

HOW TO OBTAIN A MICHIGAN INSURANCE PRODUCER LICENSE

1. Complete the prelicensing course.

- Life Only – 20 hours
- Accident & Health Only – 20 hours
- Life, Accident and Health – 40 hours
- Casualty – 20 hours
- Property – 20 hours
- Property and Casualty – 40 hours
- Personal lines - 40 hours

Course requirements:

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

Certificate Information:

To eligible for a Certificate of completion, you must follow several steps:

- Completion of the course including the final exam.
- Download and Print certificate through the “Transcript” tile on the user dashboard.
- Course completion rosters will be reported to the Department of Insurance within two (2) business days.
- Education providers are required to collect and report the last four of the ssn.
- Certificates are valid for 12 months.

2. Schedule the Michigan State examination.

- Registration must be completed online on PSI website: <https://home.psiexams.com/#/home>
- Exam fee - \$41

Online proctored exams:

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

Limitation on repeat examinations:

- There are no limitations on retaking the exam.

3. Pass your state exam

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

4. Apply for license

- Submit license application online through www.nipr.com
- Application fee \$10 per line of authority
- NIPR does not verify exams prior to allowing submission of an application, however, an exam is required prior to the state’s approval of the request.
- If applicant responds "yes" to one of the background questions, please submit supporting documents electronically via [NIPR's Attachments Warehouse](#). The documents are stated as follows and may be submitted to the state via mail, email, or fax:
 - A written statement explaining the circumstances.
 - A certified copy of the official document which demonstrates the resolution of the charges or any final judgment.

PSI Exam Outlines

DESCRIPTION	Question Count			% of Exam Questions		
	Life	Health	Life and Health	Life	Health	Life and Health
Life Insurance						
Insurance Regulations	10	8	10	10%	8%	7%
General Insurance	10	6	6	10%	6%	4%
Life Insurance Basics	19	0	12	19%	0%	8%
Life Insurance Policies	20	0	12	20%	0%	8%
Life Insurance Policy, Provisions, Options, and Riders	20	0	15	20%	0%	10%
Annuities	10	0	10	10%	0%	7%
Federal Tax Considerations for Life Insurance and Annuities	5	0	3	5%	0%	2%
Qualified Plans	4	0	3	4%	0%	2%
Life Settlement	2	0	5	2%	0%	3%
Health Insurance						
Accident and Health Insurance Basics	0	12	7	0%	12%	5%
Individual Health Insurance Policy General Provisions	0	10	6	0%	10%	4%
Disability Income	0	10	9	0%	10%	6%
Medical Plans	0	15	9	0%	15%	6%
Federal Patient Protection and Affordable Care Act	0	10	9	0%	10%	6%
Long-Term Care (LTC) Insurance	0	5	9	0%	5%	6%
Group Health and Blanket Insurance	0	10	8	0%	10%	5%
Government Insurance Plans	0	9	8	0%	9%	5%
Private Insurance for Senior Citizens and Special Needs Individuals	0	5	9	0%	5%	6%
Total for all parts						
Total Scored Questions on Exam	100	100	150			
Maximum Time allowed to complete exam in minutes	120	120	150	120	120	120
Passing Score	72	76	75	72	76	75
DESCRIPTION	Question Count		% of Exam Questions			
	Property and Casualty		Property and Casualty			
Property and Casualty Insurance						
Insurance Regulations	14		9%			
General Insurance	14		9%			
Property and Casualty Basics	20		13%			
Dwelling Policy	9		6%			
Homeowners Policy	21		14%			
Auto Insurance	16		11%			
Commercial Package Policy	16		11%			
Businessowners Policy	12		8%			
Workers' Compensation Policy	12		8%			
Other Coverages and Options	10		7%			
Accident and Health Insurance	6		4%			
Total for all parts						
Total Scored Questions on Exam	150					
Maximum Time allowed to complete exam in minutes	150		150			
Passing Score	80		80			

Producer Licensing Checklist:

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

Governing Agency

Name: Department of Insurance and Financial Services

Phone: 877-999-6442

Website: <https://www.michigan.gov/difs>

Address: PO Box 30220

Lansing, MI 48909-7720