

HOW TO OBTAIN A MASSACHUSETTS INSURANCE PRODUCER LICENSE

The state of Massachusetts has no formal pre-licensing education requirement however it is recommended as the prelicensing course is designed to prepare candidates for the State Licensing Examination.

1. Complete the prelicensing course.

- Life Only
- Accident & Health Only
- Life, Accident & Health
- Casualty Insurance
- Property Insurance
- Property and Casualty
- Personal lines

Course requirements:

- This is a forced progression (locked) state that requires the student to review each lesson and pass each of the chapter quiz before moving onto the next section/chapter.
- Assessments on key topics throughout the course and must be successfully passed with a minimum score of 70% before moving onto the next chapter.

2. Schedule the Massachusetts State examination.

- Registration must be completed online on PROMETRIC website:
<https://www.prometric.com/massachusetts/insurance>
- Single line exam fee \$39
- If you schedule both exams as stated below on the same day you will be charged a discount price of \$49.
 - **Combine exams 1651 and 1652** Producer's Exam for Life Insurance and Producer's Exam for Accident and Health or Sickness Insurance
 - **Combine exams 1653 and 1654** Producer's Exam for Property Insurance and Producer's Exam for Casualty Insurance
- Spanish exams are available.

Online proctored exams:

- You must check the compatibility of your computer before registering for the exam.
<https://rpcandidate.prometric.com/>
- If your computer is not compatible with the online software, you will need to schedule your examination at the Prometric test center.

Limitation on repeat examinations:

- There are no limits on exam retakes.

3. Pass your state exam

- Take advantage of the cram courses (Prep Review and Exam Simulator) within your prelicensing course during the waiting period.
 - Prep Review Course: This part of the training features content “boiled down to the essence” of the state exam. Chapters have only a few pages of material, but the content must be mastered to pass. Instructionally designed to teach individuals how to pass, most study effort should be invested here. Chapter exams are substantially larger (50+ questions), providing exposure to the types of questions seen on the state exam.
 - Exam Simulator: These special exams are designed to gauge content retention levels. Important: Only take the Exam Simulators after the Prep Review Course has been successfully completed. It ensures these questions will be “fresh in the mind”.
- **On the day of testing**, you must present one form of identification bearing your signature, which must be a valid government issued photo id.

4. Apply for license

- AFTER you pass the exam, you must complete your license and fingerprints at PROMETRIC.
- Submit license application online through www.nipr.com using the kiosks at the Prometric test center.
- Application fee \$225 plus processing fee
- Additional fee: Producer applicants applying for Casualty, Property, and/or Personal Lines are charged an additional \$75 lead paint surcharge fee.
- If you answer "Yes" to a background question on the application, submit your written statement accompanied by corresponding court documents (printouts from a court's web site are not acceptable) as part of your NIPR electronic license application using the Attachments Warehouse
- • If you need to submit other additional documents as part of your NIPR electronic license application, use the Attachments Warehouse.
- **NIPR verifies exams prior to allowing submission of an application.**

Prometric Exam Outlines

DESCRIPTION	Question Count		% of Exam Questions	
	Life	Health	Life	Health
Life Insurance				
Insurance Regulation	8	0	8%	0%
General Insurance	6	0	6%	0%
Life Insurance Basics	20	0	20%	0%
Life Insurance Policies	15	0	15%	0%
Life Insurance Policy Provisions, Options and Riders	24	0	24%	0%
Annuities	14	0	14%	0%
Federal Tax Considerations for Life Insurance and Annuities	7	0	7%	0%
Qualified Plans	6	0	6%	0%
Health Insurance				
Insurance Regulation	0	9	0%	9%
General Insurance	0	8	0%	8%
Accident and Health or Sickness Insurance	0	11	0%	11%
Individual Accident, Health or Sickness Insurance Policy General Rights	0	8	0%	8%
Disability Income and Related Insurance	0	8	0%	8%
Health Insurance Plans	0	20	0%	20%
Large Group Health Insurance	0	15	0%	15%
Dental Insurance	0	2	0%	2%
Insurance For Senior Citizens and Special Needs Individual	0	15	0%	15%
Federal Tax Considerations for Health Insurance	0	4	0%	4%
Total for all parts				
Total Scored Questions on Exam	100	100		
Maximum Time allowed to complete exam in minutes	120	120	120	120
Passing Score	70	70	70	70

DESCRIPTION	Question Count		% of Exam Questions	
	Casualty	Property	Casualty	Property
Casualty Insurance				
Insurance Regulation	10	0	10%	0%
General Insurance	10	0	10%	0%
Casualty Insurance Basics	18	0	18%	0%
Homeowners Policy	16	0	16%	0%
Auto Insurance	15	0	15%	0%
Commercial Package Policy	8	0	8%	0%
Businessowners Policy	6	0	6%	0%
Workers Compensation Insurance	9	0	9%	0%
Other Coverages and Options	8	0	8%	0%
Property Insurance				
Insurance Regulation	0	10	0%	10%
General Insurance	0	10	0%	10%
Property Insurance Basics	0	20	0%	20%
Dwelling Policy	0	4	0%	4%
Homeowners Policy	0	17	0%	17%
Auto Insurance	0	13	0%	13%
Commercial Package Policy	0	10	0%	10%
Businessowners Policy	0	11	0%	11%
Other Coverages and Options	0	5	0%	5%
Total for all parts				
Total Scored Questions on Exam	100	100		
Maximum Time allowed to complete exam in minutes	120	120	120	120
Passing Score	70	70	70	70

Producer Licensing Checklist:

Task:	Date Completed
1. Complete prelicensing course	
2. Register for exam	
3. Pass exam	
4. Apply for license	

Governing Agency

Name: Massachusetts Division of Insurance

Phone: 617-521-7794

Website: <https://www.mass.gov/orgs/division-of-insurance>

Address: 1000 Washington Street, Suite #810
Boston, MA 02118-6200