OFFICE OF SUPERINTENDENT OF INSURANCE

PRODUCER LICENSING BUREAU

EXAMINATION CANDIDATE INFORMATION BULLETIN

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Please refer to our website to check for the most updated information at www.psiexams.com

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EXAMINATIONS BY PSI SERVICES LLC

The Office of Superintendent of Insurance (OSI) has contracted with PSI Services LLC (PSI) to conduct the examination program. PSI provides these examinations through a network of computer examination centers in New Mexico.

UNDERSTANDING LICENSE REQUIREMENTS

In accordance with New Mexico law, OSI issues the following license types:

Insurance Producer. A person appointed by an insurer authorized to transact insurance in New Mexico, to solicit applications for insurance or annuity contracts on behalf of the insurer, to countersign insurance policies or contracts if expressly so authorized by the insurer, and to perform such other services relative to such transactions as the insurer may authorize.

Bail Bondsman. A limited surety agent or a property bondsman. A limited surety agent is any individual appointed by an insurer by power of attorney to execute or countersign bail bonds in connection with judicial proceedings and who receives or is promised money or other things of value therefore. A property bondsman is any person who pledges United States currency, United States postal money orders or cashier’s checks or other property as security or surety for a bail bond in connection with judicial proceedings and who receives or is promised money or other things of value.

Solicitor. means a person employed by a bail bondsman for the purpose of assisting the bail bondsman in presenting the defendant in court when required, or to assist in the apprehension and surrender of the defendant to the court or in keeping the defendant under necessary surveillance, and to solicit bail bond business, to sign property bonds and to assist in other conduct of the business all as authorized by the employer bail bondsman. This does not affect the right of a bail bondsman to hire counsel or to ask assistance of law enforcement officers. A bail bondsman shall register a solicitor with the superintendent within seven days of employment.

Insurance Consultant. A person who, for a fee received or to be received, offers to examine, examine or aid in examining any policy of insurance or any annuity or pure endowment contract for the purpose of giving or offering to give any advice, counsel, recommendation or information in respect to the terms, conditions, benefits, coverage or premium of any such policy or contract or in respect to the expediency or advisability of altering, changing, exchanging, converting, replacing, surrendering, continuing, renewing or rejecting any such policy or contract or of accepting or procuring any such policy or contract from any company.

Adjuster. a person that:

(a) investigates, negotiates, settles or adjusts a loss or claim arising under an insurance contract on behalf of an insurer, insured or self-insurer, for a fee, commission or other compensation; however, an adjuster acting on behalf of an insured shall not investigate, negotiate, settle or adjust a claim involving personal injury to the insured; and

(b) advises the insured of the insured's rights to settlement and the insured's rights to settle, arbitrate and litigate the dispute

The following table lists each line of license authority and its required exam.

<table>
<thead>
<tr>
<th>Lines of Authority</th>
<th>Series</th>
</tr>
</thead>
<tbody>
<tr>
<td>Life (English and Spanish versions offered)</td>
<td>18-25</td>
</tr>
<tr>
<td>Accident and Health (English and Spanish versions offered)</td>
<td>18-26</td>
</tr>
<tr>
<td>HMO</td>
<td>18-26</td>
</tr>
<tr>
<td>Health Care</td>
<td>18-26</td>
</tr>
<tr>
<td>Prepaid Dental</td>
<td>18-34</td>
</tr>
<tr>
<td>Life, Accident and Health (English and Spanish versions offered)</td>
<td>18-27</td>
</tr>
<tr>
<td>Property (English and Spanish versions offered)</td>
<td>18-28</td>
</tr>
<tr>
<td>Casualty (English and Spanish versions offered)</td>
<td>18-29</td>
</tr>
<tr>
<td>Property, and Casualty (English and Spanish versions offered)</td>
<td>18-31</td>
</tr>
<tr>
<td>Title (English and Spanish versions offered)</td>
<td>18-33</td>
</tr>
<tr>
<td>Property Bail Bonds (English and Spanish versions offered)</td>
<td>18-34</td>
</tr>
<tr>
<td>Surety Bail Bonds</td>
<td>18-34</td>
</tr>
<tr>
<td>Crop</td>
<td>18-35</td>
</tr>
<tr>
<td>Consultant’s Life, Accident and Health (English and Spanish versions offered)</td>
<td>18-36</td>
</tr>
<tr>
<td>Consultant’s Property, and Casualty (English and Spanish versions offered)</td>
<td>18-37</td>
</tr>
<tr>
<td>Personal Lines (coming 8/23/17)</td>
<td>18-38</td>
</tr>
<tr>
<td>Public Adjuster (coming 8/23/17)</td>
<td>18-39</td>
</tr>
<tr>
<td>Independent Adjuster (coming 8/23/17)</td>
<td>18-40</td>
</tr>
<tr>
<td>Transportation Ticket Sellers</td>
<td>None</td>
</tr>
<tr>
<td>Credit Life and Disability*</td>
<td>None</td>
</tr>
<tr>
<td>Variable Contracts**</td>
<td>None</td>
</tr>
</tbody>
</table>

*Under the Insurance Code, no one may hold both a limited license and any other New Mexico license at the same time.

**Applicants must apply simultaneously for a life and variable contracts license, and must be registered with FINRA.

WAIVER OF EXAM REQUIREMENTS

Exams are not required for:

- Renewal or continuance of an existing license.
- Applicants for a limited license as provided in Section 59A-12-18 NMSA 1978.
- Applicants for a temporary license as provided in Section 59A-12-19 NMSA 1978.
- Life, Accident and Health applicants holding the Chartered Life Underwriter (CLU) designation.
- Transportation ticket selling agent applicants who only issue health and accident insurance policies, or insurance on personal effects while being carried as baggage.
- Property and/or Casualty license line applicants holding the Chartered Property Casualty Underwriter (CPCU) designation.
- Applicants for a license covering the same kind or kinds of insurance as licensed previously in New Mexico within five years immediately preceding date of application, unless the previous license was suspended, revoked or continuation thereof refused by the superintendent.
- Applicants for a license, if the superintendent is satisfied that the applicant took and passed a similar examination in a state in which already licensed.

LICENSES NOT REQUIRING AN EXAM

You can apply online at www.nipr.com.
RESIDENCY LICENSE REQUIREMENTS

In order to qualify as a New Mexico insurance producer, adjuster, consultant, or solicitor, you must satisfy the following basic requirements:

- Be 18 years of age or older.
- Pass any exam required for licensing.
- Be competent, trustworthy and financially responsible.
- Provide a Letter of Clearance, when applicable.
- Be in compliance with other applicable qualifications and requirements of the New Mexico Insurance Code.
- Solicitor applicants must be employed as a solicitor by a licensed agent, subject to issuance of license.

Variable Contracts license. Applicants may apply for a Variable Contracts license concurrently with Life and must be registered with FINRA.

Title Producers. Title applicants must own, operate or control an abstract plant, which plant consists of a set of records that have been filed or recorded in the county for which the abstract plant is maintained for a period of at least 20 years immediately preceding the date of application.

Bail Bondsman/Solicitor licenses. In addition to the agent or solicitor license requirements listed above, applicants for a bail bondsman or solicitor license must meet the following requirements:

- Pass the Bail Bonds examination.
- Not be a law enforcement, adjudication, jail, court or prosecution official or an employee thereof or an attorney, official authorized to admit to bail, or state or county officer.
- Bail Bondsman applicants must complete at least 10 hours of formal classroom education in subjects pertinent to the duties and responsibilities of a bail bondsman and complete at least 30 hours of on-the-job training under the direct supervision of a sponsoring bail bondsman or apprentice for a minimum of six months with a sponsoring bail bondsman.
- Property Bail Bondsman must submit a detailed financial statement under oath and a schedule of charges and the rating plan proposed to be used in writing bail bonds and deposit with the superintendent a surety bond, U.S. currency or irrevocable letter of credit in favor of the Superintendent of Insurance at 505.827.4349 for more information on licensing requirements.
- Solicitor applicants must be employed as a solicitor by a licensed agent, subject to issuance of license.

NONRESIDENT LICENSE REQUIREMENTS

Nonresidents who wish to be licensed in New Mexico must contact the Producer Licensing Bureau of the New Mexico Office of Superintendent of Insurance at 505.827.4349 for more information on licensing requirements.

FINGERPRINTING REQUIREMENT

Effective January 1, 2014

Pursuant to Article 59A-11-2(E), the Superintendent of Insurance may require a criminal history background investigation of the applicant for a license by means of fingerprint checks by the department of public safety and the federal bureau of investigation. Pursuant to Article 59A-11-2(F), the Superintendent of Insurance may obtain from the department of public safety and the federal bureau of investigation, at the expense of the applicant for a license, criminal history information concerning each applicant, using the applicant’s fingerprints or other identifying information. The information shall be used by the Superintendent solely in determining whether to grant the application. Based on this statutory authority, all resident applicants for a license and anyone wishing to activate a cancelled license MUST be fingerprinted as part of the application. In addition, all nonresident applicants who are not fingerprinted in their home state will be required to comply with this requirement.

Applicant must attach a copy of the 3M Cogent Proof of Fingerprint Submission Receipt to their application.

All applicant fingerprint background checks will be processed electronically. Please register at www.cogentid.com.

Fingerprinting must be done at one of the authorized fingerprint locations. Fingerprint site location information is available at https://www.cogentid.com/index.htm. The ORI Number for Office of Superintendent of Insurance (OSI) is NM920210Z.

SCHEDULING PROCEDURES

If you fail your examination 4 times you will need to wait six months before retesting.

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.

WWW.PSIEXAMS.COM
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 voice mail message is not an acceptable form of cancellation. Please use the PSI Website or call PSI to speak directly to a Customer Service Representative.

RETRYING 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 scores. 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 pay and schedule online at www.psiexams.com. You may also call PSI at (800) 733-9267.

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;
- Arrive after examination start time;
- Do not present proper identification when you arrive for the examination.

EXAM ACCOMMODATIONS

All 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 must fill out the Exam Accommodations Request form at the end of this Candidate Information Bulletin and fax it to PSI at (702) 932-2666.

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.

REPORTING TO THE EXAMINATION SITE

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 site and you will forfeit your examination registration fee.

REQUIRED IDENTIFICATION

Candidates must register for the exam with their LEGAL first and last name as it appears on their government issued identification. 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 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.

**IDENTIFICATION - Choose One**
- US Government issued driver’s license
- US Government issued identification card
- US Government Issued Passport
- US Government Issued Military Identification Card
- US Government Issued Alien Registration Card

**SECURITY PROCEDURES**

The following security procedures apply during examinations:

- All examinations are closed book.
- You will be provided a piece of scratch paper and a pencil. These must be returned to the proctor at the end of the examination.
- You will have access to an online calculator.
- Candidates may take only approved items into the examination room.
- All personal belongings of candidates, with the exception of close-fitting jackets or sweatshirts, 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, including coats, shawls, hooded clothing, heavy jackets, or overcoats.
  - 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.
- 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.
- 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.

**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 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**

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

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 an error affecting examination scores is discovered as a result, which occurs very rarely, the examination scores of all affected candidates will be automatically adjusted. This is the only review of the examination available to candidates.

SCORE REPORTING

Your score will be given to you immediately following completion of the examination. The following summary describes the score reporting process:

- **On screen** - your score will appear immediately on the computer screen. This will happen automatically at the end of the time allowed for the examination;
  - If you **pass**, you will immediately receive a successful notification.
  - If you **do not pass**, you will receive a diagnostic report indicating your strengths and weaknesses by examination type with the score report.
- **On paper** - a score report will be printed at the examination site.

DUPLICATE SCORE REPORTS

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

EXPERIMENTAL QUESTIONS

In addition to the number of examination items specified, a small number of 5 to 15 “experimental” questions may be administered during the examinations. These questions will not be scored. However, beginning 8/10/2016 these questions will count against examination time. The administration of such unscored experimental questions is an essential step in developing future licensing examinations.
### NEW MEXICO INSURANCE EXAMINATION REGISTRATION FORM

<table>
<thead>
<tr>
<th>Last Name</th>
<th>Full First Name</th>
<th>Full Middle Name</th>
<th>Social Security Number</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
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<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Residence Address (Your address of legal residence is required)</th>
</tr>
</thead>
<tbody>
<tr>
<td>City</td>
</tr>
<tr>
<td>------</td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Employer (Insurance Company, If known) Business Phone Number (including area code)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
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<tr>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Email Address (Required for re-scheduling only)</th>
<th>Date of Birth (Month, Day, Year)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**NOTE:** EXAMINATION FEES ARE NOT REFUNDABLE OR TRANSFERABLE. THE EXAMINATION FEE IS VALID FOR SIX MONTHS.

<table>
<thead>
<tr>
<th>Examination Title</th>
<th>Series</th>
<th>Exam Fee</th>
<th>Total</th>
<th>First Time</th>
<th>Retake</th>
<th>English</th>
<th>Spanish</th>
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</thead>
<tbody>
<tr>
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<td>$75</td>
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<tr>
<td>Accident and Health</td>
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<td>$75</td>
<td>$</td>
<td></td>
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<td></td>
</tr>
<tr>
<td>Life, Accident and Health</td>
<td>18-27</td>
<td>$75</td>
<td>$</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
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<td>Property</td>
<td>18-28</td>
<td>$75</td>
<td>$</td>
<td></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>General Casualty and/or Surety</td>
<td>18-29</td>
<td>$75</td>
<td>$</td>
<td></td>
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<td></td>
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<tr>
<td>Property, Vehicle and Casualty</td>
<td>18-31</td>
<td>$75</td>
<td>$</td>
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<tr>
<td>Title</td>
<td>18-33</td>
<td>$75</td>
<td>$</td>
<td></td>
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<tr>
<td>Bail Bonds</td>
<td>18-34</td>
<td>$75</td>
<td>$</td>
<td></td>
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<td>Crop</td>
<td>18-35</td>
<td>$75</td>
<td>$</td>
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<tr>
<td>Consultant’s Life, Accident and Health</td>
<td>18-36</td>
<td>$75</td>
<td>$</td>
<td></td>
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<tr>
<td>Consultant’s Property, Vehicle and Casualty</td>
<td>18-37</td>
<td>$75</td>
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<tr>
<td>Personal Lines (coming 8/23/17)</td>
<td>18-38</td>
<td>$75</td>
<td>$</td>
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<tr>
<td>Public Adjuster (coming 8/23/17)</td>
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<td>$75</td>
<td>$</td>
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<tr>
<td>Independent/Staff Adjuster (coming 8/23/17)</td>
<td>18-40</td>
<td>$75</td>
<td>$</td>
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</tr>
</tbody>
</table>

**Total Fee:** $__________

You may pay by credit card, money order, cashier’s check or company check only. Cash and personal checks are not accepted. Please make check or money order payable to PSI.

If paying by credit card, check one:

- VISA
- MasterCard
- American Express
- Discover

Card No: ___________________________ Exp. Date: ___________________________

Card Verification No: __________________

Billing Street Address: ___________________________ Billing Zip Code: __________________

Cardholder Name (Print): ___________________________ Signature: __________________

I am submitting the Exam Accommodations Request Form and required documentation.  ❑ Yes ❑ No

New Mexico PSI Processing Center
PO Box 28909
Santa Fe, NM 87592
(877) 663-9267 * TTY (800) 735-2929 * www.psiexams.com
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 may request exam accommodations.

Candidates who wish to request exam accommodations because of a disability should fax this form and supporting documentation to PSI at (702) 932-2666.

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 submitted 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

Date: __________________________________________

SS#: __________________________________________

Legal Name: _____________________________________________________________________________

Last Name                                    First Name

Address: ____________________________________________________________

Street                                      City, State, Zip Code

Telephone: (________) __________ - ____________   (________) __________ - ____________

Home                                            Work

Email Address: ______________________________________________________________

Check any exam accommodations you require (requests must concur with documentation submitted):

☐ Reader (as accommodation for visual impairment or learning disability)   ☐ Extended time  
  (Additional time requested: ________________)

☐ Large-print written examination    ☐ Other_____________________________

☐ 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). Please include:
  - A personal letter requesting the authorization; and
  - A letter from your English instructor or sponsoring company (on company letterhead), certifying that English is not your primary language.

If your documentation is approved, PSI will extend the time limit on your examination to time and a half.

☐ Complete and fax this form, along with supporting documentation, to (702) 932-2666 or email it to examaccommodations@psionline.com.

☐ After 4 days, PSI Exam Accommodations will email you confirmation of approval with instructions for the next step.

DO NOT SCHEDULE YOUR EXAMINATION UNTIL THIS DOCUMENTATION HAS BEEN RECEIVED AND PROCESSED BY PSI EXAM ACCOMMODATIONS.