



PSI Services LLC
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 www.psiexams.com



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 www.psiexams.com

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
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. Select Licensing, 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).

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	\$40
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NOTE: EXAMINATION FEES ARE NOT REFUNDABLE OR TRANSFERABLE. THE EXAMINATION FEE IS VALID FOR ONE YEAR FROM THE DATE OF PAYMENT.

■ ON-LINE (www.psiexams.com)

For the fastest and most convenient examination scheduling process, PSI recommends that you register for your examinations using the Internet. You register online by accessing PSI's registration website at www.psiexams.com. Internet registration is available 24 hours a day.

- Log onto PSI's website and create an account. You will be asked to put in your email address and the spelling of your name exactly as it is shown on your identification that will be presented at the examination site.
- You will be asked to select the examination. You will then enter your personal and contact information. You will then be ready to pay and schedule for the examination. Enter your zip code and a list of the examination sites closest to you will appear. If you prefer to test at a location outside the state of Michigan, a drop down menu allows you to select a different state. Once you select the desired examination site, available dates will appear.

■ TELEPHONE (800-733-9267)

For telephone registration, you will need a valid credit card (VISA, MasterCard, American Express or Discover). PSI registrars are 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.



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 (800) 733-9267.

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 retake as soon as Friday, depending upon space availability. You may access a registration form at www.psiexams.com. You may also call PSI at (800) 733-9267.

If you have passed the 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. 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 when you arrive 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 must follow the instructions on the Exam Accommodations Request Form at the end of this Candidate Information Bulletin.

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. **Please Note:** If you will be applying for additional time through the Exam Accommodations (ADA) process (outlined above), there will not be an additional fee charged.

Candidates requesting additional time MUST schedule their examination by telephone and speak directly with a PSI registrar. See Examination Registration Payment and Scheduling Procedures, TELEPHONE for instructions, on page 1.

EXAMINATION SITE CLOSING FOR AN EMERGENCY

In the event that severe weather or another emergency forces the closure of an examination site 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 schedule by calling (800) 733-9267. Every effort will be made to reschedule your examination at a convenient time as soon as possible. You will not be penalized. You will be rescheduled at no additional charge.

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-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

Complex is across the street from Shopko. 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. All required identification below must match the first and last name under which the candidate is registered. Candidates are required to bring two (2) forms of valid (non-expired) signature bearing identification to the test site. If the candidate fails to bring proper identification or the candidate names do not match, the candidate will not be allowed to test and their examination fee will not be refunded.

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

SECONDARY IDENTIFICATION - Choose One

- Credit Card (must be signed)
- Social Security Card

NOTE: Student ID and employment ID are NOT acceptable forms of identification.

Copying or communicating examination content is violation of a candidate's contract with PSI, and federal and state law. Either may result in the disqualification of examination results and may lead to legal action.

The following security procedures apply during examinations:

- All personal belongings of candidates should be placed in the secure storage provided at each site prior to entering the examination room. Personal belongings **include, but are not limited to**, the following items:
 - **Electronic devices of any type, including cellular / mobile phones, recording devices, electronic watches, cameras, pagers, laptop computers, tablet computers (e.g., iPads), music players (e.g., iPods), smart watches, radios, or electronic games.**
 - **Bulky or loose clothing or coats** that could be used to conceal recording devices or notes. For security purposes outerwear such as, but not limited to: open sweaters, cardigans, shawls, scarves, hoodies, vests, jackets and coats are not permitted in the testing room. **In the event you are asked to remove the outerwear, appropriate attire, such as a shirt or blouse should be worn underneath.**
 - **Hats or headgear not worn for religious reasons** or as religious apparel, including hats, baseball caps, or visors.
 - **Other personal items**, including purses, notebooks, reference or reading material, briefcases, backpacks, wallets, pens, pencils, other writing devices, food, drinks, and good luck items.
- 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.
- No smoking, eating, or drinking is allowed in the examination center.
- 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.
- If prohibited items are found during check-in, candidates shall put them in the provided secure storage or return these items to their vehicle. PSI will not be responsible for the security of any personal belongings or prohibited items.
- Any candidate possessing prohibited items in the examination room shall immediately have his or her test results invalidated, and PSI shall notify the examination sponsor of the occurrence.
- Any candidate seen giving or receiving assistance on an examination, found with unauthorized materials, or who violates any security regulations will be asked to surrender all examination materials and to leave the examination center. All such instances will be reported to the examination sponsor.
- 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. Candidate will not receive extra time to complete the examination.

IMPORTANT NOTICE FOR ALL CANDIDATES

Due to many complaints from the buildings' tenants, PSI (and the properties which house the PSI examination centers) cannot accommodate any individuals other than the person who is being tested.

PSI understands that examination candidates are often comforted by having guests accompany them to their examinations. It may also be necessary for a guest to drive the candidate to the examination center. However, incidents from previous guests have prompted warnings from Property Management. For this reason, PSI has adopted the following policy concerning guests.

“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.”

There are facilities nearby such as shopping malls, stores or restaurants where guests may go while the candidate takes an examination. Please take the time to visit those locations instead of waiting in or around the building.

Also of note, many candidates have been arriving hours before their scheduled examination time. This is not necessary. Please plan to arrive no earlier than 30 minutes before the start-time of your examination. This will provide plenty of time for check-in.

Thank you for your understanding and for your cooperation.

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

The “function bar” at the top of the test question screen provides mouse-click access to the features available while taking the examination.

The screenshot shows a web-based examination interface. At the top, there is a navigation bar with icons for 'Mark', 'Comments', 'Goto', 'Help', and 'End'. Below this, a status bar displays 'Question: 3 of 40', 'Answered: 2', 'Unanswered: 1', 'Marked: 0', 'View: All', and 'Time Left(Min): 359'. The main content area contains a question: '3. What do the stars on the United States of America's flag represent?'. Below the question, it says '(Choose from the following options)'. There are four radio button options: '1. Presidents', '2. Colonies', '3. States', and '4. Wars'. At the bottom of the question area, there are two buttons: '<< Back' and 'Next >>'.

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 review of the examination available to you.**

EXAMINATION RESULT REPORTING

Passing examination results are valid for 12 months from the “pass” date.

Your results will be given to you immediately following completion of the examination.

- If you **pass**, you will receive an examination result report which will indicate “PASS”.
- If you **do not pass**, you will receive a diagnostic report indicating your strengths and weaknesses.

DUPLICATE EXAMINATION RESULTS

You may request a duplicate score report after your examination by emailing scorereport@psionline.com or by calling 800-733-9267.



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 and the time taken to answer them will not count against examination time. The administration of such unscored, experimental questions is an essential step in developing future licensing examinations.

TIPS FOR PREPARING FOR YOUR LICENSE EXAMINATION

The following suggestions will help you prepare for your examination.

- Only consider the actual information given in the question, do not read into the question by considering any possibilities or exceptions.
- Planned preparation increases your likelihood of passing.
- Start with a current copy of this Candidate Information Bulletin and use the examination content outline as the basis of your study.
- Read study materials that cover all the topics in the content outline.
- Take notes on what you study. Putting information in writing helps you commit it to memory and it is also an excellent business practice.
- Discuss new terms or concepts as frequently as you can with colleagues. This will test your understanding and reinforce ideas.
- Your studies will be most effective if you study frequently, for periods of about 45 to 60 minutes. Concentration tends to wander when you study for longer periods of time.

EXAMINATION CONTENT OUTLINES

Individual examination content outlines are available from PSI for each examination. Content outlines indicate the examination time limit, minimum score required to pass, subject area and the number of items in each area. To obtain a content outline for your specific examination, visit www.psiexams.com/DIFS, select [Government/State Licensing Agencies/Michigan/Insurance](#). The examination content outlines can be found under Information Links (on the right side of the page).



COMPLETING THE EXAMINATION REGISTRATION FORM

- 1. Legal Name** Print your legal name in the boxes provided, using one box per letter. If your name is longer than the boxes allow, print as many letters as possible. **NOTE: If you recently changed your name, or if your last name includes a generation indicator (e.g., Jr., III), be sure that your name is the same on your examination registration form and on the valid identification shown on the day of the examination at the examination site.**
- 2. Social Security Number** You must include your Social Security Number on the registration form. Your Social Security Number is held in the strictest of confidence.
- 3. Mailing Address** You must include a mailing address. PO Box numbers alone are not acceptable. Print only one letter or number per box. Do not include punctuation marks; leave blank spaces to show spaces.
- 4. Telephone** Please provide both cell and office telephone numbers (including area codes).
- 5. DOB** Please enter your date-of-birth (MM-DD-YY).
- 6. School Code** Please provide the pre-licensing school code that you attended. Refer to your prelicensing certificate.
- 7. Email Address** Please provide your email address.
- 8. Gender** Please check the box of your gender. *This is optional.*
- 9. Race** Please check the box of your race. *This is optional.*
- 10. Education Level** Please check the box of your education level. *This is optional.*
- 11. Age Group** Please check the box of your age group. *This is optional.*
- 12. Ethnicity** Please check the box of your ethnicity. *This is optional.*
- 13. Native Language** Please check the box of your native language. *This is optional.*
- 14. Examination** Select the examination you will be taking, and include the correct examination fee.
- 15. Exam Accommodations Request** If you will require exam accommodations because of a disability, please check "YES." Applicants with disabilities or those who would otherwise have difficulty taking the examination must fill out the form at the end of this Candidate Information Bulletin and fax it to PSI (702) 932-2666.

14. Examination: (Check one)

- 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
- Public Adjuster 16-70
- Independent Adjuster without Worker's Comp 16-71
- Accident & Health Counselor 16-85
- 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 & Fidelity Producer/Solicitor 16-86

(Check one) First Time Retake

15. Total Fees Included: \$40 per insurance examination.

You may pay by credit card, company check, cashier's check or money order. Make check or money order payable to PSI and note your name on it.

If paying by credit card, check one: VISA MasterCard American Express Discover

Card No: _____ Exp. Date: _____

Card Verification No: _____ *The card verification number may be located on the back of the card (the last three digits on the signature strip) or on the front of the card (the four digits to the right and above the card account number).*

Billing Street Address: _____ Billing Zip Code: _____

Cardholder Name (Print): _____ Signature: _____

16. I am submitting the Exam Accommodations Request form (at the end of this bulletin) and required documentation. Yes No

Complete and forward this registration form with the applicable examination fee to:

PSI Services LLC * ATTN: Examination Registration MI INS
3210 E Tropicana * Las Vegas, NV * 89121
Fax (702) 932-2666 * (800) 733-9267 * TTY (800) 735-2929 ** www.psiexams.com



EXAM ACCOMMODATIONS REQUEST FORM INSTRUCTIONS

All examination centers are equipped to provide access in accordance with the Americans with Disabilities Act (ADA) of 1990.

Applicants with disabilities or those who would otherwise have difficulty taking the examination should request for alternative arrangements by [Clicking Here](#).

Requirements for exam accommodation requests:

You are required to submit documentation from the medical authority or learning institution that rendered a diagnosis. Verification must be uploaded to PSI on the letterhead stationery of the authority or specialist and include the following:

- Description of the disability and limitations related to testing
- Recommended accommodation/modification
- Name, title and telephone number of the medical authority or specialist
- Original signature of the medical authority or specialist

**MAKE SURE YOU ARE REGISTERED FOR THE EXAMINATION BEFORE
REQUESTING EXAMINATION ACCOMMODATIONS**

PSI Services LLC
3210 E Tropicana
Las Vegas, NV 89121