Phone: 855-340-3713
E-mail: examschedule@psionline.com
https://test-takers.psiexams.com/nhins

Effective 7/6/2026, NH Life Insurance Producer and NH Life, Accident and Health Insurance Producer examinations will no longer be offered via remotely proctored. In-person proctored exams will continue to be available at PSI testing locations.

STATE OF NEW HAMPSHIRE INSURANCE DEPARTMENT
CANDIDATE INFORMATION BULLETIN

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UNDERSTANDING LICENSING REQUIREMENTS

For licensing information, please contact:

State of New Hampshire Insurance Department
License Division
21 South Fruit Street, Suite 14
Concord, NH 03301
Phone: 603.271.0203
www.insurance.nh.gov

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

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

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

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

Note: Passing an exam does not guarantee that you will be issued a license. If you take an exam unnecessarily or are found unqualified, neither the exam fee nor the license-processing fee will be refunded.

EXAM WAIVERS

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

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

TEMPORARY LICENSES

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

RESIDENCY REQUIREMENTS

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

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

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

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

Nonresidents

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

Note
Nonresident individual producers and claims adjusters with resident or designated home state licenses are required to apply for original and renewal licenses online with the NAIC at the National Insurance Producer Registry at **http://www.nipr.com/**.

TYPES OF LICENSES

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

Producer License Line of Authority	**Exam Series**	**Notes**	**Exam Fee**
Life (Effective 7/6/26 remote proctoring will no longer be available)	12-61		$59
Accident and Health	12-62		$59
Life, Accident and Health (Effective 7/6/26 remote proctoring will no longer be available)	12-63		$72
Property and Casualty	12-64		$72
Title	12-72		$59
Property	12-84		$59
Casualty	12-85		$59
Personal	12-86		$59
Credit	12-87		$59
Surplus		No exam, but P & C license required	
Laws & Regulations			
NH Laws & Regulations Life	12-78		$59
NH Laws & Regulations Accident & Health	12-79		$59
NH Laws & Regulations Life and Accident & Health	12-80		$59
NH Laws & Regulations Property and Casualty	12-81		$59
NH Laws & Regulations Adjuster Property & Casualty	12-83		$59
Adjuster License Line of Authority	**Exam Series**	**Notes**	
Property and Casualty	12-75		$72
Workers' Compensation	12-76		$59
Public Adjuster License Line of Authority	**Exam Series**	**Notes**	
Public Adjuster	12-73		$59

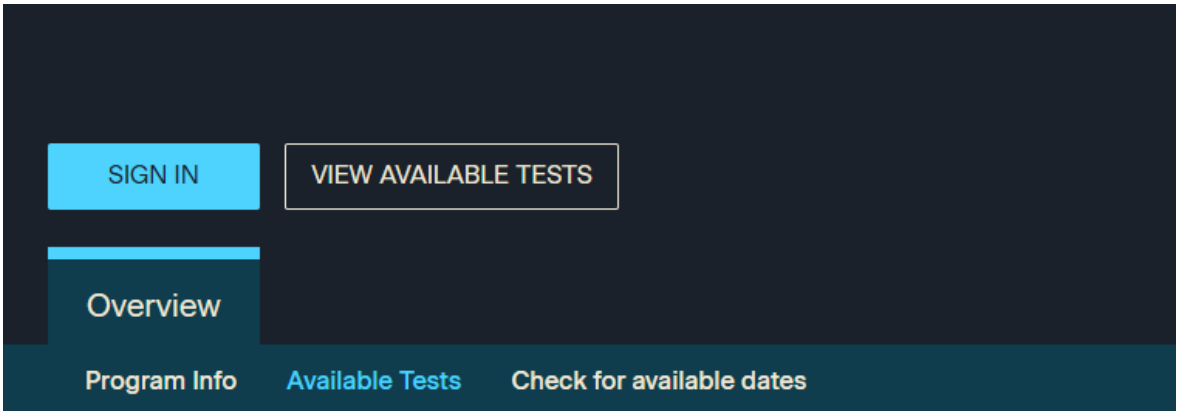
NOTE: EXAMINATION FEES ARE NOT REFUNDABLE OR TRANSFERABLE. THE EXAMINATION FEE IS VALID FOR ONE YEAR FROM THE DATE OF PAYMENT.

EXAMINATION SCHEDULING PROCEDURES

INTERNET SCHEDULING

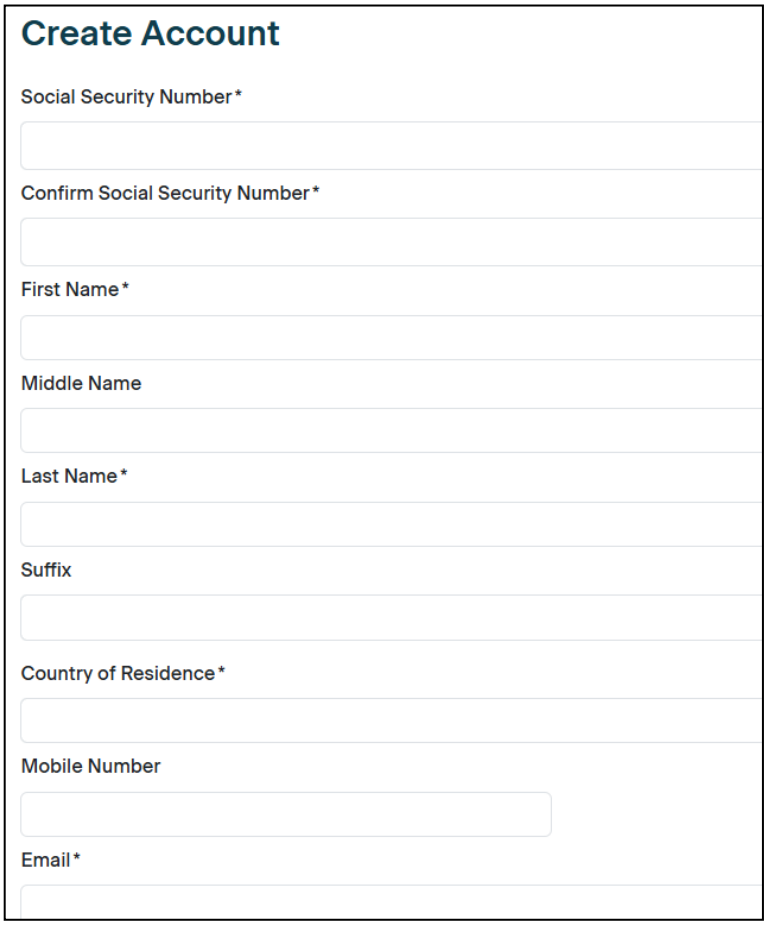
1. Go to: https://test-takers.psiexams.com/nhins

2. Select SIGN IN then CREATE ACCOUNT to create an account.

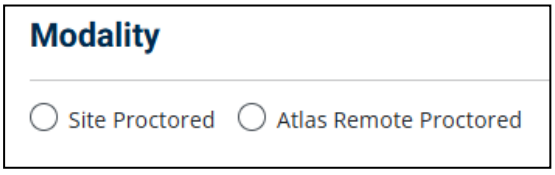


3. You will be prompted to CREATE AN ACCOUNT with PSI.

   The first and last name must match exactly with your current, valid, government-issued ID.

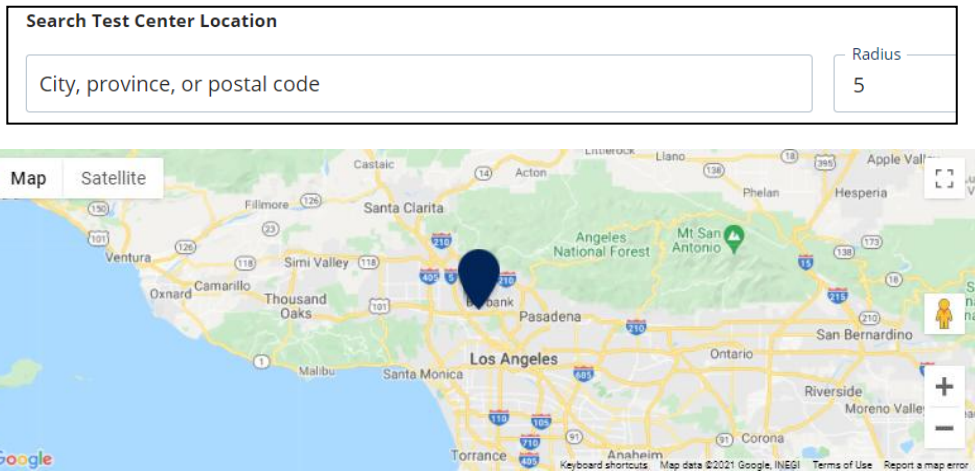


4. Select your test, then select Modality: (Test Center) or (Remote Proctored).

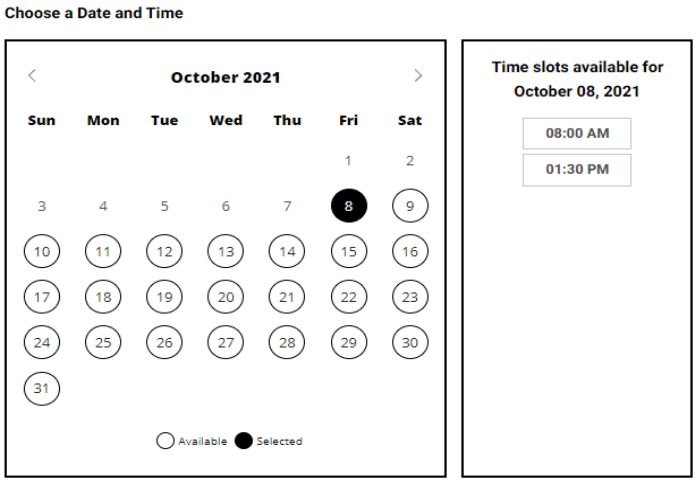


Scheduling at a Test Center

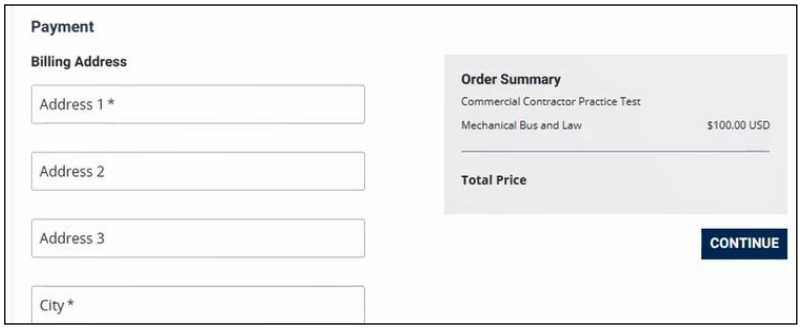
1. Enter the “City or Postal Code” and select **FIND**.



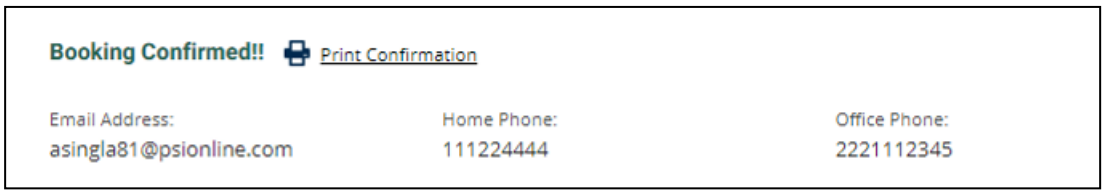
2. Select a date and time to book an appointment.



3. You are now ready to pay.

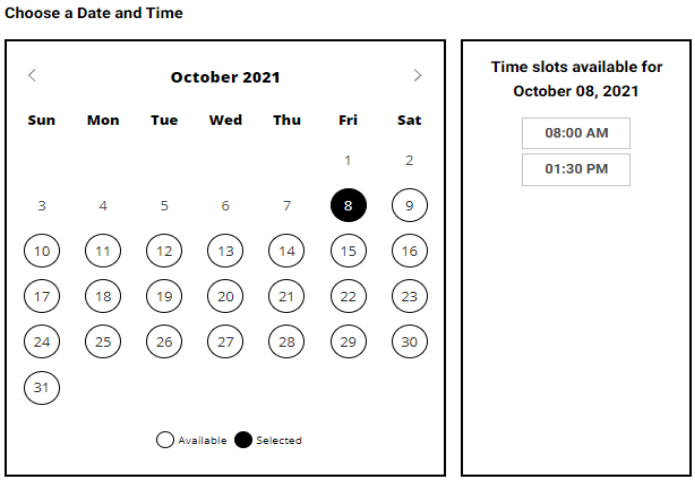


4. Once payment has been made you will receive a message confirming the test center, booked date, and booked time.

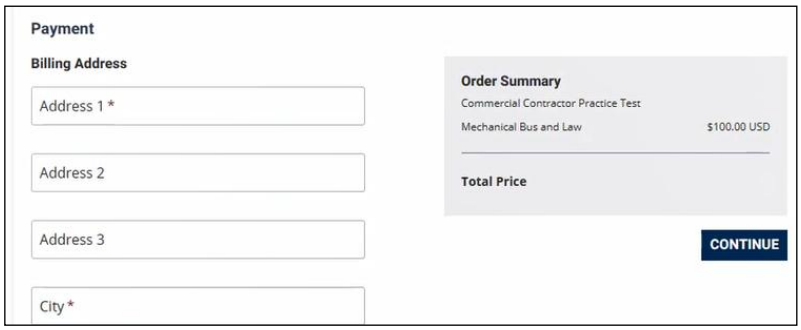


Scheduling via Remote Proctor

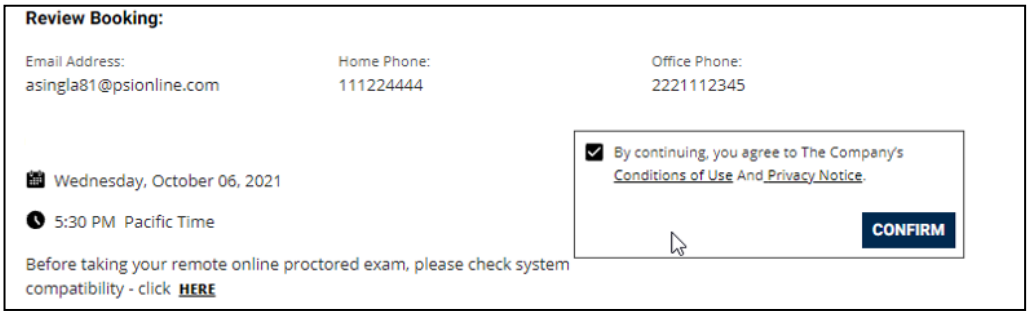
1. Select a date and time to book an appointment.



2. You are now ready to pay.

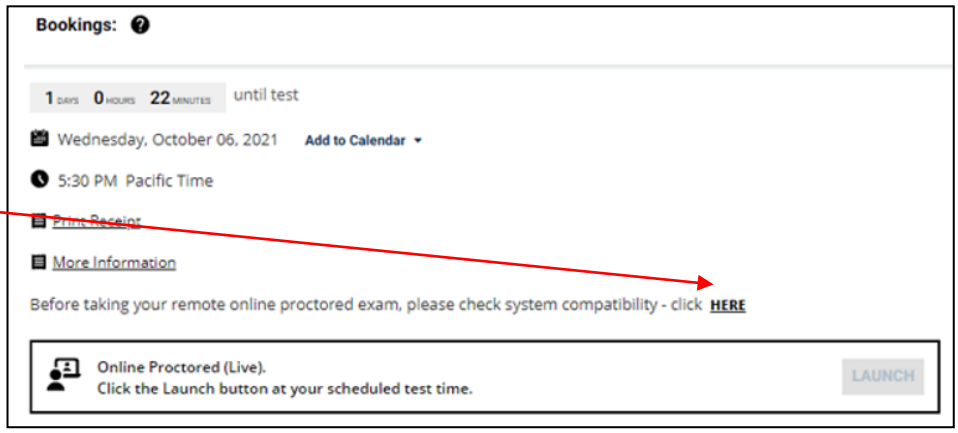


3. Once payment has been made you will receive a message confirming the booked date and booked time. Please review the booking before selecting **CONFIRM**.



4. Your booking will now display in your account. You will be able to LAUNCH your test within 30 minutes of your booked test time.

IMPORTANT: BE SURE TO CHECK THE COMPATIBILTY OF YOUR COMPUTER to include Audio/Video Check, Webcam Check and System Check. Prior to testing, **CLICK HERE**.



By not starting your test within 15 minutes after your booked time, you forfeit your test fee or test eligibility. Fees and test eligibilities are non-refundable. If you have any questions regarding your compatibility check, or if you experience issues launching your test, you may contact PSI's technical support team at (844) 267-1017.

TELEPHONE REGISTRATION

For telephone scheduling, call 855-340-3713, and speak to a PSI registrar available Monday through Friday between 7:30 am and 10:00 pm, and Saturday-Sunday between 9:00 am and 5:30 pm, Eastern Time.

To register by phone, you need a valid credit card (VISA, MasterCard, American Express or Discover).

RESCHEDULING/CANCELING AN EXAMINATION APPOINTMENT

You may cancel and reschedule an examination appointment without forfeiting your fee if your *cancellation notice is received 2 days before the scheduled examination date*. For example, for a Monday appointment, the cancellation notice would need to be received on the previous Saturday. You may call PSI at 855-340-3713.

Note: A voicemail or email message is not an acceptable form of cancellation. Please use the PSI Website or call PSI to speak directly to a Customer Service Representative.

RETAKING A FAILED EXAMINATION

It is not possible to make a new examination appointment on the same day you have taken an examination; this is due to processing and reporting results. A candidate who tests unsuccessfully on a Wednesday can call the next day, Thursday, and retest as soon as Friday, depending upon space availability. You may schedule online at https://test-takers.psiexams.com/nhins. You may also call PSI at 855-340-3713.

MISSED APPOINTMENT OR LATE CANCELLATION

If you miss your appointment, you will not be able to take the examination as scheduled, further you will forfeit your examination fee, if you:

- Do not cancel your appointment 2 days before the scheduled examination date;
- Do not appear for your examination appointment;
- Are not checked in by your scheduled start time;
- Do not present proper identification during check-in for the examination.

EXAM ACCOMMODATIONS

All PSI examination centers are equipped to provide access in accordance with the Americans with Disabilities Act (ADA) of 1990, and exam accommodations will be made in meeting a candidate's needs. Applicants with disabilities or those who would otherwise have difficulty taking the examination should request for alternative arrangements by **Clicking Here**.

ESL Accommodation: If English is not your primary language you may qualify for additional time for your test by requesting an ESL authorization from PSI, specifically time and a half. To request an ESL authorization, please submit: A personal letter requesting the authorization; and a letter from the English instructor or sponsoring.

EXAMINATION TEST CENTER CLOSING FOR AN EMERGENCY

If severe weather or another emergency forces the closure of an examination center on a scheduled examination date, your examination will be rescheduled. PSI personnel will attempt to contact you in this situation. However, you may check the status of your examination appointment online at https://test-takers.psiexams.com/nhins or by calling 855-340-3713. Every effort will be made to reschedule your examination at a convenient time as soon as possible. You will not be penalized. Your exam will be rescheduled at no additional charge to you.

EXAMINATION SITE LOCATIONS

Concord - Brainseed Testing Center	2 Whitney Road, Suite 24	Concord, NH 03301
Keene - Monadnock Aviation Inc	80 Airport Rd	Keene, NH 03431
Nashua - X.L.O.S. Testing Center	71 Spit Brook Road, Suite 106	Nashua, NH 03060
Newington - Brainseed Testing Services	100 Arboretum Drive, Suite 120	Newington, NH 03801
Portsmouth - Located in the H&R Block office	775 Lafayette Road	Portsmouth, NH 03801
Manchester - Excel Testing LLC	1001 Elm Street, Suite 105	Manchester, NH 03101

Additionally, PSI has examination centers in many other regions across the United States. You may take this examination at any of these locations. Once you have paid for the examination, enter your zip code and a list of the testing sites closest to you will appear.

REPORTING TO THE EXAMINATION TEST CENTER

On the day of the examination, you should arrive 30 minutes before your appointment. This extra time is for sign-in, identification, and familiarizing you with the examination process. *If you arrive late, you may not be admitted to the examination test center and you will forfeit your examination registration fee.*

REQUIRED IDENTIFICATION

To gain admission to the Test Center, you must present (1) form of identification. The form of identification must be government issued, current and include your name, signature, and photograph. No form of temporary identification will be accepted.

- Primary ID (photograph and signature, not expired)
- State issued driver's license
- State issued identification card
- US Government Issued Passport
- US Government Issued Military Identification Card (not allowed for remote testing)
- US Government Issued Alien Registration Card
- Foreign Government Issued Passport
- Foreign Government Issued ID

Candidates must have proper identification to gain admission to the Test Center. Failure to provide appropriate identification at the time of the test is considered a missed booking. There will be no refund of test fees.

SECURITY PROCEDURES

The following examination protocols apply during any examination. PSI may pause or terminate an examination at any time. Failure to follow the examination protocol, may result in the disqualification of examination results, prohibition from taking future examinations, and may lead to legal action.

Prohibited Items:

- Reference materials of any kind.
- Scratch paper
- Pens/pencils
- Electronic devices of any type, including but not limited to; cellular phones, cameras, computers of any type (e.g., laptops, tablets, iPads), earbuds, electronic games, electronic watches, handheld calculators, headsets, mobile devices, music players (e.g., iPods), pagers, radios, recording devices (audio or video), smart watches, televisions, etc.).
- Hats or headgear not worn for religious reasons or as religious apparel, including hats, baseball caps, or visors.
- Bulky or loose clothing or coats including but not limited to; open sweaters, cardigans, shawls, scarves, vests, jackets and coats.
    - In the event you are asked to remove bulky or loose outerwear, appropriate attire, such as a shirt or blouse should be worn underneath.
- Other personal items, including but not limited to; backpacks, briefcases, chewing gum, drinks, food, good luck items, notebooks, paper or other materials on which to write, pens, pencils or other writing devices, purses, reading material, smoking or chewing products, wallets, etc.

Prohibited Behavior:

- Giving or receiving assistance on an examination.
- Copying or communicating examination content.
- Using outside references or resources during an exam, examples:
    - Browsing other local resources.
    - Browsing the internet.
    - Attempting to use a computer or computer program not provided or approved by PSI.
    - Attempting to use a telephone or mobile device.
    - Using notepad on the computer.
    - Using an application on the computer not provided by PSI.
- Engaging in disruptive behavior during check-in or during an exam, examples:
    - Acting in an inappropriate manner.
    - Using abusive language.
    - Speaking aloud.
    - Causing noise unrelated to keyboard typing.
- Engaging in prohibited behavior during check-in or during an exam, examples:
    - Reading questions out loud.

- Leaving the room without proctor approval.
- Using instant messaging, or other electronic communication.
- Capturing a picture or video of exam items.
- Attempting to use telephone or mobile device.
- Obstructing the proctor's view (camera or in person).
- Having inappropriate materials on desktop (explicit).
- Changing spaces during the exam without proctor approval.
- Not focusing eyes on the screen.

During the check in process, all candidates will be asked if they possess any prohibited items. Candidates may also be asked to empty their pockets and turn them out for the proctor to ensure they are empty. The proctor may also ask candidates to lift up the ends of their sleeves and the bottoms of their pant legs to ensure that notes or recording devices are not being hidden there.

Proctors will also carefully inspect eyeglass frames, tie tacks, or any other apparel that could be used to harbor a recording device. Proctors will ask to inspect any such items in candidates' pockets.

No prohibited items are allowed within the candidate's reach or line of sight. If prohibited items are found during check-in, candidates shall put them in the provided secure storage or return these items to their vehicle for test center exams. PSI will not be responsible for the security of any personal belongings or prohibited items.

- Any candidate seen giving or receiving assistance on an examination, found with prohibited items, or displaying prohibited behavior or violating any security regulations will have his or her examination terminated, and be asked to surrender all examination materials. All such instances will be reported to the examination sponsor.

Additional protocols for testing at a testing center, include but not limited to:

- Person(s) accompanying an examination candidate may not wait in the examination center, inside the building or on the building's property. This applies to guests of any nature, including drivers, children, friends, family, colleagues, or instructors.
- Once candidates have been seated and the examination begins, they may leave the examination room only to use the restroom, and only after obtaining permission from the proctor. Candidates will not receive extra time to complete the examination.

Additional protocols for remote online proctored exams, include but not limited to:

- Temporarily moving out of the camera's line of sight.
- Candidates are not allowed to have scratch paper.
- Adequate lighting for the proctor to see candidate's activity.
- Internet service must be sufficient to administer the exam, see page 12 for requirements.
- Web camera must be placed for ideal viewing by the proctor.
- Candidate may not change computers during the exam.
- Candidate may not change spaces during the exam.
- Candidate must follow proctor instructions, which may include, but are not limited to:
  - Keeping hands on the desktop.
  - Keeping eyes on the computer screen.
  - Not fidgeting during the exam.
  - Keeping hands away from face.
- Please do your best to avoid covering your mouth for the whole duration of exam. Be aware that talking/whispering/mouthing is not allowed during exam.
- Breaks are NOT allowed during remote online proctored examinations. If you believe you cannot complete your examination without a break, please do not register for remote online proctored examinations.

TAKING THE EXAMINATION BY COMPUTER

The examination will be administered via computer. You will be using a mouse and computer keyboard.

IDENTIFICATION SCREEN

You will be directed to a semi-private testing station to take the examination. When you are seated at the testing station, you will be prompted to confirm your name, identification number, and the examination for which you are registered.

TUTORIAL

Before you start your examination, an introductory tutorial is provided on the computer screen. The time you spend on this tutorial, up to 15 minutes, DOES NOT count as part of your examination time. Sample questions are included following the tutorial so that you may practice answering questions and reviewing your answers.

TEST QUESTION SCREEN

One question appears on the screen at a time. During the examination, minutes remaining will be displayed at the top of the screen and updated as you record your answers.

After you have entered your responses, you will later be able to return to any question(s) and change your response, provided the examination time has not run out.

EXAMINATION REVIEW

PSI, in cooperation with the Department, will be consistently evaluating the examinations being administered to ensure that the examinations accurately measure competency in the required knowledge areas. Comments may be entered by clicking the Comments link on the function bar of the test question screen.

Comments will be analyzed by PSI examination development staff. While PSI does not respond to individuals regarding these comments, all substantive comments are reviewed. If a discrepancy is found during the comment review, PSI and the department may re-evaluate candidates' results and adjust them accordingly. **This is the only review of the examination available to candidates.**

SCORE REPORTING

Your score will be displayed on screen at the end of the examination and a score report will be emailed to you. If you fail, the emailed score report will include the diagnostic report indicating your strengths and weaknesses by examination type.

You may request a duplicate score report after your examination by emailing scorereport@psionline.com.

You can take a practice exam online at https://test-takers.psiexams.com/nhins to prepare for your New Hampshire Insurance Examination.

Please note that practice exams are intended only to help testing candidates become familiar with the general types of questions that will appear on a licensing examination, and do not contain actual questions that are asked on the exam.

Practice exams ARE NOT a substitute for proper education and study. Scoring well on the practice exam does not guarantee that you will pass an actual licensing examination.

Note: You may take the practice exams an unlimited number of times; however, you will need to pay each time.

EXAMINATION STUDY MATERIALS AND CONTENT OUTLINES

EXPERIMENTAL ITEMS

In addition to the number of examination items specified in the "Examination Content Outlines", a small number (5 to 10) of "experimental" questions may be administered to candidates during the examinations. These questions will not be scored. The administration of such unscored, experimental questions is an essential step in developing future licensing examinations.

STUDY MATERIALS

The Department does not specify an official study manual, nor are you required to take a pre-licensing study course. You are free to use materials of your own choosing to prepare for the license exam. However, because of the number, the diversity of approach and the currency of other publications, neither the Department nor PSI lists or recommends study materials.

CONTENT OUTLINES

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

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

Click the Link to View Your New Hampshire Insurance Examination Content Outline

Examination title	Exam Series
Producer License Line of Authority	
Life (Effective 7/6/26 remote proctoring will no longer be available)	12-61
Accident and Health	12-62
Life, Accident and Health (Effective 7/6/26 remote proctoring will no longer be available)	12-63
Property and Casualty	12-64
Title	12-72
Property	12-84
Casualty	12-85
Personal	12-86
Credit	12-87
Adjuster License Line of Authority	
Property and Casualty Effective thru 9/14/26	12-75
Property and Casualty Effective 9/15/26	12-75
Workers' Compensation Effective thru 9/14/26	12-76
Workers' Compensation Effective 9/15/26	12-76
Laws and Regulations	
NH Laws & Regulations Life	12-78
NH Laws & Regulations Accident & Health	12-79
NH Laws & Regulations Life and Accident & Health	12-80
NH Laws & Regulations Property and Casualty	12-81
NH Laws & Regulations Adjuster Property & Casualty	12-83
Public Adjuster License Line of Authority	
Public Adjuster Effective thru 9/14/26	12-73
Public Adjuster Effective 9/15/26	12-73

APPLYING FOR YOUR LICENSE

SUBMITTING AN APPLICATION

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

Current fees for all license types can be found at: **https://www.insurance.nh.gov/producersadjusters/producer-licenses/licensing-fees**

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

If you desire Variable authority, you must also pass FINRA Series 63, 66 or be a NH Registered Representative. You must supply your FINRA CRD number on the application for license and have a Life license.

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

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

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

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

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

RENEWAL DATES

Producer and Adjuster expiration dates are based on birth month. Business entity (agency) licenses expire May 31. License expiration dates will be the last day of the birth month that occurs at least 13 full months, but not more than 25 months, from the effective date of the license. Ensuing expiration dates will be every two years thereafter. Adjuster licenses expire on the second October 1 after issue and every two years thereafter.

CONTINUING EDUCATION

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

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

The New Hampshire Legislature has also approved CE requirements for resident and non-resident adjusters designating New Hampshire their 'designated home state". To designate New Hampshire the home state, the appropriate adjuster NH exam must be passed.

All resident claims adjusters and those declaring NH their Designated Home State (DHS) must meet the requirement of 24 CE hours every two years which must include at least three (but not more than 10) adjuster ethics credits. All workers' compensation adjusters must complete 24 CE hours, of which at least 10 credits must be in workers' compensation credits and at least three (but not more than 10) credits in adjuster ethics.

All Resident public adjusters must meet the requirement of 15 CE hours every two years including 3 hours of public adjuster ethics. Nonresident public adjusters are exempt from the CE requirement if they can prove compliance with their resident state's substantially similar CE requirement. Nonresident claim adjusters are exempt from NH continuing education unless they have selected NH as their designated home state.

Note More information about the State of New Hampshire Continuing Education (CE) program can be found online at https://www.insurance.nh.gov/producersadjusters/continuing-education.