D:7, 10) regulation ssioner's general and powers 3A; 176D:5)	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	2.4	Apparent Responsibilities to the applicant/insured 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
1.2 State r Commis duties (175: Compar	evocation, refusal o issue or renew 175:162R, 177B; .76D:7, 10; .0A:13) nalties and fines 175:162R(b-e), .70, 174, 175, .76, 177, 194; .76D:7, 10) regulation ssioner's general and powers 3A; 176D:5) ny regulation	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	2.4	Apparent Responsibilities to the applicant/insured 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
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1.2 State r Commiss duties (175: Compar	evocation, refusal o issue or renew 175:162R, 177B; .76D:7, 10; .0A:13) nalties and fines 175:162R(b-e), .70, 174, 175, .76, 177, 194; .76D:7, 10) regulation ssioner's general s and powers 3A; 176D:5) ny regulation rtificate of	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	2.4	Apparent Responsibilities to the applicant/insured 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
11.2 State r Commis duties (175: Compar Ces	evocation, refusal o issue or renew 175:162R, 177B; .76D:7, 10; .80A:13) nalties and fines 175:162R(b-e), .70, 174, 175, .76, 177, 194; .76D:7, 10) regulation ssioner's general s and powers 3A; 176D:5) ny regulation rtificate of outhority (175:4,	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% (8	2.4	Apparent Responsibilities to the applicant/insured 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



1	Ambiguities in a
	contract of
	adhesion
-	Reasonable
	expectations
1	Indemnity
-	Utmost good faith
-	Representations/misr
	epresentations
١	Warranties
(Concealment
	Fraud
١	Waiver and estoppel

3.0 Accident, Health, or Sickness Insurance Basics 11% (11 Items)

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

supplements
3.5 Common noninsurance exclusions
from coverage

Medicare

Government plans
Medical savings accounts
(MSAs)
Definition
Eligibility
Contribution limits
Health Savings Accounts
(HSAs)
Massachusetts child
health insurance
program

3.6 Producer responsib

responsibilities in individual accident, health or sickness insurance

Marketing requirements (Reg 40.00) Advertising (175:110E) Life and Health

Life and Health
Insurance
Guaranty
Association
(175:146B(19))
Sales presentations
Outline of coverage

(Reg 42.09) Field underwriting

for accident/sickness policies or largegroup 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

ormation
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% (8 Items)

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	Future increase	Any provider versus
basis (4)	option (FIO) rider	limited choice of
Other benefits (5)	Relation of earnings	providers
Unpaid premium (7)	to insurance	Insureds versus
Conformity with state	Annual renewable	subscribers/participants
statutes (9)	term rider	6.2 Types of providers and
Illegal occupation (10)	Other cash benefits	plans
4.3 Other general	Accidental death and	HIPAA (Health Insurance
provisions	dismemberment	Portability and
Insuring clause	Rehabilitation benefit	Accountability Act)
Consideration clause	Medical	requirements
Renewability clause	reimbursement	Eligibility
Noncancelable Guaranteed	benefit (nondisabling	Guaranteed issue Preexisting
renewable	(nondisability injury)	conditions (only for
Conditionally	Refund provisions	large-group, not
renewable	Return of premium	individual or small-
Renewable at option	Cash surrender value	group health
of insurer	Exclusions	insurance)
Military suspense	5.3 Unique aspects of	Creditable coverage
provision	individual disability	Renewability
·	underwriting	Blue Cross and Blue
5.0 Disability Income and	Occupational	Shield Plans (BCBS)
Related Insurance 8% (8	considerations	Contracts with
Items)	Benefit limits	insureds and
5.1 Qualifying for	Policy issuance	providers
disability benefits	alternatives	Reimbursement of
Inability to perform duties	5.4 Group disability	providers
(Reg 42.05(1)(g))	income insurance	Basic medical, major
Own occupation	Group versus individual	medical and HMO plans
Any occupation Pure loss of income	plans Short-term disability	Commercial Insurers and
(income replacement	(STD)	Fraternals — open
contracts)	Long-term disability	network
Presumptive disability	(LTD)	Characteristics
Requirement to be under	5.5 Business disability	Provider plans
physician care	insurance	offered
5.2 Individual disability	Key person disability	Other services
income insurance	income	Open enrollment
Massachusetts minimum	Disability buy-sell policy	Qualified providers
benefit standards	Business overhead	Choice of provider
Basic total disability plan	expense policy	Disclosure of benefits
Income benefits	Disability reducing term	Health Maintenance
(monthly	policy	Organizations (HMOs)
indemnity)	5.6 Social Security	 closed network
Elimination and	disability	General
benefit periods	Qualification for disability	characteristics
Waiver of premium feature	benefits Definition of disability	Preventive care services
Coordination with social	Waiting period	Primary care
insurance and workers	Disability income benefits	physician versus
compensation benefits	5.7 Workers compensation	referral (specialty)
Additional monthly	Eligibility	physician
benefit (AMB)	Benefits	Emergency care
Social insurance		Hospital services
supplement (SIS)	6.0 Health Insurance Plans	Other basic services
Occupational versus	20% (20 Items)	Insured preferred
nonoccupational	6.1 Medical plan concepts	provider plans
coverage	Fee-for-service basis	General
At-work benefits	versus prepaid basis	characteristics
Partial disability	Specified coverages may	Preventive care
benefit	be accident/sickness	services - Open
Residual disability	(limited) insurance,	panel
benefit Other provisions affecting	versus comprehensive	Applicability (Reg
Other provisions affecting income benefits	care, which is health insurance	51.03) Nature and purpose
Cost of living	Benefit schedule versus	PCP referral
adjustment (COLA)	usual/reasonable/custo	(gatekeeper PPO)
rider	mary charges	(Saterice per 11 0)



		I = 1 1 44 1 111 111 111	
	vs. nongatekeeper	Federal :Mental Health	specific rules
	PPO	Parity and Addiction	(175:110D; 110G,
	Indemnity plan	Equity Act of 2008	110I)
	features	(MHPAEA)	7.5 Small employer and
6.3	Cost containment in	Massachusetts 175:47B,	individual medical
	health care delivery	176A:8A, M.G.L. c.	plans
	Cost-saving services	176B:4A 176G:4M -	Definition of small
	Cost Transparency Tools	Bulletin 2013-02	employer (176J:1; Reg
	1760:23, Bulletin 2013-		66.04)
	10	7.0 Large Group Health	Benefit plans offered
	Preventive care	Insurance 15% (15	Availability and eligibility
	Hospital outpatient	Items)	rating rules (Reg
	benefits	7.1 Characteristics of	66.05, 66.08)
	Alternatives to	group insurance	Restrictions relating
	hospital services	Group contract	to premiums (176J:2;
	Utilization management	Certificate of coverage	Reg 66.08)
	Prospective review	Experience rating versus	Small group
	Concurrent review	community rating	continuation
		7.2 Types of eligible	
	Retrospective review		(176J:9)
	Adverse	groups	Renewability (Reg 66.06
	Determination	Employment-related	7.6 Regulation of employe
	Notice	groups	group insurance
	Internal Appeal	Individual employer	plans
	Rights 1760:12	groups	Civil Rights
	and 13, Bulletin	7.3 Marketing	Act/Pregnancy
	2016-02	considerations	Discrimination Act
	External Appeal	Advertising	Applicability
	Rights 1760:14	Regulatory	Guidelines
6.4	Massachusetts	jurisdiction/place of	Relationship with
	eligibility	delivery	Medicare
	requirements (Open	7.4 Employer group health	Medicare secondary
	enrollment)	insurance	rules
	(176J(4)(1)(3)	Insurer underwriting	Medicare carve-outs
	Dependent child age limit	criteria	and supplements
	(175:108(2)(a)(3);	Nondiscrimination	
			8.0 Dental Insurance 2% (2
	175:110(P); 176A:8BB;	(175:108C;	8.0 Dental Insurance 2% (2
	175:110(P); 176A:8BB; 176B:4BB; 176G:4T)	(175:108C; 176A:3A; 176A:8E;	Items)
	175:110(P); 176A:8BB; 176B:4BB; 176G:4T) Disabled adult children	(175:108C; 176A:3A; 176A:8E; 176B:4E; 176B:5A;	Items) 8.1 Types of dental
	175:110(P); 176A:8BB; 176B:4BB; 176G:4T) Disabled adult children (175:108(2(a)(3));	(175:108C; 176A:3A; 176A:8E; 176B:4E; 176B:5A; 176G:19)	Items) 8.1 Types of dental treatment
	175:110(P); 176A:8BB; 176B:4BB; 176G:4T) Disabled adult children (175:108(2(a)(3)); 176A:8(d); 176B:6(c))	(175:108C; 176A:3A; 176A:8E; 176B:4E; 176B:5A; 176G:19) Characteristics of	Items) 8.1 Types of dental treatment Diagnostic and preventive
	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	(175:108C; 176A:3A; 176A:8E; 176B:4E; 176B:5A; 176G:19) Characteristics of group	Items) 8.1 Types of dental treatment Diagnostic and preventive Restorative
	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;	(175:108C; 176A:3A; 176A:8E; 176B:4E; 176B:5A; 176G:19) Characteristics of group Plan design factors	Items) 8.1 Types of dental treatment Diagnostic and preventive Restorative 8.2 Indemnity plans
	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:8B;176G:4)	(175:108C; 176A:3A; 176A:8E; 176B:4E; 176B:5A; 176G:19) Characteristics of group Plan design factors Persistency factors	Items) 8.1 Types of dental treatment Diagnostic and preventive Restorative 8.2 Indemnity plans Choice of providers
	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:8B;176G:4) Coverage of adopted	(175:108C; 176A:3A; 176A:8E; 176B:4E; 176B:5A; 176G:19) Characteristics of group Plan design factors Persistency factors Administrative	Items) 8.1 Types of dental treatment Diagnostic and preventive Restorative 8.2 Indemnity plans Choice of providers Scheduled versus
	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:8B;176G:4) Coverage of adopted children (175:47C;	(175:108C; 176A:3A; 176A:8E; 176B:4E; 176B:5A; 176G:19) Characteristics of group Plan design factors Persistency factors Administrative capability	Items) 8.1 Types of dental treatment Diagnostic and preventive Restorative 8.2 Indemnity plans Choice of providers Scheduled versus nonscheduled plans
	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:8B;176G:4) Coverage of adopted children (175:47C; 176A:8B; 176B:4C;	(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	Items) 8.1 Types of dental treatment Diagnostic and preventive Restorative 8.2 Indemnity plans Choice of providers Scheduled versus nonscheduled plans Benefit categories
.	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:8B;176G:4) Coverage of adopted children (175:47C; 176A:8B; 176B:4C; 176G:4)	(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)	Items) 8.1 Types of dental treatment Diagnostic and preventive Restorative 8.2 Indemnity plans Choice of providers Scheduled versus nonscheduled plans Benefit categories Diagnostic/preventiv
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6.5	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:8B;176G:4) Coverage of adopted children (175:47C; 176A:8B; 176B:4C; 176G:4) Patient Protection and Affordable Care Act	(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	Items) 8.1 Types of dental treatment Diagnostic and preventive Restorative 8.2 Indemnity plans Choice of providers Scheduled versus nonscheduled plans Benefit categories Diagnostic/preventiv e services Basic services
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6.5	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:8B;176G:4) Coverage of adopted children (175:47C; 176A:8B; 176B:4C; 176G:4) Patient Protection and Affordable Care Act (PPACA) (Section 1201)	(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)	Items) 8.1 Types of dental treatment Diagnostic and preventive Restorative 8.2 Indemnity plans Choice of providers Scheduled versus nonscheduled plans Benefit categories Diagnostic/preventiv e services Basic services Major services Deductibles and
6.5	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:8B;176G:4) Coverage of adopted children (175:47C; 176A:8B; 176B:4C; 176G:4) Patient Protection and Affordable Care Act (PPACA) (Section 1201) Guaranteed issue (PHS	(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	Items) 8.1 Types of dental treatment Diagnostic and preventive Restorative 8.2 Indemnity plans Choice of providers Scheduled versus nonscheduled plans Benefit categories Diagnostic/preventiv e services Basic services Major services Deductibles and coinsurance
6.5	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:8B;176G:4) Coverage of adopted children (175:47C; 176A:8B; 176B:4C; 176G:4) Patient Protection and Affordable Care Act (PPACA) (Section 1201) Guaranteed issue (PHS 2708)	(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	Items) 8.1 Types of dental treatment Diagnostic and preventive Restorative 8.2 Indemnity plans Choice of providers Scheduled versus nonscheduled plans Benefit categories Diagnostic/preventiv e services Basic services Major services Deductibles and coinsurance Combination plans
6.5	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:8B; 176G:4) Coverage of adopted children (175:47C; 176A:8B; 176B:4C; 176G:4) Patient Protection and Affordable Care Act (PPACA) (Section 1201) Guaranteed issue (PHS 2708) Guaranteed renewability	(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	Items) 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 e services Basic services Major services Deductibles and coinsurance Combination plans Exclusions
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6.5	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:8B; 176G:4) Coverage of adopted children (175:47C; 176A:8B; 176B:4C; 176G:4) Patient Protection and Affordable Care Act (PPACA) (Section 1201) Guaranteed issue (PHS 2708) Guaranteed renewability	(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	Items) 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 e services Basic services Major services Deductibles and coinsurance Combination plans Exclusions
6.5	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:8B;176G:4) Coverage of adopted children (175:47C; 176A:8B; 176B:4C; 176G:4) Patient Protection and Affordable Care Act (PPACA) (Section 1201) Guaranteed issue (PHS 2708) Guaranteed renewability (PHS 2703)	(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 38.0108)	Items) 8.1 Types of dental treatment Diagnostic and preventive Restorative 8.2 Indemnity plans Choice of providers Scheduled versus nonscheduled plans Benefit categories Diagnostic/preventiv e services Basic services Major services Deductibles and coinsurance Combination plans Exclusions Limitations Predetermination of benefits
6.5	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:8B;176G:4) Coverage of adopted children (175:47C; 176A:8B; 176B:4C; 176G:4) Patient Protection and Affordable Care Act (PPACA) (Section 1201) Guaranteed issue (PHS 2708) Guaranteed renewability (PHS 2703) Preventive care (PHS	(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	Items) 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
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6.5	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:8B;176G:4) Coverage of adopted children (175:47C; 176A:8B; 176B:4C; 176G:4) 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	(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 38.0108) Change of insurance companies or loss of coverage Coinsurance and deductible	Items) 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 e services Basic services Major services Deductibles and coinsurance Combination plans Exclusions Limitations Predetermination of benefits 8.3 Employer group dental expense Integrated deductibles
6.5	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:8B;176G:4) Coverage of adopted children (175:47C; 176A:8B; 176B:4C; 176G:4) 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	(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 38.0108) Change of insurance companies or loss of coverage Coinsurance and deductible carryover	Items) 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
6.5	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:8B;176G:4) Coverage of adopted children (175:47C; 176A:8B; 176B:4C; 176G:4) 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)	(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 38.0108) Change of insurance companies or loss of coverage Coinsurance and deductible carryover No-loss no-gain	Items) 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 e 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
6.5	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:8B;176G:4) Coverage of adopted children (175:47C; 176A:8B; 176B:4C; 176G:4) 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	(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 38.0108) Change of insurance companies or loss of coverage Coinsurance and deductible carryover No-loss no-gain Events that	Items) 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 e 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
6.5	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:8B;176G:4) Coverage of adopted children (175:47C; 176A:8B; 176B:4C; 176G:4) 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)	(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 38.0108) Change of insurance companies or loss of coverage Coinsurance and deductible carryover No-loss no-gain Events that terminate coverage	Items) 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 e 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
6.5	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:8B;176G:4) Coverage of adopted children (175:47C; 176A:8B; 176B:4C; 176G:4) Patient Protection and Affordable Care Act (PPACA) (Section 1201) Guaranteed issue (PHS 2708) Guaranteed renewability (PHS 2703) Preventive care (PHS 2713) Emergency services (PHS 2713) Emergency services (PHS 2719 A(b)) Health status (no discrimination) (PHS 2705) EHB coverage (PHS 2707 & 2711) Cost Sharing (2707 (b))	(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 38.0108) Change of insurance companies or loss of coverage Coinsurance and deductible carryover No-loss no-gain Events that terminate coverage Extension of benefits	Items) 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
6.5	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:8B;176G:4) Coverage of adopted children (175:47C; 176A:8B; 176B:4C; 176G:4) 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	(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 Continuation of	Items) 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
	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:8B;176G:4) Coverage of adopted children (175:47C; 176A:8B; 176B:4C; 176G:4) 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)	(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 38.0108) 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	Items) 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
	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:8B;176G:4) Coverage of adopted children (175:47C; 176A:8B; 176B:4C; 176G:4) 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	(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 Continuation of	Items) 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



9.1	Medicare	Pre-existing	Policy illustration
	Nature, financing and	conditions (Reg	(Reg 65.09(3)(b),
	administration	176K:3(b))	65.100)
	Part A — Hospital	Renewability (Reg	Inflation adjustment
	Insurance	71.07)	benefit (Reg
	Individual eligibility	Outline of coverage	65.06(1))
	requirements Enrollment	(Reg 71.13, 71.98 Appen F)	MassHealth exemption (RR
	Coverages and cost-	9.3 Other options for	515.014)
	sharing amounts	individuals with	Benefit triggers (Reg
	Part B — Medical	Medicare	65.05(1))
	Insurance	Employer group health	Unintentional lapse
	Individual eligibility	plans	(Reg 65.10)
	requirements	Disabled employees	, - ,
	Enrollment	Employees with	10.0 Federal Tax Considerations
	Coverages and cost-	kidney failure	for Health Insurance 4%
	sharing amounts	Individuals age 65 or	(4 Items)
	Exclusions	older	10.1 Personally-owned
	Claims terminology	MassHealth (RL Title XVII	
	and other key terms	118E:9A)	Disability income
	Part C — Medicare	Eligibility Benefits (2)	insurance Medical expense
	Advantage	9.4 Long-term care (LTC)	insurance
	Part D — Prescription	insurance (211 CMR	Long-term care insurance
	Drug Insurance	65.00)	10.2 Employer group
9.2	Medicare supplements	Eligibility for benefits	health insurance
	Purpose	Levels of care	Disability income (STD,
	Open enrollment	Home health care	LTD)
	(176K:3; Reg 71.10)	(Reg 65.05(2)(c),	Benefits subject to FICA
	Standardized Medicare	65.06(3))	Medical and dental
	supplement plans (Reg	Assisted living care	expense
	71.08)	Adult day care	Long-term care insurance
	Core benefits, Supplement 1	Respite care Benefit periods	Accidental death and dismemberment
	(Reg 71.90 Appen	Benefit amounts	10.3 Medical expense
	A, 71.91 Appen B,	Optional benefits	coverage for sole
	71.92 Appen C)	Guarantee of	proprietors, partners
	Additional benefits	insurability	and limited liability
	Massachusetts	Return of premium	corporations
	regulations and	Qualified LTC plans	10.4 Business disability
	required provisions	Exclusions (Reg	insurance
	Advertising (Reg	65.05(3))	Key person disability
	71.17)	Underwriting	income
	Standards for	considerations	Buy-sell policy
	marketing (Reg	Massachusetts	
	71.16) Permitted	regulations and required provisions	
	compensation	Standards for	
	(Reg 71.18)	marketing (Reg	Massachusetts Adviser's
	Appropriateness of	65.08)	Examination for Property and
	recommended	Suitability of	Casualty Insurance
	purchase and	recommended	0.1.46.57
	excessive	purchase (Reg	Series 16-57
	insurance (Reg	65.09(4)(b))	150 questions (plus 5 unscored
	71.15)	Your Options for	items) –
	Required disclosure	Financing Long-	2.5-hour time limit
	provisions (Reg 40.15, 71.13)	Term Care(Reg 65.09(3)(a))	Live Date August 25, 2019
	Reporting of multiple	Outline of coverage	ine sate magast is, is in
	policies (Reg	(Reg 65.09(3)(c),	
	71.19)	101)	1.0 Insurance Regulation 7%
	Buyer's guide (Reg	Non-forfeiture benefit	
	40.15, 71.13)	offer (Reg	(10 Items)
	Right to return (Reg	65.06(2))	1.1 Licensing Process (175:163G-Y)
	71.13)	Required disclosure	Process (175:162G-X) Types of licensees
	Replacement (Reg	provisions (Reg	Producers
	71.13)	65.09)	(175:162H, L, M)
	Benefit standards	Right to return (Reg	
	(Reg 71.08)	65.101(5))	I



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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) 181; 176D:3) Insurance Information and Privacy Protection (175I) 1.3 Federal regulation (175I) Confideration (175I) Competent partic (15 USC 1681–1681d) Distinct characteristic an insurance contra Contract Contract (175I) Competent partic (175I) Consideration (175I) Competent partic (175I) Consideration (175I) Competent partic	(175:162R, 177B;	regulation (175:170,	applicant/insured
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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) 1.3 Federal regulation Fair Credit Reporting Act (15 USC 1681–1681d) Fraud and false Statements including 1033 waiver (18 USC 1033, 1034) 1.3 Federal regulation Competent partice (15 USC 1681–1681d) Fraud and false Statements including 1033 waiver (18 USC 1033, 1034) Contract of adhes Conditional contract Conditional contract Conditional contract Conditional contract Conditional contracts 2.0 General Insurance 6% (9 Legal interpretations affecting contracts	(175:162R(b-e),		Offer and acceptance
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32, 151) Items) affecting contracts		2.0 General Insurance 6% (9	
arreading contracts		•	
			a seeing contracts
180A-L; 175J)		Ziz concepts	

Stated amount

Valued policy

3.2 Policy structure

Declarations



Ambiguities in a contract of adhesion Reasonable expectations Indemnity Utmost good faith Representations/ misrepresentations Warranties Concealment Fraud Waiver and estoppel	Definiti Insurin claus Additio cover Conditi Exclusic Endorse 3.3 Comm provi Insured Policy p Policy t Cancell
3.0 Property and Casualty Insurance Basics 10% (15 Items)	nonre Deduct
,	Other i
3.1 Principles and concepts	Pri
Insurable interest	Pro
Underwriting	Со
Function	S
Expense ratio,	Policy I
combined ratio	Limits
Loss ratio	Pe
Rates Types	Pe
Loss costs	Ag
Components	Ĭ
Hazards	
Physical	(
Moral	Sp
Morale	Co Restora
Negligence Elements of a	of lim
negligent act	Coinsui
Defenses against	Vacanc
negligence	Named
Damages	Du
Compensatory —	As Ab
special versus	Insurer
general Punitive	Lib
Absolute liability	Su
Strict liability	Sa
Vicarious liability	Cla
Attractive nuisance	
Causes of loss (perils)	Du Thind n
Named perils versus	Third-p Sta
special (open) perils Direct loss	
Consequential or indirect	Los
loss	No
Blanket versus specific	L
insurance	3.4 Massa
Basic types of	regul requi
construction Loss valuation	Massac
Actual cash value	Insol
Replacement cost	(175
Functional	Massac
replacement cost	fire p
Market value	Cancell
Agreed value	nonre

	Definitions Insuring agreement or
	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
	Policy limits
	Limits of liability
	Per occurrence (accident)
	Per person
	Aggregate — general
	versus products —
	completed
	operations
	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
	Standard mortgage clause
	Loss payable clause
	No benefit to the
	bailee
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,
	107C 107D 102D
	187(1871) 19321
	187C, 187D, 193P) Concealment,
	Concealment,

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186; RL Title I
 266:27A)
Appraisal (175:99,
 1130)
Federal Terrorism
 Insurance Program (15
 USC 6701; Public Law
 107-297, 109-144,
 110-160)
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4.0 Dwelling Policy 3% (5 Items)

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 Policy 7% (10 Items)

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 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) Home day care (HO 04 97) Tenants relocation expense -Massachusetts (HO 23 Lead poisoning exclusion

– Massachusetts (HO 24 41; Reg 211 CMR 131.00) Coverage for lead

poisoning -Massachusetts (HO 24

Business pursuits (HO 24 71) Watercraft (HO 24 75)

Personal injury (HO 24 82)

6.0 Auto Insurance 9% (14 Items)

6.1 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) 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)

6.3 Commercial auto

Commercial auto coverage forms Business auto Garage Truckers Coverage form sections Covered autos Liability coverage Garagekeepers coverage Trailer interchange coverage

coverage Exclusions Conditions Definitions

Physical damage

Selected endorsements Individual named insured (CA 99 17) Mobile equipment (MM 20 11)

Lessor — additional insured 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)

7.0 Commercial Package Policy (CPP) 20% (30 Items)

7.1 Components of a commercial policy

Common policy declarations Common policy conditions Interline endorsements One or more coverage parts

7.2 Commercial general liability

Commercial general liability coverage forms Bodily injury and property damage liability Personal and advertising injury liability Medical payments Exclusions



who is an insured Limits of insurance Conditions Definitions Courange forms (discovery/loss sustained) Courange forms (discovery/loss sustained) Courange forms (discovery/loss sustained) Courange forms (discovery/loss discreted endorsement Coverage form (discovery/loss discreted endorsement Coverage form Coverage form Coverage form Coverage Covera	Supplementary	Commercial crime	7.6 Equipment breakdown
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Robbery Transit coverage Liability			Definitions
Crime coverage forms Coverages			
	Crime coverage forms	IOTHIS	Coverages



Exclusions Who is an insured Limits of insurance General conditions Definitions

8.4 Businessowners
Section III —
Common Policy
Conditions

8.5 Selected endorsements

Hired auto and nonowned auto liability (BP 04 04) Protective safeguards (BP 04 30) Utility services — direct damage (BP 04 56) Utility services — time element (BP 04 57)

9.0 Workers Compensation Insurance 15% (22 Items)

9.1 Workers compensation

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, 291 Occupational disease (RL Title XXI 152:1(7A)) Benefits provided (RL Title XXI 152:27, 28-30, 30G-30I, 31-34, 34A, 34B, 35, 35A-E, 36) Subsequent injury fund (RL Title XXI 152:37) Large deductible programs (211 CMR 115.01-.06; 152:25A) Subrogation

(152:15)

compensation laws

Federal Employers

U.S. Longshore and

Harbor Workers'

Liability Act (FELA) (45 USC 51-60)

Federal workers

Compensation Act (33 USC 904) The Jones Act (46 USC 30104)

9.2 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

9.3 Premium computation

compensation

Job classification —
payroll and rates
Experience modification
factor
Premium discounts
Participation (dividend)
plans
Retrospective rating
Massachusetts
Department of
Industrial Accidents

9.4 Other sources of coverage Assigned risk plan (RL

Title XXI 152:65A-D, G-M, O) Self-insured employers and employer groups (RL Title XXI 152:25A-U) Massachusetts Workers'

Massachusetts Workers' Compensation Trust Fund (RL Title XXI 152:65)

Differences in premium computation (RL Title XXI 152:53A(5))

10.0 Other Coverages and Options 14% (21 Items)

10.1 Umbrella/excess liability policies

Personal (DL 98 01) Commercial (CU 00 01) 10.2 Specialty liability

10.2 Specialty liability insurance

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

10.3 Surplus lines

(175:168) Definitions and markets Licensing requirements

10.4 Surety bonds

Principal, obligee, surety Contract bonds License and permit bonds Judicial bonds

10.5 Aviation insurance

Aircraft hull Aircraft liability Airport liability Hangarkeepers legal liability

10.6 Ocean marine insurance

Major coverages
Hull insurance
Cargo insurance
Freight insurance
Protection and
indemnity
Implied warranties
Perils
General and particular
average

10.7 National Flood Insurance Program

"Write your own" versus government Eligibility Coverages Limits Deductibles

10.8 Other policies

Boatowners
Personal watercraft
Recreational vehicles
Difference in conditions

10.9 Residual markets

Joint underwriting and reinsurers association (FAIR) plan (175C:4) Joint Underwriting Association — Liquor Liability (175:112A-B)

10.10 Alternative funding mechanisms

Self-insured Pooling Risk retention groups Captives

Massachusetts Public Adjuster Examination

Series 16-58

100 questions (plus 5 unscored items)2-hour time limit
Live Date August 25, 2019



1.0 Insurance Regulation 10% (10 Items)

1.1 Licensing requirements

(175:162)Qualifications (175:172) Process (175:172) Fees (175:14)

1.2 Maintenance and duration

Renewal (175:172) Contract requirements (175:172)Continuing education requirements (175:172)

1.3 Disciplinary actions

Cease and desist orders (176D:7) Suspension and revocation (175:172) Penalties and fines (175:172; 176D:7, 10)

1.4 Claim settlement laws and regulations $(176D:\overline{3}(9))$

1.5 State regulation Unfair or deceptive insurance practices

2.0 Insurance Basics 5% (5 Items)

(176D:3)

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 Utmost good faith

Representations/misr

epresentations

Waiver and estoppel

2.2 Insurance principles and concepts

. Warranties

Concealment Fraud

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% (25 Items)

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 Policy 12% (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 Automatic increase in insurance (DP 04 11) Broad theft coverage (DP 04 72) Dwelling under construction (DP 11

5.0 Homeowners Policy -Section I 18% (18 Items)

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 Perils insured against
- 5.5 Exclusions
- 5.6 Conditions

5.7 Selected endorsements

Special provisions -Massachusetts (HO 01 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) Personal property replacement cost (HO 04 90) Home day care (HO 04

6.0 Commercial Package Policy (CPP) 14% (14 Items)

97)

6.1 Components of a commercial policy

Common policy declarations Common policy conditions Interline endorsements One or more coverage parts

6.2 Commercial property

Commercial property conditions form Coverage forms Building and personal property Condominium association Condominium commercial unitowners Builders risk Business income Extra expense Cause of loss forms 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) **6.3 Commercial crime**

General definitions Burglary Theft Robbery Coverages Employee theft Forgery or alteration Inside the premises theft of money and securities Inside the premises — robbery or safe burglary of other property Outside the premises Computer fraud Funds transfer fraud Money orders and counterfeit money Other crime coverages Kidnap/ransom and extortion (CR 00 40) Extortion commercial entities (CR 04 03) Lessees of safe deposit boxes (CR 04 09) Securities deposited with others (CR 04 Guests' property (CR 04 11) Safe depository (CR 0412)

6.4 Commercial inland marine

Nationwide marine definition (Reg 211 CMR 10.00) Commercial inland marine conditions form Inland marine coverage forms Accounts receivable

Accounts receivable
Contractors
equipment floater
Electronic data
processing
Equipment dealers
Installation floater
Signs
Valuable papers and
records

6.5 Equipment breakdown

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

7.0 Businessowners Policy — Property 15% (15 Items)

7.1 Characteristics and purpose

7.2 Businessowners Section I — Property

Coverage
Exclusions
Limits of insurance
Deductibles
Loss conditions
General conditions
Optional coverages
Definitions

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)

8.0 Other Coverages and Options 1% (1 Item)

8.1 National Flood Insurance Program

"Write your own" versus government Eligibility Coverages Limits

Massachusetts Producer's Examination for Limited Lines Credit Insurance

Series 16-59

60 questions (plus 5 unscored items) –
1-hour time limit
Live Date August 25, 2019

1.0 Insurance Regulation 5% (3 Items)

1.1 Licensing

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175A; 175E; terms Reasonable expectations	175A; 175E; terms Reasonable 176A:6; 176H:6; Risk expectations 176J:3; 176M:4) Exposure Indemnity Policy forms Hazard Utmost good faith (175:2B, 192) Peril Representations/mis Examination of books and records Methods of handling risk Warranties	Rates (175:113B:	•	adhesion
176A:6; 176H:6; Risk expectations	176A:6; 176H:6; 176J:3; 176M:4) Policy forms (175:2B, 192) Examination of books and records Risk Exposure Hazard Hazard Peril Examination of books Absolute the problem of		,	
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	and records Methods of handling risk Warranties			•
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	Recention	appointments	Sharing	Waiver and estoppel
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appointments Sharing Waiver and estoppel	appointments Sharing Waiver and estoppe	(=/	Neudelioit	



3.0 Consumer Credit Insurance Basics 45% (27 Items)

3.1 Nature of consumer credit insurance

Parties involved Debtor/insured Creditor/beneficiary Insurer Advantages for debtors and for creditors Markets 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 (175:110, 133) Underwriting of the debtor/insured (group and individual) Evidence of insurability

Premiums

Single premium versus monthly premium Basis and payment of premiums Group policy general provisions Grace period

(175:132(1))Incontestability (175:132(2))Entire contract (175:132(3))Misstatement of age (175:132(4))Policy maximums (175:110(A)(j), 133(c))

Autopsy provision Benefit payments

Effect on insured's debt Payment of excess

benefits

3.3 Regulation

Massachusetts regulation Approval of forms (175:2B) Amounts to be insured (RL Title IV 255:12G,

255B:10, 255C:14A, 255D:26) Term of insurance (RL Title IV 255:12G, 255B:10, 255C:14A, 255D:26(C)) Premium rates (175:117C, RL Title IV 255:12G, 255B:10, 255C:14A, 255D:26(C)) Premium refunds (RL Title IV 255:12G, 255B:10, 255C:14A, 255D:26) Choice of insurer Life and Health Insurance Guaranty Association (175:146B(19)) Evidence of coverage (Reg 143.00) Termination of group coverage Claims processing Prohibited transactions Federal regulation Consumer Credit Protection Act (Truth-in-Lendina Act) (RL Title XX 140D:4; Title IV 255C:23)

3.4 Disclosure

requirements (Reg 143.01-.02, RL Title IV 255D:26(C))

Eligibility of the individual

4.0 Types of Consumer Credit Insurance 45% (27 Items)

4.1 Credit life insurance

insured Contributory versus noncontributory 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 Critical period Common exclusions Pre-existing conditions Intentionally selfinflicted injury Normal pregnancy Act of War

4.3 Credit unemployment

insurance (175:117D, 255:12G, 255B:10, 255C:14A, 255D:26) 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

unemployment

Massachusetts Motor Vehicle Damage Appraiser

Series 16-60

60 questions (plus 5 unscored items) -1-hour time limit Live Date August 25, 2019

1.0 Insurance Regulation 14% (8 Items)

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 6% (4 Items)

2.1 Common auto policy provisions

Insureds — named, first named, additional Deductibles Policy limits Loss payable clause Insurer provisions Subrogation Salvage

3.0 Appraising Auto Physical Damage Claims 80% (48 Items)

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

Body Front end 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 Transmission Air bags/SRS (seat belts) Glass Tires Interior Paint

Massachusetts Producer's Examination for Personal Lines Insurance

Series 16-61

100 questions (plus 5 unscored items) –
2-hour time limit
Live Date August 25, 2019

1.0 Insurance Regulation 13% (13 Items)

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) Maintenance and duration Reinstatement and renewal (175:162M(b-d), 177B, 177O) 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)



nonrenewal

Termination of	Elements of insurable	3.0 Property and Casualty
producer	risks	Insurance Basics 17%
appointment	Adverse selection	3.1 Principles and
(175:162T)	Law of large numbers	concepts
Producer regulation	Reinsurance	Insurable interest
Impersonation	2.2 Insurers	Underwriting
(175:175)	Types of insurers	Function
Larceny (175:176)	Stock companies	Expense ratio,
Unlicensed persons	Mutual companies	combined ratio
compensation	Fraternal benefit	Loss ratio
(175:177)	societies	Rates
Unfair or deceptive	Risk retention and	Types
insurance practices	risk purchasing	Loss costs
Misrepresentation	groups	Components
(175:181, 186;	Self-insurance	Hazards
176D:3(1), (11))	groups	Physical
False advertising	Private versus	Moral
(175:181;	government insurers	Morale
176D:3(1),(2))	Admitted versus	Negligence
Defamation of	nonadmitted insurers	Elements of a
insurer	Domestic, foreign and	negligent act
(176D:3(3))	alien insurers	Defenses against
Boycott, coercion and	Financial status	negligence
intimidation	(independent rating	5 5
(176D:3(4), 3A)	services)	Damages Compensatory —
False financial	Marketing (distribution)	special versus
statements	systems	·
(176D:3(5))	2.3 Producers and general	general Punitive
Failure to maintain	rules of agency	
complaint record	Insurer as principal	Absolute liability Strict liability
(176D:3(10))	Producer/insurer	Vicarious liability
Unfair discrimination	relationship	Attractive nuisance
(176D:3(7))	Authority and powers of	Causes of loss (perils)
Unfair claims	producers	Named perils versus
settlement	Express	
practices	Implied	special (open) perils Direct loss
(176D:3(9))	Apparent	
Rebating (175:182-	Responsibilities to the	Consequential or indirect
184; 176D:3(8))	applicant/insured	loss Planket versus specific
Insurance fraud	2.4 Contracts	Blanket versus specific
regulation (175:170,	Elements of a legal	insurance
181; 176D:3)	contract	Basic types of construction
Insurance Information	Offer and acceptance	Loss valuation
and Privacy Protection	Consideration	Actual cash value
(175I)	Competent parties	Replacement cost
1.3 Federal regulation	Legal purpose	•
Fair Credit Reporting Act	Distinct characteristics of	Functional
(15 USC 1681-1681d)	an insurance contract	replacement cost
Fraud and false	Contract of adhesion	Market value
statements including	Aleatory contract	Agreed value Stated amount
1033 waiver (18 USC	Personal contract	
1033, 1034)	Conditional contract	Valued policy
•	Legal interpretations	3.2 Policy structure
	affecting contracts	Declarations
2.0 General Insurance 11%	Ambiguities in a	Definitions
2.1 Concepts	contract of	Insuring agreement or
Risk management key	adhesion	clause
terms	Reasonable	Additional/supplementary
Risk	expectations	coverage
Exposure	Indemnity	Conditions
Hazard	Utmost good faith	Exclusions
Peril	Representations/misr	Endorsements
Loss	epresentations	3.3 Common policy
Methods of handling risk	Warranties	provisions
Avoidance	Concealment	Insureds — named, first
Retention	Fraud	named, additional
Sharing	Waiver and estoppel	Policy period
Reduction	Trainer and cocopper	Policy territory
Transfer		Cancellation and
i i di i 31Ci		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
	Standard mortgage
	clause
	Loss payable clause
	No benefit to the
	bailee
4	Massachusetts laws

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) Appraisal (175:99, 1130) Federal Terrorism Insurance Program (15 USC 6701; Public Law 107-297, 109-144, 110-160)

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 Automatic increase in insurance (DP 04 11) Broad theft coverage (DP 04 72) Dwelling under construction (DP 11

4.7 Personal liability supplement

5.0 Homeowners ('11) Policy 22%

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 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 (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 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)



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)

(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

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

(MPY-0016-S)

7.3 Other policies

Boatowners Personal watercraft

Recreational vehicles

7.4 Residual markets

Joint underwriting and reinsurers association (FAIR) plan (175C: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 web site at www.nipr.com.

NAIC National Association of

Uniform Application for Individual Producer License/Registration

National Association of Insurance Commissioners

Check appropriate boxes for license requested.

(Please Print or Type)

□ Resident License								
□ Non-Resident License	4 IT C4.4	т ! #.						
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New ApplicationAdditional Line of Aut	hority							
Additional Line of Add	попту	Demograph	ic Informatio	n				
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3 If applicable, FINRA Individual	Central Registration Deposit	ory (CRD)						
Number								
4 Last Name	JR./SR. etc	S First Name		⊚Mi	ddle Nam	9	2 Date of Bi	irth
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13 Home Phone Number	(13) Gender (Circle One)		Citizen of the Unit				· · · · · · · · · · · · · · · · · · ·	
() - M	Male Female	Yes				100	you a citizen?) zou must supply	proof of eligibility to
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18 Business Address (Physical Street) (1) P.O	D. Box 60	City	2 1	State		22 Zip Code	23 Foreign Country
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28 Applicant's Mailing Address	② P.0	D. Box 30	City City	<u> </u>	State	32 Zip	Code	3 Foreign Country
				177				
34 a. List any other assumed, fictition	ıs, alias, maiden or trade nam	es which you hav	e used in the past					
b. List any trade names under whi	ch you are currently doing bu	siness or intend to	o do business.					
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Uniform Application for Individual Producer License/Registration

Applicant Name:

Insurance Commis	sioners		Appli	cant N	ame:											
	Jurisdiction and Type of License Requested															
37 Next to each j	27) Next to each jurisdiction, check the license type(s) and line(s) of authority for which you are applying.															
License Types:	License Types: A – Agent B – Broker P - Producer SLP – Surplus Lines Producer															
Lines of Authority:		V – Variable Life/Variable Annuity L – Life				H – Accident & Health or P – Property Sickness			C – Casualty		PI	L – Personal Lines				
Limited Lines:			redit- C	redit			Car Rent			P - Crop	T -	Travel	S – Surety		Ty	– Other: Specify pe
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Uniform Application for Individual Insurance Producer License/Registration

Applicant Name:

	Background Questions	
33 The inc	e Applicant must read the following very carefully and answer every question. All written statements submitted by the Applicant must lude an original signature.	
1 a	. Have you ever been convicted of a misdemeanor, had a judgment withheld or deferred, or are you currently charged with committing a misdemeanor?	Yes No
	You may exclude the following misdemeanor convictions or pending misdemeanor charges: traffic citations, driving under the influence (DUI), driving while intoxicated (DWI), driving without a license, reckless driving, or driving with a suspended or revoked license.	
	You may also exclude juvenile adjudications (offenses where you were adjudicated delinquent in a juvenile court)	
1b.	Have you ever been convicted of a felony, had a judgment withheld or deferred, or are you currently charged with committing a felony?	Yes No
	You may exclude juvenile adjudications (offenses where you were adjudicated delinquent in a juvenile court)	
	If you have a felony conviction involving dishonesty or breach of trust, have you applied for written consent to engage in the business of insurance in your home state as required by 18 USC 1033?	N/A Yes No
	If so, was consent granted? (Attach copy of 1033 consent approved by home state.)	N/A Yes No
1c.	Have you ever been convicted of a military offense, had a judgment withheld or deferred, or are you currently charged with committing a military offense?	Yes No
	For Questions 1a, 1b and 1c, "Convicted" includes, but is not limited to, having been found guilty by verdict of a judge or jury, ring entered a plea of guilty or nolo contendere or no contest, or having been given probation, a suspended sentence, or a fine.	
	If you answer yes to any of these questions, you must attach to this application: a) a written statement explaining the circumstances of each incident, b) a copy of the charging document, c) a copy of the official document, which demonstrates the resolution of the charges or any final judgment.	
2.	Have you ever been named or involved as a party in an administrative proceeding, including FINRA sanction or arbitration proceeding regarding any professional or occupational license or registration?	Yes No
	"Involved" means having a license censured, suspended, revoked, canceled, terminated; or, being assessed a fine, a cease and desist order, a prohibition order, a compliance order, placed on probation, sanctioned or surrendering a license to resolve an administrative action. "Involved" also means being named as a party to an administrative or arbitration proceeding, which is related to a professional or occupational license, or registration. "Involved" also means having a license, or registration application denied or the act of withdrawing an application to avoid a denial. INCLUDE any business so named because of your actions in your capacity as an owner, partner, officer or director, or member or manager of a Limited Liability Company. You may EXCLUDE terminations due solely to noncompliance with continuing education requirements or failure to pay a renewal fee.	
	If you answer yes, you must attach to this application: a) a written statement identifying the type of license and explaining the circumstances of each incident, b) a copy of the Notice of Hearing or other document that states the charges and allegations, and c) a copy of the official document, which demonstrates the resolution of the charges or any final judgment.	
3.	Has any demand been made or judgment rendered against you or any business in which you are or were an owner, partner, officer or director, or member or manager of a limited liability company, for overdue monies by an insurer, insured or producer, or have you ever been subject to a bankruptcy proceeding? Do not include personal bankruptcies, unless they involve funds held on behalf of others.	Yes No
	If you answer yes, submit a statement summarizing the details of the indebtedness and arrangements for repayment, and/or type and location of bankruptcy.	
4.	Have you been notified by any jurisdiction to which you are applying of any delinquent tax obligation that is not the subject of a repayment agreement?	Yes No
	If you answer yes, identify the jurisdiction(s):	
5.	Are you currently a party to, or have you ever been found liable in, any lawsuit, arbitrations or mediation proceeding involving allegations of fraud, misappropriation or conversion of funds, misrepresentation or breach of fiduciary duty?	Yes No

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Uniform Application for Individual Insurance Producer License/Registration

Applicant Name: If you answer yes, you must attach to this application: a) a written statement summarizing the details of each incident, a copy of the Petition, Complaint or other document that commenced the lawsuit or arbitration, or mediation proceedings, and a copy of the official documents, which demonstrates the resolution of the charges or any final judgment. 6. Have you or any business in which you are or were an owner, partner, officer or director, or member or manager of a limited liability company, ever had an insurance agency contract or any other business relationship with an insurance company terminated for any alleged misconduct? __ No_ Yes 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 arrearage? Yes ___ No___ by how many months are you in arrearage? are you currently subject to and in compliance with any repayment agreement? Months are you the subject of a child support related subpoena/warrant? (If you answered yes, provide documentation showing proof of current payments or an approved repayment plan from the appropriate state child support agency.) N/A ___ Yes ___ No___ 8. In response to a "yes" answer to one or more of the Background Questions for this application, are you submitting document(s) to the NAIC/NIPR Attachments Warehouse? If you answer yes Will you be associating (linking) previously filed documents from the NAIC/NIPR Attachments Warehouse to this application? Yes ___ No___ 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.

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Uniform Application for Individual Insurance Producer License/Registration

Applicant's Certification and Attestation

39 The Applicant must read the following very carefully

- 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.
- Unless provided otherwise by law or regulation of the jurisdiction, I hereby designate the Commissioner, Director or Superintendent of Insurance, or other appropriate party in each jurisdiction for which this application is made to be my agent for service of process regarding all insurance matters in the respective jurisdiction and agree that service upon the Commissioner, Director or Superintendent of Insurance, or other appropriate party of that jurisdiction is of the same legal force and validity as personal service upon myself.
- 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. I further certify that, under penalty of perjury, a) I have no child-support obligation, b) I have a child-support obligation and I am currently in compliance with that obligation, or c) I have identified my child support obligation arrearage on this application.
- 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.
- I acknowledge that I understand and will comply with the insurance laws and regulations of the jurisdictions to which I am applying for licensure.
- 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.
- 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).

Attachments



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

- 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. Any jurisdiction specific attachments listed in the State Matrix of Business Rules (www.nipr.com).





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.

Last Name	First Name	Middle Name	
Residence Address (You	r address of legal residence is required)		Date of Birth
City		State	ZIP Code
Daytime Phone Number	(including area code)	Evening Phone Number	r (including area code)
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Fax Number (including a	rea code)	Email Address (applica experience delays)	tions without an email address may

Series	Exam Title	Exam Fee	Total
16-51	Producer's Exam for Life Insurance*	\$ 39.00	\$
16-52	Producer's Exam for Accident and Health or Sickness Insurance*	\$ 39.00	\$
16-53	Producer's Exam for Property Insurance*	\$ 39.00	\$
16-54	Producer's Exam for Casualty Insurance	\$ 39.00	\$
16-55	Adviser's Exam for Life Insurance	\$ 10.00	\$
16-56	Adviser's Exam for Accident and Health or sickness insurance	\$ 10.00	\$
16-57	Adviser's Exam for Property and Casualty Insurance	\$ 10.00	\$
16-58	Exam for Public Adjuster	\$ 10.00	\$
16-59	Producer's Exam for Limited Lines Credit Insurance	\$ 10.00	\$
16-60	Exam for Motor Vehicle Damage Appraiser	no fee	
16-61	Producer's Exam for Personal Lines Insurance	\$ 39.00	\$
	* 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	\$
		Total Fee	\$

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

Card Number

Expiration Date

Name of Cardholder (Print)

Signature of Cardholder