PSI Services LLC
Phone: (866) 395-1006
E-mail: examschedule@psionline.com
https://test-takers.psiexams.com/mnins

INSURANCE EXAMINATIONS
CANDIDATE INFORMATION BULLETIN

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EXAMINATIONS BY PSI SERVICES LLC

This Candidate Information Bulletin provides you with information about the examination and application process for obtaining an insurance license in the State of Minnesota.

Minnesota state laws stipulate that a person may not act as an insurance producer or adjuster without first obtaining a license issued by the Minnesota Department of Commerce. To be licensed, you must pass an examination to confirm that you have attained at least a minimum level of knowledge regarding the principles, practices, statutes, and regulations relating to insurance.

The Minnesota Department of Commerce has contracted with PSI Services LLC (PSI) to conduct the examination testing. PSI provides examinations through a network of computer examination centers in Minnesota. PSI works closely with the State to be certain that examinations meet local as well as national requirements in basic principles and examination development standards.

THE LICENSURE PROCESS

All questions and requests for information about licensure should be directed to the Department of Commerce.

Minnesota Department of Commerce
85 7th Place E, Suite 280
St. Paul, MN 55101-2198
Phone: 651-539-1599
Email: Licensing.Commerce@state.mn.us
Web: mn.gov/commerce

PRELICENSING AND EXAMINATION EXEMPTIONS

An applicant for licensing in this state who was previously licensed for the same lines of authority in another state need not complete any education or examination if the application is received within ninety (90) days after the cancellation of his license. The applicant must provide an original Letter of clearance to document the cancellation date.

PRELICENSING EDUCATION REQUIREMENTS

Applicants must satisfactorily complete an approved course of education in the fields of insurance for which they apply before they may be licensed. A list of approved schools can be found at **www.sircon.com/minnesota**.

Producer
- Must be at least 18 years of age.
- All first time examination applicants are required to complete 20 hours of education per line of authority as required in MN Statute 60K.36 Subd.4.
- The classes must be approved by the Commissioner of Commerce prior to attendance. A Course Completion Certificate will be signed and issued by the education coordinator of the organization offering the approved course(s).
- You must present VALID course completion certificate(s) to the examination center or remote proctor. Your name as shown on the certificate must match the name on the photo I.D. used when checking in at the examination center as well as the name shown during registration. Please note that if you do not bring the appropriate prelicensing certificate(s) when required, you will not be able to test, and your exam fee will be forfeited. Course Completion Certificates must be paper copies. Electronic copies will not be accepted.
- There are no prelicensing education requirements for the Farm, Property & Liability Producer examination.
- Joint agent licenses are issued for Life/Health, or Property/Casualty. You must pass all parts of both the Life/Health or all parts of the Property and Casualty examinations to be issued a license.
- Personal Lines Producers must have pre-licensing proof for **personal lines**. You cannot show a Property and Casualty proof of education.

Adjuster
- You must be at least 18 years of age.
- There are no prelicensing education requirements for adjusters.

The following will be exempt from the insurance producer prelicense education requirement:
- Someone with a two-year Minnesota vocational school degree in insurance
- Someone with a four-year college degree in business with an insurance emphasis
- Life applicants with any of the following professional designations: CEBS, ChFC, CIC, CFP, CLU, FLMI, or LUTCF
- Health applicants with any of the following professional designations: RHU, CEBS, REBC, or HIA
- Property, Casualty, or Personal Lines P&C applicants with any of the following professional designations: AAI, ARM, CIC, or CPCU.

NONRESIDENT LICENSURE REQUIREMENTS

An applicant who wishes to sell insurance within the state of Minnesota but is not a resident must:

- Hold a license in their current state of residence
- Submit an application for licensure along with the appropriate fees at **www.sircon.com/minnesota**.

FINGERPRINT REQUIREMENT

ALL applicants for Producer and Adjuster licenses must provide a set of fingerprints to the Minnesota Department of Commerce for the purpose of conducting a state and national fingerprint-based criminal history record. Before your fingerprints are taken, you will need to sign a background check authorization form that expires one year after it is signed. Accordingly, if more than a year passes between the day your fingerprints are taken and the day you apply for your license, you will need to be fingerprinted again and pay another fee.

It is strongly recommended to be electronically fingerprinted at one of PSI Minnesota's sites, during regular testing hours, on the day of your examination. The prints will be forwarded electronically to the appropriate review agencies. You will pay the fingerprinting fee at the test site on the day of testing. The $66.75 fee may be made payable by VISA, MasterCard, American Express or Discover. Failure to get fingerprinted on the day of the examination will delay the licensing process.

Effective 10/28/26 the walk-in service is temporarily unavailable for Reciprocity candidates. You will need to go to a police station to get printed.

Manual fingerprinting: You may go to any local police station or similar facility with manual fingerprinting capability to have your fingerprints taken manually.

The facility will charge a processing fee. After your fingerprints are taken, the fingerprint card will be given back to you. Do not fold it. Mail it along with a fully completed "Resident Insurance Producer/Insurance Adjuster/Real Estate Appraiser License Background Check Consent Form" and a check for $35.00 made out to "Minnesota Department of Commerce" to:

Administration Division
Attn: Licensing
Minnesota Department of Commerce
85 7th Place East, Suite 292
St. Paul, MN 55101

APPLICATION FOR LICENSURE

Candidates who have a prelicense examination requirement must complete an electronic application at **www.sircon.com/minnesota** after the examination is passed. Insurance producer license candidates must have submitted a completed application within thirty-six (36) months after the examination is passed.

EXAMINATION SCHEDULING PROCEDURES

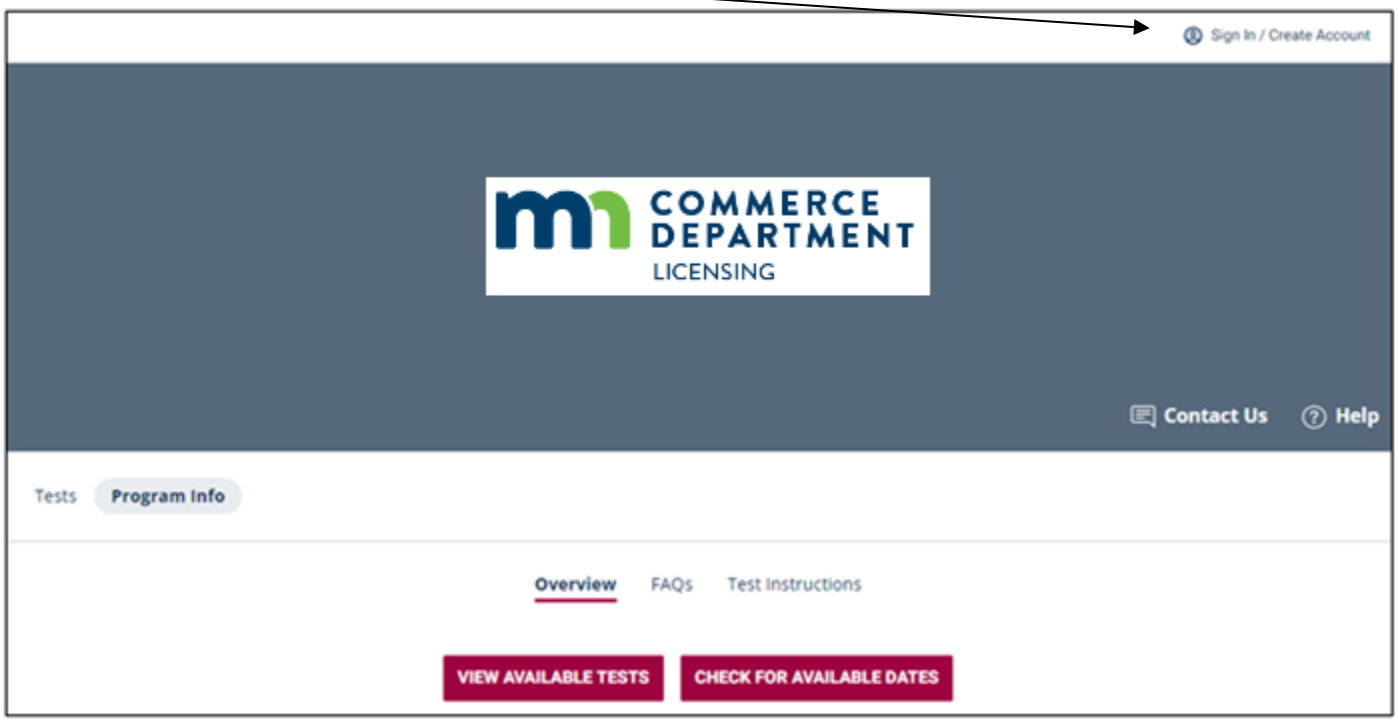
FEES

Examination	Examination Fee
Life Producer	$45
Accident & Health Producer	$45
Life, Accident & Health Producer	$45
Property Producer	$45
Casualty Producer	$45
Property & Casualty Producer	$45
Property & Casualty Adjuster	$25
Personal Lines Producer	$45
Farm Property & Liability Producer	$45
Crop Adjuster	$25
Workers Compensation Adjuster	$25

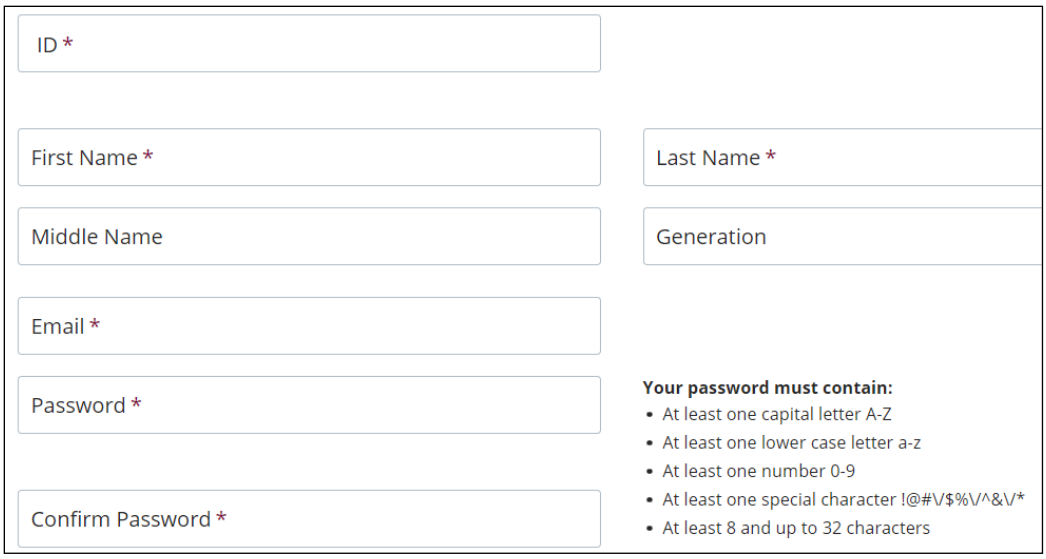
NOTE: EXAMINATION FEES ARE NOT REFUNDABLE OR TRANSFERABLE. Your examination fee will be forfeited if you do not test within 1 year of the date your examination fee is received by PSI.

For **the fastest and most convenient** examination scheduling process, register for your examinations online by accessing PSI's registration Website: Click Here (https://test-takers.psiexams.com/mnins).

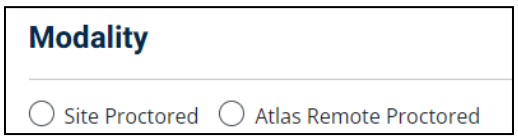
1. Select Sign In/Create Account



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.

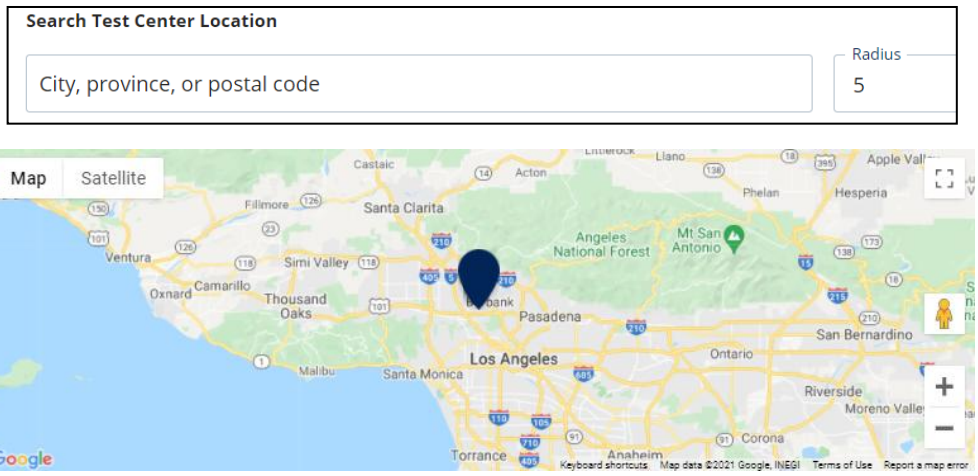


3. Select your test format: (Test Center) or (Remote Proctored).

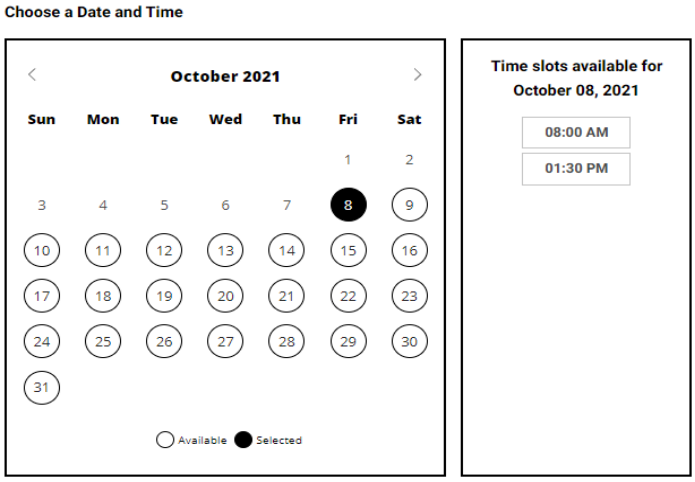


Scheduling at a Test Center

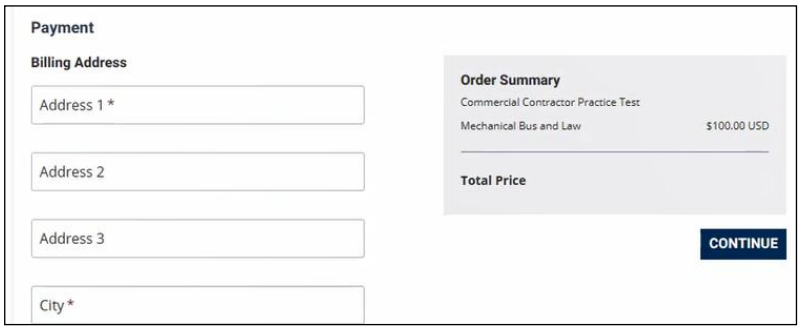
1. Enter the “City or Postal Code” and select **FIND**.



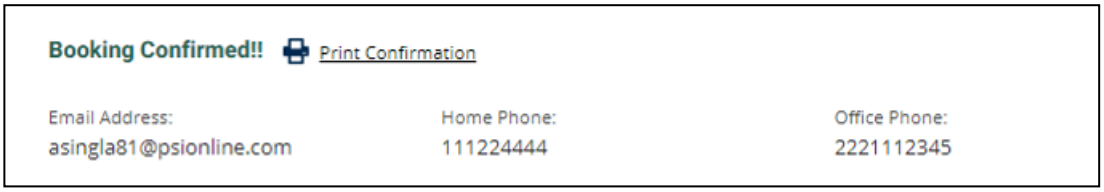
2. Select a date and time to book an appointment.



3. You are now ready to pay.

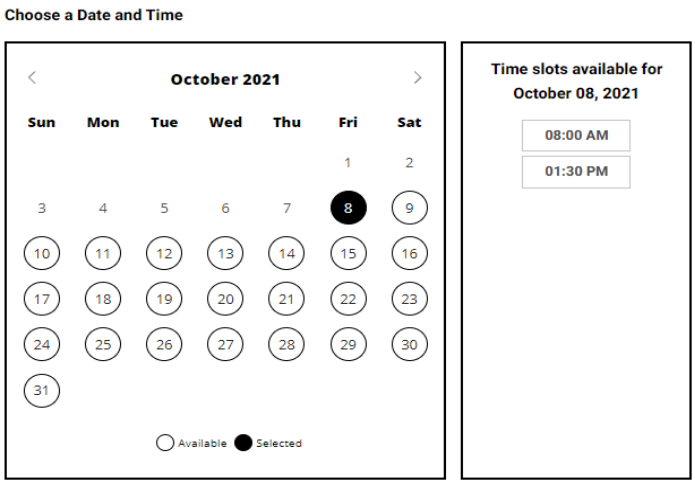


4. Once payment has been made you will receive a message confirming the test center, booked date, and booked time.

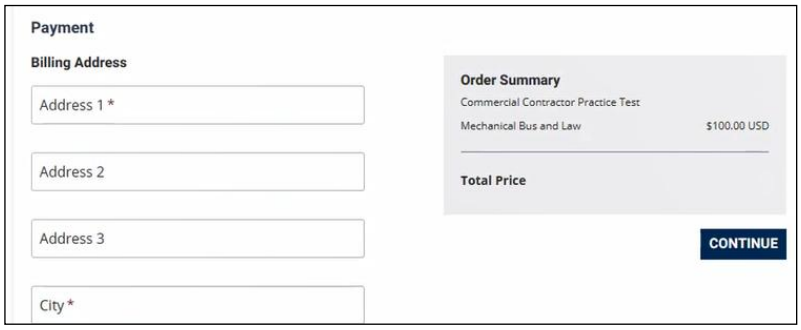


Scheduling via Remote Proctor

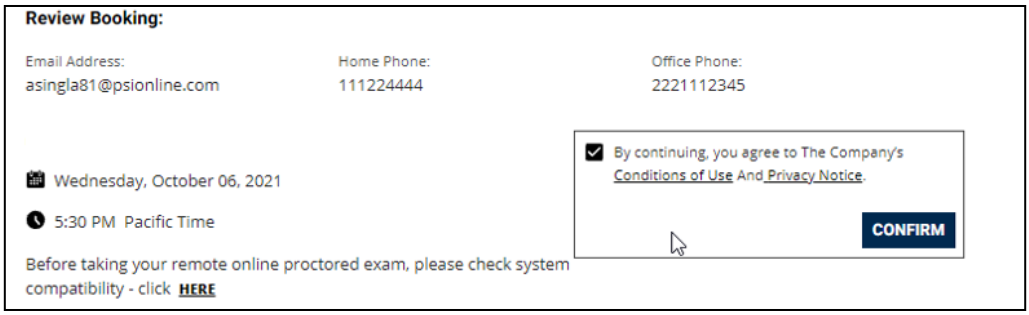
1. Select a date and time to book an appointment.



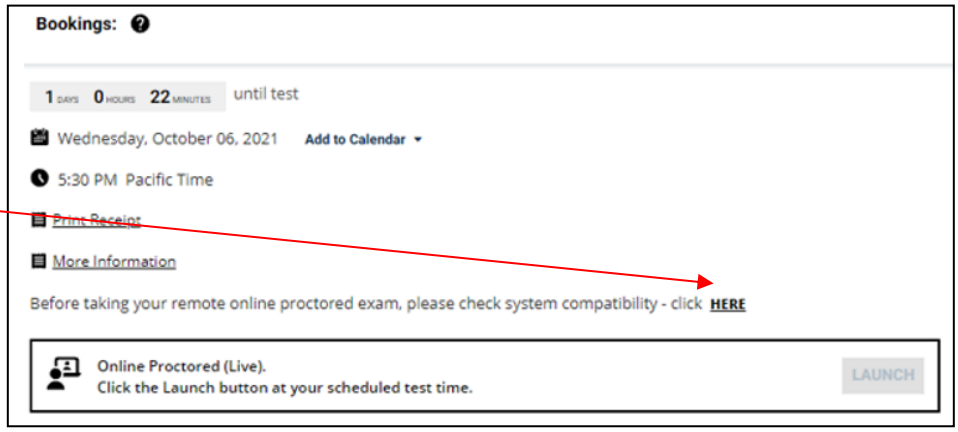
2. You are now ready to pay.



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. You may also initiate a chat after you close the Secure Browser Software by clicking here.

TELEPHONE

For telephone scheduling, (866) 395-1006, 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 ((866) 395-1006.

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/mnins. You may also call PSI at ((866) 395-1006.

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 have paper copies of your course completion certificate(s);
- 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 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.

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 (866) 395-1006. Every effort will be made to reschedule your examination at a convenient time as soon as possible. You may also check our website at https://test-takers.psiexams.com/mnins.

EXAMINATION SITE LOCATIONS

The Insurance Licensing examinations are administered at the examination centers listed below:

Blaine Anoka/Blaine Airport, Gate A, Cirrus Flight Passenger Terminal Bldg, 2155 Missouri Ave NE Blaine, MN 55449	Brainerd 501 W. College Drive, Library Tutoring Center, #E408, Brainerd, MN 56401	Duluth 416 West Superior Street Duluth, MN 55802
Eagan 1715 Yankee Doodle Rd, Ste 202 Eagan, MN 55121	Mankato 3030 Airport Rd Mankato, MN 56001	Rochester 3155 Superior Dr NW Rochester, MN 55901
Saint Paul - Brainseed Testing Center Hamline Park Plaza, 570 Asbury St. Suite 206 St. Paul, MN 55104	Willmar 2101 15th Avenue NW, Room A-146 Willmar, MN 56201	Woodbury 6053 Hudson Road, Suite 210 Woodbury, MN 55125

Additionally, PSI has examination centers in many other regions across the United States. You may take the written examination at any of these locations by following the instructions on the Exam Accommodations link.

REPORTING TO THE EXAMINATION SITE

On the day of the examination, you should arrive 15 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 site and you will forfeit your examination registration fee.*

REQUIRED IDENTIFICATION AT EXAMINATION SITE

➘ **You must provide 1 form of identification.** The identification must match the name you scheduled with.

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 (not allowed for remote testing)
- US Government Issued Alien Registration Card
- Canadian Government Issued ID
- If you are in the process of renewing your driver's license, the expired clipped-driver's license along with the DMV receipt for renewal will be accepted.

➘ **Documentation of Eligibility**

Please note that if you are not exempt from prelicense education requirements, you must complete them before you take the examination. **If you take the examination before you have completed prelicense education requirements, your examination results will be invalid and you will have to retake the examination, even if you passed it.**

Insurance Adjusters
Adjusters do not have prelicense education requirements.

Farm Property & Liability Producers
Farm property & liability producers do not have prelicense education requirements.

Insurance Producers (other than farm property & liability)
All producer license candidates must prove that they are eligible to take the examination by bringing the proper documentation to the test center on their examination day.

Documentation must be one of the following:

- A valid course completion certificate for the appropriate prelicense education course. For example, if you are taking the Property examination, you must have a valid course completion certificate for the Property prelicense education course. Personal lines candidates must have a personal lines course completion certificate; they cannot use a property and casualty course completion certificate to sit for the personal lines exam. Certificates do not expire. **Course Completion Certificates must be paper copies. Electronic copies will not be accepted.**
- **A copy of your expired resident Minnesota insurance producer license that expired more than a year ago and lists the line(s) of authority that you are testing for.**
- **An Individual Consumer Inquiry for the State of Minnesota** obtained from the License Lookup Tool on Sircon that lists the resident line(s) of authority that you are testing for.
- An **Individual Information Inquiry** obtained from the Minnesota Department of Commerce that lists the resident line(s) of authority that you are testing for.
- **An official certified original transcript from a Minnesota vocational school showing an insurance degree conferred.** A photocopy or Internet printout will not be accepted.
- **An official certified original transcript showing a business degree with an insurance major or minor conferred.** A photocopy or Internet printout will not be accepted. Insurance must be listed as a major or minor on the transcript; a "certificate" or informal program of courses does not qualify.
- **An official current letter of good standing (no more than 30 days old) from the organization that granted one of the professional designations listed below.** A listed designation provides a prelicense education exemption only for the specified line(s) of authority.
  - **Life:** Certified Employee Benefit Specialist (CEBS), Chartered Financial Consultant (ChFC), Certified Insurance Counselor (CIC), Certified Financial Planner (CFP), Chartered Life Underwriter (CLU), Fellow of the Life Management Institute (FLMI), or Life Underwriter Training Council Fellow (LUTCF).
  - **Health:** Registered Health Underwriter (RHU), Certified Employee Benefit Specialist (CEBS), Registered Employee Benefits Counselor (REBC), or Health Insurance Associate (HIA).
  - **Property, Casualty, or Personal Lines:** Accredited Advisor in Insurance (AAI), Associate in Risk Management (ARM), Certified Insurance Counselor (CIC), or Chartered Property and Casualty Underwriter (CPCU).

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

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

- Temporarily moving out of the camera's line of sight is prohibited.
- Candidates are not allowed to have scratch paper.
- Adequate lighting for the proctor to see candidate's activity is required.
- Internet service must be sufficient to administer the exam.
- 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.
- Also note that under no circumstances are you allowed to take a screenshot or photo of the exam or the exam results at any time during or after the session.

TAKING THE EXAMINATION BY COMPUTER

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

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 Minnesota Department of Commerce, will be consistently evaluating the examinations being administered to ensure that the examinations accurately measure competency in the required knowledge areas. While taking the examination, examinees will have the opportunity to provide comments on any questions. Comments may be entered by clicking the Comments link on the function bar of the test question screen.

These comments will be analyzed by PSI examination development staff. PSI does not respond to individuals regarding these comments, but all substantive comments are reviewed. **This is the only review of examination materials available to candidates.**

SCORE REPORTING

You will need 70% correct to pass the exam. 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.

Now you can take the practice exam online at https://test-takers.psiexams.com/mnins to prepare for your Minnesota 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. They ARE NOT a substitute for proper education and study. Furthermore, scoring well on the practice exam does not guarantee a positive outcome on an actual licensing examination. Note: You may take the practice exams an unlimited number of times. However, you will need to pay each time.

DESCRIPTION OF EXAMINATIONS

EXPERIMENTAL QUESTIONS

In addition to the number of examination items specified in the "Examination Content Outlines", a small number (5 to 15) of "experimental" questions may be administered to candidates during the examinations. These questions will not be scored. However, these questions will count against examination time. The administration of such unscored, experimental questions is an essential step in developing future licensing examinations.

STUDY MATERIALS

Neither the Minnesota Department of Commerce nor PSI specifically endorses any particular study materials. Candidates are encouraged to visit the Minnesota Department of Commerce web site at www.state.commerce.mn.us for more information.

EXAMINATION SUMMARY TABLE

Click the Link to View your Minnesota Insurance English Examination Content Outline

Examination	Time Allowed
Life Producer	2 Hours
Accident & Health Producer	2 Hours
Life, Accident & Health Producer	3 Hours
Property Producer	2 Hours
Casualty Producer	2 Hours
Property & Casualty Producer	3 Hours
Property & Casualty Adjuster	1 Hour
Personal Lines Producer	2 Hours
Farm Property & Liability Producer	1 Hour
Crop Adjuster	1 Hour
Workers Compensation Adjuster	1 Hour

Click the Link to View your Minnesota Insurance Spanish Examination Content Outline

Examination	Time Allowed
Life Producer	2 Hours
Accident & Health Producer	2 Hours
Life, Accident & Health Producer	3 Hours
Property Producer	2 Hours
Casualty Producer	2 Hours
Property & Casualty Producer	3 Hours
Property & Casualty Adjuster	1 Hour
Personal Lines Producer	2 Hours
Farm Property & Liability Producer	1 Hour
Crop Adjuster	1 Hour
Workers Compensation Adjuster	1 Hour