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**DEPARTMENT OF INSURANCE AND FINANCIAL SERVICES**



**LICENSING EXAMINATION  
 CANDIDATE INFORMATION BULLETIN**

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Please refer to our website to check for the most updated information at <https://test-takers.psiexams.com/midifs>

## EXAMINATIONS BY PSI SERVICES LLC

This Candidate Information Bulletin provides you with information about the examination process for becoming licensed as an Insurance Producer, Solicitor, Adjuster, or Counselor in the State of Michigan.

The Michigan Department of Insurance and Financial Services (referred to as DIFS) has contracted with PSI Services LLC (PSI) to conduct the examination program. PSI works closely with the DIFS to make certain that these examinations meet the State's as well as nationally established technical and professional standards for examination development and administration. PSI provides these examinations through a network of computer examination centers in Michigan and various locations throughout the United States.

## THE LICENSURE PROCESS

For licensing information, please contact:

**Department of Insurance and Financial Services (DIFS)**  
PO Box 30220  
Lansing, MI 48909-7720  
Phone (877) 999-6442  
Email [difs-licensing@michigan.gov](mailto:difs-licensing@michigan.gov)  
[www.michigan.gov/difs](http://www.michigan.gov/difs)

Note: ONLY the State has the authority to determine eligibility to be licensed.

Per PA 218 of 1956 (Insurance Code), section 1204(2), certain examinations require the completion of pre-licensing education and receipt of a certificate of completion from the education provider. If it is determined that a candidate has not successfully completed the required pre-licensing program of study prior to taking the examination, the examination results will be invalidated. (If you are unable to agree to this statement on the day of testing, you will be unable to take your examination and will forfeit the examination fee.)

- Pre-licensing education requirements are available at [www.michigan.gov/difs](http://www.michigan.gov/difs). Select Licensing-Insurance, then the applicable license type.
- For examinations requiring pre-licensing education, you must have received an official certificate of completion from the education provider.
- The pre-licensing education certificate of completion is valid for 12 months from date of completion.
- Passing examination results are valid for 12 months from the "pass" date.
- Applications for licensure must be filed through NIPR ([www.nipr.com](http://www.nipr.com)).

The examinations that require successful completion of pre-licensing education prior to being eligible to take an examination are as follows:

Examinations requiring pre-licensing education
Life Producer 16-65
Accident & Health Producer 16-66
Property Producer/Solicitor 16-67
Casualty Producer/Solicitor 16-68
Personal Lines Producer/Solicitor 16-69
Life, Accident & Health Producer - Combined 16-80
Property & Casualty Producer/Solicitor - Combined 16-81
Life, Variable Life and Annuities Producer - Combined 16-84

Examinations NOT requiring pre-licensing education
Public Adjuster 16-70
Independent Adjuster without Worker's Comp 16-71
Independent Adjuster with Worker's Comp 16-72
Life Counselor 16-73
Surplus Lines Producer 16-74
Limited Lines Property & Casualty Producer/Solicitor 16-75
Property & Casualty Counselor 16-76
Title Insurance Producer/Solicitor 16-77
Credit Insurance Producer 16-78
Variable Life & Annuities Producer 16-83
Surety and Fidelity Producer/Solicitor 16-86
Accident & Health Counselor 16-85



## EXAMINATION REGISTRATION PAYMENT AND SCHEDULING PROCEDURES

Examination Fee

\$41

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

ONLINE (<https://test-takers.psiexams.com/midifs>)

For the **fastest and most convenient** examination scheduling process, register for your examinations online by accessing PSI's registration Website: [Click Here](#)

1. Select "Sign In/Create Account" to create an account.

The screenshot shows the PSI website interface. At the top right, there is a link for "Sign In / Create Account". The main header features the "DIFS" logo and "Department of Insurance and Financial Services". Below the header, there are navigation tabs for "Tests" and "Program Info". Under "Program Info", there are links for "Overview", "FAQs", and "Test Instructions". At the bottom of the page, there are two prominent buttons: "VIEW AVAILABLE TESTS" and "CHECK FOR AVAILABLE DATES".

2. 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.*

ID *	
First Name *	Last Name *
Middle Name	Generation
Email *	
Password *	<b>Your password must contain:</b> <ul style="list-style-type: none"><li>• At least one capital letter A-Z</li><li>• At least one case letter a-z</li><li>• At least one number 0-9</li><li>• At least one special character !@#V\$%^&amp;V/*</li><li>• At least 8 and up to 32 characters</li></ul>
Confirm Password *	

3. Select your test format: (Test Center) or (Remote Proctored).

<b>Modality</b>
<input type="radio"/> Site Proctored <input type="radio"/> Atlas Remote Proctored



1. Scheduling at a Test Center

Enter the "City or Postal Code" and select **FIND**.

**Search Test Center Location**

City, province, or postal code Radius  
5



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

Choose a Date and Time

**October 2021**

Sun	Mon	Tue	Wed	Thu	Fri	Sat
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						

Available  Selected

**Time slots available for October 08, 2021**

- 08:00 AM
- 01:30 PM

3. You are now ready to pay.

**Payment**

**Billing Address**

Address 1 \*  
Address 2  
Address 3  
City \*

**Order Summary**

Commercial Contractor Practice Test  
Mechanical Bus and Law \$100.00 USD

**Total Price**

**CONTINUE**

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

**Booking Confirmed!!** [Print Confirmation](#)

Email Address: asingla81@psionline.com      Home Phone: 111224444      Office Phone: 2221112345



## Scheduling via Remote Proctor

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

### Choose a Date and Time

The screenshot shows a calendar for October 2021. The date '8' is selected. To the right, a box titled 'Time slots available for October 08, 2021' contains two buttons: '08:00 AM' and '01:30 PM'. A legend at the bottom indicates that an open circle represents 'Available' and a filled circle represents 'Selected'.

2. You are now ready to pay.

The screenshot displays a payment form. On the left, there are input fields for 'Address 1 \*', 'Address 2', 'Address 3', and 'City \*'. On the right, an 'Order Summary' box lists 'Commercial Contractor Practice Test' and 'Mechanical Bus and Law' for a total price of '\$100.00 USD'. A blue 'CONTINUE' button is located at the bottom right of the order summary.

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**.

The screenshot shows a 'Review Booking' page. It includes contact information: 'Email Address: asingla81@psionline.com', 'Home Phone: 111224444', and 'Office Phone: 2221112345'. The booking details are 'Wednesday, October 06, 2021' at '5:30 PM Pacific Time'. A checkbox is checked with the text 'By continuing, you agree to The Company's [Conditions of Use And Privacy Notice](#)'. A blue 'CONFIRM' button is at the bottom right.

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 COMPATIBILITY OF YOUR COMPUTER** to include Audio/Video Check, Webcam Check and System Check. Prior to testing, **CLICK HERE.**

The screenshot shows a 'Bookings' page. At the top, it says 'Bookings: ?'. Below that is a countdown timer: '1 DAYS 0 HOURS 22 MINUTES until test'. The booking details are 'Wednesday, October 06, 2021' at '5:30 PM Pacific Time'. There are links for 'Print Receipt' and 'More Information'. A red arrow points from the 'CLICK HERE' text in the previous block to the 'HERE' link in this screenshot. At the bottom, there is a 'LAUNCH' button and a note: 'Online Proctored (Live). Click the Launch button at your scheduled test time.'

5. 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 (855-579-4639)

For telephone registration, you will need a valid credit card (VISA, MasterCard, American Express or Discover). PSI registrars are available Monday through Friday between 8:00 am and 10:00 pm, and Saturday-Sunday between 8:30 am and 6:00 pm, Eastern Time.

### 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) 579-4639.

**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.**

### RETAKE 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/midifs>. You may also call PSI at (855) 579-4639.

If you have passed an examination and it has been less than one year but you need to retake it, please contact the Department of Insurance and Financial Services (DIFS) for permission by sending an email to [DIFS-licensing@michigan.gov](mailto:DIFS-licensing@michigan.gov). Once approved DIFS will contact PSI and you will receive an email confirmation.

### 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 (ADA)

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. A candidate with a disability or a candidate who would otherwise have difficulty taking the examination should request for alternative arrangements by [Clicking Here](#).

**Candidates granted accommodation in accordance with the ADA, MUST schedule their examination by telephone and speak directly with a PSI registrar.**

### ADDITIONAL TIME WHILE TAKING THE EXAMINATION

Candidates may request to take the examination with extra time. The candidate will be given time & 1/2 and there will be an additional fee of \$50 per examination.

**Candidates requesting additional time MUST schedule their examination by telephone and speak directly with a PSI registrar.**

### EXAMINATION SITE CLOSING FOR AN EMERGENCY

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. A candidate with a disability or a candidate who would otherwise have difficulty taking the examination must follow the instructions on the Exam Accommodations Request Form at the end of this Candidate Information Bulletin. There is no additional fee for accommodation through the ADA.

### SOCIAL SECURITY NUMBER CONFIDENTIALITY

PSI will use your social security number only as an identification number in maintaining your records and reporting your examination results to the State. A Federal law requires State agencies to collect and record the social security numbers of all licensees of the professions licensed by the State.



## EXAMINATION SITE LOCATIONS

The following directions are generated from the most current mapping services available. However, new road construction and highway modifications may result in some discrepancies. If you are not familiar with the specific area of the examination site, please consult a reliable map prior to your examination date.

### **Dearborn Examination Center**

3200 Greenfield Road, Suite 253

Dearborn, MI 48120

*From Detroit: Merge onto I-94 W. Take exit 209 (Rotunda Dr.) from I-94 W. Turn left onto Rotunda Dr. Follow Rotunda Dr to Commerce Drive South. Turn left on Commerce Dr S, then turn right onto Greenfield Rd. Site is on the right.*

### **Holt-Lansing Examination Center**

4202 Charlar Drive, Suite 1

Holt, Michigan 48842

*Follow I-496 E, which becomes US-127 S. Take the Holt Rd exit 70. Turn right onto Holt Rd. Turn left onto Cedar St. Turn right onto Charlar Dr.*

### **Southfield-Crossroads Examination Center (Temporary Exam Site)**

Crossroads Building

16250 Northland Drive, Suite 361

Southfield, MI 48075

*From I-75 North and South, exit West 8 Mile. Northland Drive is West of Greenfield Road. Do not go over the Bridge. Pass the Lodge Fwy (Hwy 10). Turn right on Northland Drive. From Southfield Fwy North and South, exit East 8 Mile. Go east on 8 Mile to Northland Drive. Northland Drive is next to the Northland Shopping Center.*

### **Southfield-Lahser Road Examination Center**

26400 Lahser Road, Suite 150

Southfield, Michigan 48033

*From I-96 E merge onto I-696 E. Then merge onto MI-10 S. Take the Lahser Road exit. Keep left at the fork in the ramp. Turn left onto Northwestern Hwy. Turn right onto Lahser Road. You may access the building from the back using the NW door.*

### **Grand Rapids Examination Center**

4595 Broadmoor Ave SE, Suite 201

Grand Rapids, MI 49512

*From I-96, exit East Beltline Avenue and proceed South approximately 4 miles. Once you pass 28th Street, Beltline becomes Broadmoor. Continue South an additional 2 miles. 4595 Broadmoor is just South of 44th Street on the right. Use the North Entrance. Room 201 is at the top of the stairs.*

*From US-131, take exit 77 (M6 the new highway) East toward Lansing. Take exit 15 (M37/Broadmoor), head North (left) on Broadmoor. 4595 Broadmoor is just North of Barden street, South of 44th Street on the left. Use the North Entrance to the second floor. Room 201 is at the top of the stairs.*

### **Gaylord Examination Center**

440 W. Main St., Suite D

Gaylord, MI 49735

*From I-75 take exit # 282 / M-32 toward Alpena / Gaylord. From the exit ramp, turn east onto W Main (M-32) and go about half a mile. 440 W Main is at the northeast corner of Main and Indiana, halfway between KFC and Subway. Suite D opens off the parking lot.*

### **Marquette Examination Center**

Mid Towne Office Complex

1229 W. Washington

Marquette, MI 49855

*Enter the building on the left and go up the stairs. Go left at the top of the stairs; suite is at the end of the hall on the right.*

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 SITE

On the day of the examination, plan to arrive 30 minutes prior to your scheduled start time to allow for sign-in, identification check, and to become familiar with the examination process. *If you are not checked in by your scheduled start time, you will not be allowed to test, and you will forfeit your examination fee.*

**All examination sites will provide ear plugs upon request.**

### REQUIRED IDENTIFICATION

Candidates must register for the exam with their LEGAL first and last name as it appears on their government issued identification. The required identification below must match the first and last name under which the candidate is registered. Candidates are required to bring one (1) form of a valid (non-expired) signature bearing identification to the test site.



## PRIMARY IDENTIFICATION - Choose One

NOTE: ID must contain candidate's signature, photo, be valid and unexpired.

- State issued driver's license
- State issued identification card
- US Government Issued Passport
- US Government Issued Military Identification Card
- US Government Issued Alien Registration Card
- Canadian Government Issued ID

## SECURITY PROCEDURES FOR TESTING

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.

You will be given a piece of scratch paper and a pencil. You will return the scratch paper and pencil during check-out.

### Prohibited Items:

- Reference materials of any kind.
- 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 semiprivate 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 to the computer and keyboard 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 using the keys, 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.

**IMPORTANT:** 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 DIFS, will be continually evaluating the examinations being administered to ensure that the examinations accurately measure competency in the required knowledge areas. Comments may be entered during the examination by clicking the Comments link on the function bar of the test question screen.



Your comments regarding the questions and the examinations are welcomed. 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 examination review available to you.**

## EXAMINATION RESULT 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.

Candidates taking a remotely proctored exam: Please note that you must select to end both the exam portion and survey portion of your test in order to receive your on-screen results and emailed score report. If you do not receive your emailed score report, you may reach out to [scorereport@psionline.com](mailto:scorereport@psionline.com).

You may request a duplicate score report after your examination by emailing [scorereport@psionline.com](mailto:scorereport@psionline.com). Include your name, candidate ID number and confirmation number. Your candidate ID number and confirmation number is on your exam confirmation email. Please allow up to 72 hours to receive your duplicate score report.

### 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.

## EXAMINATION CONTENT OUTLINES

**PLEASE BE ADVISED: Cut scores (score you must achieve to obtain a passing result) and content outlines are subject to change. Always be sure to review the current content outline prior to taking your examination.**

**Click the Link to View Your Michigan Insurance Examination Content Outline**

Examination Title	Time Limit	Number of Items	Cut Score
<a href="#">Accident &amp; Health Counselor</a>	2 hours	110	82%
<a href="#">Accident and Health Producer</a>	2 hours	100	76%
<a href="#">Casualty Producer/Solicitor</a>	2 hours	100	74%
<a href="#">Credit Insurance Producer</a>	1 hour	40	75%
<a href="#">Independent Adjuster with Workers' Compensation Authority</a>	2 hours	100	70%
<a href="#">Independent Adjuster without Workers' Compensation Authority</a>	2 hours	100	70%
<a href="#">Life Counselor</a>	2 hours	110	80%
<a href="#">Life Producer</a>	2 hours	100	72%
<a href="#">Life, Accident and Health Producer</a>	2.5 hours	150	75%
<a href="#">Life, Variable Life and Annuities Producer</a>	2.5 hours	130	73%
<a href="#">Limited Lines Property and Casualty Producer</a>	1 hour	50	75%
<a href="#">Personal Lines Producer</a>	2 hours	100	75%
<a href="#">Property and Casualty Counselor</a>	2.5 hours	150	80%
<a href="#">Property and Casualty Producer/Solicitor</a>	2.5 hours	150	74%
<a href="#">Property Producer/Solicitor</a>	2 hours	100	75%
<a href="#">Public Adjuster</a>	2 hours	100	71%
<a href="#">Surety &amp; Fidelity</a>	1 hour	50	70%
<a href="#">Surplus Lines Producer</a>	1 hour	60	77%
<a href="#">Title Insurance Producer</a>	1 hour	60	74%
<a href="#">Variable Life and Annuities Producer</a>	1 hour	60	74%



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