



PSI SERVICES LLC

September 10, 2013

Connie Oswald
Department of Administration, Purchasing Division
2019 Washington Street East
Charleston, WV 25305-0130

RECEIVED
2013 SEP 11 AM 8:57
WV PURCHASING
DIVISION

RE: RFQ #INS14004 for Insurance Examination Services

Dear Ms. Oswald:

In response to Request for Quote (RFQ) No. INS14004 issued by the State of West Virginia and its agency, the West Virginia Insurance Commission ("the Agency"), PSI Services LLC (PSI) is pleased to present this proposal to the Agency for Insurance Examination Services. Our goal in this proposal is to highlight PSI's proven testing capabilities and comprehensive program offering, and to give you complete confidence in our ability to deliver the exceptional services you require at a competitive and reasonable cost.

PSI has over 65 years of experience developing and administering licensing, cognitive, and behavioral assessments to candidates and providers nationwide. This experience includes consulting and assessments (for both individual selection and cognitive abilities and attitude) for numerous companies in the insurance industry, giving us a long history and great familiarity with the industry, its stakeholders, relevant laws, and pertinent issues. Over the past two decades, PSI has become a leader in delivering state-based regulatory licensure testing services. In that time, we have experienced phenomenal growth, and now hold over **100 contracts in 40 states**. We are growing faster than our main competitors in the state licensing examination arena, a testament to our quality assurance programs and our focus on superior customer service.

In recent years, PSI has emerged as a national leader in the development of exams for the Insurance market segment. Just since 2006, PSI has been awarded **thirteen (13) new insurance contracts – an average of nearly two per year**. Twelve of these are currently in place: Arizona, California, Kentucky, Maryland, Michigan, Minnesota, New Jersey, New Mexico, North Dakota, Oklahoma, Oregon, and South Carolina. **We are proud of our consistent and accelerated growth in the insurance testing industry.** This is a good indicator of our high standards for customer service, quality products and commitment to getting it right for our clients. In addition, PSI works directly with the organizations that support state insurance regulatory needs. We are more active in the National Association of Insurance Commissioners (NAIC) than any other vendor; particularly relevant is the extensive work of our Executive Vice President, Mr. Tadas Dabsys, with the NAIC and its Producer Licensing (EX) Working Group, with whom we work very closely.

In 2011, PSI completed a national job analysis study of insurance producers and adjusters to serve as a foundation for maintaining our up-to-date and valid item bank. Prior to the 2011 job analysis, PSI led the way in the insurance industry by completing a comprehensive job analysis in 2004, including survey responses from licensed professionals. We have developed a robust and in-depth bank of insurance items that are valid, reliable, and defensible in a court of law. Our



PSI SERVICES LLC

management and project teams are steeped in regulatory knowledge and experience, and understand the intricacies of successfully migrating and implementing an insurance testing and license processing program.

PSI continues to grow faster than any of our competitors in the state licensing examination arena, a testament to our superior customer and client services and quality products. Our track record shows PSI to be the best choice for licensure and testing in any industry – we have established a solid reputation as a results-oriented, value-focused, service-driven vendor. Since 2000, we have **won over 40 contracts from Prometric** (previously Exporior, Capstar, NAI, Block & Associates) and **over 20 contracts from Pearson VUE** (previously Promissor, CAT*ASI, and ASI). Meanwhile, we have lost only 2 contracts to Prometric during this time. We have lost only 3 contracts to Pearson during the same time period, and two of those clients returned to PSI within a year. PSI continues to move forward and develop innovative and secure test industry standards. We are growing faster than our main competitors in the state licensing examination arena, a testament to our quality program, focus on superior customer service, and commitment to our core company values.

We are fully committed to providing the Agency with the services required and specified in RFP RFQ #INS14004. We appreciate this opportunity to present our qualifications to provide the Agency with these key exam services and we look forward to developing a strong partnership with West Virginia Insurance Commission and helping you serve the citizens of your great state.

If you require any additional information, please feel free to contact our Executive Vice President, Tadas Dabsys. Tadas can be reached by phone at (818) 847-6180 x7203, via fax at (818) 847-8701, or via email at tadas@psionline.com.

Thanks again for your consideration.

Sincerely,

Stephen Tapp
President and CEO



Proposal to Provide Insurance Examination Services to the West Virginia Insurance Commission



In Response to:

RFQ #INS14004

Submitted to:

**Ms. Connie Oswald
Department of Administration, Purchasing Division
2019 Washington Street, East
Charleston, WV 25305**

Due Date:

September 12, 2013

Submitted by:

**PSI Services LLC
2950 N Hollywood Way, Suite 200
Burbank, CA 91505**

ORIGINAL COST PROPOSAL

INS14004

TESTING ADMINISTRATION SERVICES FOR WV RESIDENT PRODUCERS

The WVOIC reserves the right to request additional information and supporting documentation regarding prices when the price appears to be unreasonable.

Cost of Services

Compensation under the contract awarded pursuant to this RFQ will be through fees charged to candidates and or insurance agents, and collected by the Vendor.


Cost Proposal Format Bid Sheet

The Vendor will collect the Examination fee plus \$25.00 per examination to be returned to the state pursuant to WV Code Section 33-12-6(a)(8).

Examination fee	\$ 75.00
Fee Returned to State per exam (per WV Code Section 33-12-6(a)(8).)	\$ 25.00
Total amount collected per exam (Exam fee + \$25 to be returned to the state.)	\$ 100.00

Note: Combination examinations such as Property/Casualty and Life/Accident & Sickness wherein the candidate schedules both examinations at the same time is considered one examination and candidates must be charged as such.

Additional Costs: Vendor agrees to comply with any services mandated by subset statutes or changes in law that would affect the requirements of this contract.

Signature: Company Name: PSI Services LLCAddress: 2950 N. Hollywood Way, Suite 200 Burbank, CA 90036Phone: (818) 847-6180Fax: (818) 847-8701Email Address: stapp@psionline.com; www.psionline.com



State of West Virginia
Department of Administration
Purchasing Division
2019 Washington Street East
Post Office Box 50130
Charleston, WV 25305-0130

Solicitation

NUMBER
INS14004

PAGE
1

ADDRESS CORRESPONDENCE TO ATTENTION OF:
CONNIE OSWALD 304-558-2157

RFQ COPY

TYPE NAME/ADDRESS HERE

PSI Services LLC

2950 N. Hollywood Way, Suite 200

Burbank, CA 91505

INSURANCE COMMISSION

1124 SMITH STREET

CHARLESTON, WV

25305-0540

304-558-3707

DATE PRINTED

07/25/2013

BID OPENING DATE:

08/22/2013

BID OPENING TIME

1:30PM

LINE	QUANTITY	UOP	CAT. NO.	ITEM NUMBER	UNIT PRICE	AMOUNT
THE STATE OF WEST VIRGINIA AND ITS AGENCY THE WEST VIRGINIA INSURANCE COMMISSION REQUEST A QUOTE TO PROVIDE THE DEVELOPMENT, SECURITY AND ADMINISTRATION OF EXAMINATIONS OF RESIDENT INSURANCE PRODUCERS, ADJUSTERS, SURPLUS LINES, VIATICAL SETTLEMENT BROKER LICENSES AND OTHER NEW LICENSE TYPES OR LINES OF AUTHORITY, AND REPORTING OF THESE RESULTS TO THE AGENCY PER THE ATTACHED SPECIFICATIONS.						
BID OPENING: AUGUST 22, 2013 AT 1:30 PM						
0001	1	EA		924-20		
INSURANCE EXAMINATION SERVICES						
AND REPORTING TO THE WEST VIRGINIA INSURANCE COMMISSION PER THE SPECIFICATIONS PROVIDED.						
***** THIS IS THE END OF RFQ INS14004 ***** TOTAL:						

SIGNATURE

TELEPHONE

(818) 847-6180

DATE

September 10, 2013

TITLE

President and CEO

FEIN

20-5910717

ADDRESS CHANGES TO BE NOTED ABOVE

WHEN RESPONDING TO SOLICITATION, INSERT NAME AND ADDRESS IN SPACE ABOVE LABELED 'VENDOR'

ADDENDUM ACKNOWLEDGEMENT FORM
SOLICITATION NO.: INS14004

Instructions: Please acknowledge receipt of all addenda issued with this solicitation by completing this addendum acknowledgment form. Check the box next to each addendum received and sign below. Failure to acknowledge addenda may result in bid disqualification.

Acknowledgment: I hereby acknowledge receipt of the following addenda and have made the necessary revisions to my proposal, plans and/or specification, etc.

Addendum Numbers Received:

(Check the box next to each addendum received)

<input checked="" type="checkbox"/> Addendum No. 1	<input type="checkbox"/> Addendum No. 6
<input checked="" type="checkbox"/> Addendum No. 2	<input type="checkbox"/> Addendum No. 7
<input checked="" type="checkbox"/> Addendum No. 3	<input type="checkbox"/> Addendum No. 8
<input checked="" type="checkbox"/> Addendum No. 4	<input type="checkbox"/> Addendum No. 9
<input type="checkbox"/> Addendum No. 5	<input type="checkbox"/> Addendum No. 10

I understand that failure to confirm the receipt of addenda may be cause for rejection of this bid. I further understand that any verbal representation made or assumed to be made during any oral discussion held between Vendor's representatives and any state personnel is not binding. Only the information issued in writing and added to the specifications by an official addendum is binding.

PSI Services LLC

Company



Authorized Signature

September 10, 2013

Date

NOTE: This addendum acknowledgment should be submitted with the bid to expedite document processing.



TABLE OF CONTENTS

EXECUTIVE SUMMARY	1
3. QUALIFICATIONS.....	9
3.1 MEETING SPECIFICATIONS	9
3.2 MINIMUM EXPERIENCE	9
3.3 LINES OF AUTHORITY AND LICENSE TYPES	11
3.4 COLLECTION OF FEES AND INFORMATION	11
3.5 VENDOR COMPENSATION PROCESS.....	12
3.6 SERVICE READINESS PURSUANT TO CONTRACT START	13
<i>Project Management</i>	13
<i>Risk Management Plan</i>	15
Identifying Risks	15
Assessing the Impact of Risks	16
Monitoring and Mitigating Risks	16
<i>Requirements Management</i>	17
3.7 EDT AND EFT.....	18
3.8 ADA COMPLIANT SITES	18
3.9 PROPER SIGNAGE	19
3.10 TESTING ENVIRONMENT	20
3.11 TEST CENTER ACCESSIBILITY AND SAFETY.....	23
3.12 CANDIDATE COMFORT.....	24
3.13 CHEATING DETERRENCE.....	24
<i>Cheating & Security Breach Prevention</i>	26
3.14 EQUIPMENT READINESS.....	27
3.15 TEST AVAILABILITY IN ALL STATES.....	28
3.16 EQUIPMENT MAINTENANCE	29
3.17 FEE COLLECTION AND REMITTANCE TO THE STATE.....	29
3.18 SITE STAFFING	29
3.19 WEBSITE.....	29
3.20 WAITING PERIOD	31
3.21 SITE CLOSURES.....	33
3.22 SPECIAL ACCOMMODATION REQUEST FORM.....	33
4. MANDATORY REQUIREMENTS	34
4.1 MANDATORY CONTRACT SERVICES REQUIREMENTS AND DELIVERABLES	34
4.2 EXAMINATION SERVICES	34
4.2.1 <i>Testing Centers</i>	34
4.2.2 <i>Candidate Identification</i>	35
4.2.3 <i>Examinations</i>	36
4.2.4 <i>Prelicense Validation</i>	37
PSI's School Site.....	37
4.2.5 <i>Practice Tests</i>	39
4.2.6 <i>Monitor Exam Difficulty</i>	40
4.2.7 <i>Exam Review and Rescoring</i>	41
4.2.8 <i>Score Reporting</i>	42
Strength & Weakness Report	42
4.2.9 <i>Passing Score</i>	43
4.2.10 <i>Item Bank</i>	44
4.2.11 <i>Item Security</i>	46
4.2.12 <i>Vendor Transition and Exam Questions</i>	47
Examination Specifications.....	47



Develop Preliminary Exam Outlines	47
Conduct SME Meeting to Review and Finalize Test Content Outlines	47
Content Validation Linkages	48
Customized Item Development	48
Approach	48
SME Meeting: Item Review and Standard Setting	49
4.2.13 Agency Rejection of Questions	52
4.2.14 Item Revisions	52
4.2.15 Exam Reevaluation	55
4.2.16 Multiple Exams	55
4.2.17 Data Transmission to Agency	55
The Partner Site	57
4.2.18 Fingerprinting Site Assistance	59
4.2.19 Test Development Expertise	59
4.2.20 Test Administration Personnel	59
4.2.21 Agency Liaison	61
4.2.22 Candidate Handbook	61
4.2.23 Biennial Meeting with Agency	63
4.2.24 Agency Site Visits	63
4.2.25 Services and Materials Availability and Readiness	64
4.2.26 Electronic Data Transfer (EDT) Capability	64
4.2.27 Electronic Funds Transfer (EFT) Capability	65
4.2.28 Monitor State Code, Rule and Policy Changes	65
4.2.29 Testing Irregularities	65
4.2.30 Summary Statistics	67
4.2.31 Annual Report	68
4.3 FEE COLLECTION/BILLING RECONCILIATION	68
4.3.1 Refund Policy	68
4.3.2 Forms of Payment	69
4.3.3 Invalid Fees	69
4.4 CONFIDENTIALITY	69
4.4.1 Adherence with Confidentiality Policies	69
4.4.2 Protection of Confidential Information	70
4.4.3 Social Security Numbers (SSNs)	70
4.4.4 Security Breach of Personal Information	71
4.5 EXAMINATION SITES	71
4.5.1 Multiple Testing Sites	71
4.5.2 Facility Maintenance and Appointment Scheduling	72
4.5.3 Call Center	72
4.6 REPORTING REQUIREMENTS	73
4.6.1 Reporting	73
The Partner Site	75
4.6.2 Additional Reporting	76
4.6.3 Data Type and Field Length	76
4.6.4 Secure Web Server	76
Application Architecture	78
Central Server	78
Test-Site Servers	78
5. CONTRACT AWARD	79
5.1 CONTRACT AWARD	79
5.2 PRICING PAGE	79
5.3 ERRORS	79
5.4 PERFORMANCE	79



6. PAYMENT.....	80
7. TRAVEL	81
8. FACILITIES ACCESS.....	82
9. VENDOR DEFAULT	83
10. MISCELLANEOUS	84
10.1 CONTRACT MANAGER	84



EXECUTIVE SUMMARY

In response to Request for Quote (RFQ) No. INS14004 issued by the State of West Virginia and its agency, the West Virginia Insurance Commission ("the Agency"), PSI Services LLC (PSI) is pleased to present this proposal to the Agency for Insurance Examination Services. Our goal in this proposal is to highlight PSI's proven testing capabilities and comprehensive program offering, and to give you complete confidence in our ability to deliver the exceptional services you require at a competitive and reasonable cost.

PSI has over 65 years of experience developing and administering licensing, cognitive, and behavioral assessments to insurance candidates and providers nationwide. We offer a comprehensive solutions approach from test development to delivery to results processing, which includes licensing and certification tests, license management services, pre-hire employment selection, managerial assessments, and professional services.

Over the past two decades, PSI has become a leader in delivering state-based regulatory licensure testing services. During that time, we have also emerged as a national leader in the development of exams for the Insurance market segment. Just since 2006, PSI has been awarded **thirteen (13) new insurance contracts** – an average of nearly two per year. Twelve of these are currently in place: Arizona, California, Kentucky, Maryland, Michigan, Minnesota, New Jersey, New Mexico, North Dakota, Oklahoma, Oregon, and South Carolina. **We are proud of our consistent and accelerated growth in the insurance testing industry.** This is a good indicator of our high standards for customer service, quality products and commitment to getting it right for our clients. In addition, PSI works directly with the organizations that support state insurance regulatory needs. We are more active in the National Association of Insurance Commissioners (NAIC) than any other vendor; particularly relevant is the extensive work of our Executive Vice President, Mr. Tadas Dabsys, with the NAIC and its Producer Licensing (EX) Working Group, with whom we work very closely.

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PSI continues to grow faster than any of our competitors in the state licensing examination arena, a testament to our superior customer and client services and quality products. Our track record shows PSI to be the best choice for licensure and testing in any industry – we have established a solid reputation as a results-oriented, value-focused, service-driven vendor. Since 2000, we have **won over 40 contracts from Prometric** (previously Experior, Capstar, NAI, Block & Associates) and **over 20 contracts from Pearson VUE** (previously Promissor, CAT*ASI, and ASI). Meanwhile, we have lost only 2 contracts to Prometric during this time. We have lost only 3 contracts to Pearson during the same time period, and two of those clients returned to PSI within a year. PSI continues to move forward and develop innovative and secure test industry standards. We are growing faster than our main competitors in the

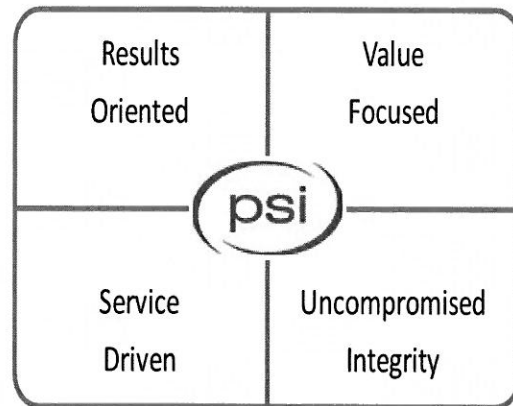


state licensing examination arena, a testament to our quality program, focus on superior customer service, and commitment to our core company values.

COMPANY VALUES

At PSI, we have defined a set of four principles that define our company's character and help us achieve our strategic goals by guiding the way we conduct business and interact with our clients. These are our corporate values:

- > **Results Oriented** – We are fully committed to delivering successful results, which leads to long-lasting partnerships.
- > **Value Focused** – We bring more than technical and functional compliance, we strive to create tangible value.
- > **Service Driven** – Service is our business mantra. We embrace the importance of delivering to our clients more than they expect.
- > **Uncompromised Integrity** – With our products and services, with our customer relationships, with each other.



These values drive our business commitment to providing state-based regulatory licensure services. While many of our competitors focus on the international certification aspects of their business, PSI has a proven track record and success meeting the needs of government regulatory agencies. Our dedication to the success of your insurance program is why **PSI enjoys a reputation as the most responsive vendor in the licensure industry.**

Among our current clients that benefit from this reputation are:

Results Oriented ♦ Value Focused ♦ Service Driven ♦ Uncompromised Integrity

California Department of Insurance



Our largest insurance client. PSI was selected to be the **first test administration vendor in the history of the Department**. In addition to test maintenance for **14 insurance categories**, test administration is conducted through a **unique combination of 15 PSI and 4 State-owned locations**, with electronic fingerprinting at all PSI sites.

Michigan Department. of Licensing & Regulatory Affairs



One of our newest insurance clients, *PSI provides exam development and administration for **18 license categories**; scoring and score reporting at **5 test centers**; receipt and processing of insurance education; audits of pre-licensing and CE providers; as well as fingerprinting & background checks.*

Oklahoma Insurance Department



During a tumultuous period in the Department's history, PSI was able to secure this contract and bring stability to the testing and licensing programs. *PSI developed **20 Insurance examination titles in 2 months**.* PSI regularly audits examinations and test center facilities to ensure compliance with all Oklahoma insurance standards, laws and rules.



The clients above, along with a number of others, are elaborated upon in the references section following this overview. We have outlined our relevant experience in detail throughout our proposal. Following are some highlights of our strengths in key areas of our solution.

CORPORATE EXPERIENCE

PSI has **more than 65 years of experience** providing solutions to corporations, including national insurance companies, professional associations, and government regulatory agencies. We have a committed staff of specialists steeped in regulatory experience, utilizing a collaborative approach with sound project management methodologies that ensures a seamless contract transition, and will yield results you can trust.

- Stability – over 65 years of testing excellence;
- Regulatory focus – not international certification.

INDUSTRY EXPERIENCE

PSI has emerged as a leader in the insurance testing arena, in addition to leading the way in real estate, construction, and cosmetology licensing exams. Our team of customer service representatives, proctors, and project managers are well recognized for their subject matter expertise and commitment to the success of your program:

- **Over 100 licensing examination contracts in 40 states;**
- **13 insurance contracts** awarded since 2006;
- Interaction with industry stakeholders – companies, schools, regulators, licensees, and candidates;
- Regularly host school meetings and industry meetings;
- We participate in organizations that support your regulatory needs and understand the goals and objectives of the Agency and all the industry stakeholders:
 - ATP – Association of Test Publishers;
 - CLEAR – Council on Licensure, Enforcement, and Regulation;
 - IRES – Insurance Regulatory Examiners Society;
 - NAIC – National Association of Insurance Commissioners;
 - SITE – Society of Insurance Trainers & Educators;
 - SILA – Securities & Insurance Licensing Association.

EXPERIENCED MANAGEMENT & STAFF

We have an experienced management team that understands government regulatory agencies and the needs of protecting the public trust, and will ensure successful implementation of every aspect of your program. PSI's executive team constitutes a wealth of assessment experience: Steve Tapp, President and CEO; Greg Becker, Executive Vice President; Tadas Dabsys, Executive Vice President; Brett Greenwood, Chief Operating Officer; Jeff Moxie, Chief Financial Officer; Ian Necus, Chief Information Officer; and



John Weiner, Chief Science Officer, form a formidable leadership team with **over 90 years of experience** in the industry.

If selected as your vendor, PSI will provide the Agency with:

- Key management and supervisory staff with **industry experience**;
- A **knowledgeable** management team and supervisory staff with specific experience in similar programs both in-state and around the country;
- A quality assessment and screening process for all PSI employees;
- Intensive training and empowerment for employees to make the right decision instantaneously;
- Tiered management structure with empowered decision-makers at every level.

EXPERIENCE WITH ACCELERATED START-UP SCHEDULES

PSI has extensive experience with project management for state licensing programs, and we are capable of effectively implementing the required services within a short timeframe, if necessary. PSI has the experienced staff and established systems to provide the Agency with the required services on schedule, and to provide the Agency's candidates with consistent and professional services. **We understand the importance of ensuring there is no disruption of the candidate experience**, and we have experience implementing accelerated start-up schedules.

- We have a demonstrated ability for fast transitions:
 - CA: 13 new test centers and over 80 exam types in 2 months;
 - NJ: 8 new test centers and over 20 exams in 2 months;
 - NY: 15 new centers and over 20 exam types in 2 months;
 - TN: 6 new test centers and over 5 exam types in 5 weeks;
 - UT: 4 new test centers and over 80 exam types in 2 months;
- Our staff is empowered to make necessary decisions quickly and provide effective project management;
- We have key staff redundancy to ensure fast implementation.

TEST CENTERS

PSI's Premier PLUS™ test centers are under the direct control of PSI:

- **4 West Virginia test centers** in the required areas around the state;
- Over 260 Premier PLUS™ test centers in all 50 states, staffed and operated by PSI;
- Our permanent Premier PLUS™ test centers employ the latest in biometric security, including digital photographs and the option of fingerprint identification;
- PSI proctors are not distracted by other, non-testing business duties;
- Our test centers have **regular Saturday and Sunday testing hours**;
- All candidates are guaranteed to test within one week;
- We employ strict security guidelines for internal and field staff.



SECURITY FEATURES

PSI employs **well-established security protocols** during all aspects of our testing programs:

- Both of our corporate locations are only accessible through a **security card entrance**;
- Reception areas are additionally monitored with live personnel to ensure security;
- Test content is kept in our item banking system, which stores all information on a network that is behind a secure firewall, with an access code required to gain entry;
- Data files are **encrypted and hosted in a secure environment**;
- Proctors are trained to investigate and report on any potential security breaches, and clients are **notified within 24 hours** of the discovery of any breach.

THE PSI ADVANTAGE

PSI continues to grow faster than any of our competitors in the state licensing examination arena, a testament to our superior customer and client services and quality products. Our track record shows PSI to be the best choice for licensure and testing in any industry – we have established a solid reputation as a results-oriented, value-focused, service-driven vendor.

Among the specific and decisive competitive advantages we will deliver to the Agency if awarded this contract include the following:

The Test Development Advantage

- **Test Generation Flexibility:** PSI's proprietary Test Generation System, **FormCast™**, allows for the generation of a **virtually unlimited number of test forms** that are content-balanced, yet statistically equivalent, providing a unique equivalent examination for each test taker. Compare this to our competitors: FormCast™ exceeds the LOFT (linear-on-the-fly testing) technique typically used by Prometric, and clearly exceeds the multiple fixed-form technique typically used by Pearson.
- **Non-Biased Exams:** PSI tests measure the necessary job-related skills and abilities of a given job and have been proven to be unbiased. **No test developed by PSI, or used as recommended by PSI, has ever been found to be biased or successfully challenged in court or by an administrative agency.**
- **No Scaling of Scores:** Other testing companies use a scaled scoring method where, for example, a passing score of 70 does not represent 70 questions, but represents a raw score that is "scaled" to a hypothetical 70. The scaled scoring method can confuse candidates as to how their scores are computed, and it often causes them to raise questions about the integrity of the process.
- **Job Analysis Leadership:** PSI has led the way in the insurance industry in conducting a comprehensive national job analysis for the insurance industry, including survey responses from licensed professionals. First done in 2004, and most recently in 2011, we have developed a robust and in-depth bank of insurance items that are valid, reliable, and defensible in a court of law. To compare: Pearson's latest national job analysis was completed in 2010, while Prometric's first job analysis is still a work-in-progress.



- **Best Practices:** PSI's test development staff has developed and maintains hundreds of licensure examinations in accordance with **professional standards for validity, reliability, and fairness** (*Standards for Educational and Psychological Testing, AERA, et al., 1999; and Uniform Guidelines on Employee Selection Procedures, 29 CFR 1607*).
- PSI's **Science Advisory Board** helps to ensure that our test development and psychometric practices are sound and effective – the Board is comprised of leading experts in testing and law, including professors, associate presidents, authors, and journal editors. Our Science Advisory Board includes:
 - *Suzanne Lane, Ph.D., Professor of Research Methodology, Department of Psychology in Education, University of Pittsburgh;*
 - *Paul Sackett, Ph.D., Professor of Psychology, University of Minnesota;*
 - *Sheldon Zedeck, Ph.D., Professor of Psychology, University of California at Berkeley;*
 - *Wayne Camara, Ph.D., Vice President for Research and Analysis at the College Board, and;*
 - *Keith Pyburn, JD, Fisher & Phillips, LLP*
- **Quick Updates:** Our test development approach includes continuous item bank development and updating our content. Our test item banking system allows us to **change or delete items the same day**.
- **In-House Experience:** PSI employs an in-house test development staff with extensive experience in developing valid, reliable, job-related, and legally defensible examinations.

The Technology Advantage

- **Single Test Platform:** Unlike technology with other testing vendors, PSI's ATLAS™ (Assessment Technology and License Administration System) runs on a single platform – there is only **ONE system and ONE database for all testing and licensure services**, so there is no risk of data mismanagement. No system conversions are necessary. ATLAS™ is scalable for seamless transitions and add-on programs. This also benefits integration with state and other required systems.
- **Duplicate Score Reports:** PSI can offer duplicate score reports to candidates at **no additional fee**. PSI never deletes candidates' electronic files from our system; therefore, candidates may request duplicate score reports years after the test administration date. Duplicate score reports **can be mailed within two business days** of receipt and acceptance of the request.
- **Secure Computer-Based Testing System:** PSI's system is stable, reliable, and **allows immediate on-site scoring**.
- **Secure, Flexible Reporting:** Our web-based "Partner Site" provides our clients with status reports and candidate data 24 hours a day, seven days a week, and **reports are customized to meet the Agency's needs**.
- **Education:** Our "School Site" allows educational institutions to input and maintain data for pre-licensing and continuing education.
- **Customizable Business Rules:** Our system features a set of business rules that are customized to fit the needs of each licensure or testing program.



The Registration and Scheduling Advantage

- **Nearly real-time appointments:** Candidates can look for available testing dates online and schedule up until 4:00 p.m. the day before a desired appointment on the following morning; **less than 24 hours prior** to the desired appointment time. To compare: Pearson typically requires 24 hours, while Prometric's requirements vary depending on the technology platform in use, from 24 hours to three full business days.
- **Flexible and Robust Scheduling System:** PSI offers candidates the option to check available test dates and locations before paying the exam fee, directly from our homepage (www.psiexams.com, bottom left corner).
- **Greater Availability of Test Sessions:** PSI's test center schedule can match the current offerings for most cities/regions in West Virginia, and we offer the ability to **add sites, sessions, and seats** as necessary to meet demand, due to our flexible, uniform Premier PLUS™ test center network.
- **In-House Call Center with Extended Hours:** Candidates may speak to a CSR to register or schedule their test anytime from 7:30 a.m. to 11:00 p.m. Eastern Time, Monday through Friday, and 8:00 a.m. to 5:30 p.m. on Saturdays and Sundays, excluding holidays. Our Las Vegas call center is staffed with over 100 CSRs, including 15 ADA specialists, and responds to candidate inquiries by phone, fax, email, and mail.
- **24/7 Automated Services:** Scheduling and registration is open 24 hours a day, 7 days a week, by Internet or our IVR phone system.
- **Superior Rescheduling Policies:** Candidates may reschedule or cancel an appointment within two calendar days, whereas other testing companies require three to four business days.

The Customer Service Advantage

- **The Most Responsive Vendor:** PSI has a reputation for exceeding client expectations for service. Our systems and procedures are customized to our clients' requirements, not the other way around. Our **key staff members are available 24/7** via cell and email when necessary, and personnel at all levels are cross-trained and empowered to resolve issues quickly and appropriately.
- **Issue Resolution:** Our Candidate Services Department specializes in resolving any issues that arise during and after a candidate's test administration, which means that the Agency will receive very few phone calls; this will allow the Agency's staff to devote their efforts to other important tasks and responsibilities.

The Relevant Experience Advantage

- **Regulatory Focus:** Almost 70% of our testing volume comes from our State licensure business; we focus on the regulatory environment and not on the international certification market. To compare: Pearson and Prometric are the largest testing companies, but their focus is on the international certification market.
- **Industry coverage:** PSI is involved with every facet of the insurance industry, including regulators, companies, schools, licensees, and candidates, and we are more active in the National Association of Insurance Commissioners (NAIC) than any other vendor. We are also an active participant in the Insurance Regulatory Examiners Society (IRES), the Society of Insurance Trainers & Educators (SITE), and the Securities & Insurance Licensing Association (SILA).



- We are **Insurance strong**: Since 2006, we have become the leading choice among state insurance agencies, with *13 awarded* contracts since 2006. We bring together this experience with the confidence agencies like the West Virginia Insurance Commission need to entrust their programs to experienced and trustworthy hands.

SUMMARY

Our understanding of the Agency's project, and experience to meet its objectives, is comprehensive and significant. As you evaluate our proposal, we are confident that you will notice that our proposed approach to the deliverables and work plan is realistic, attainable, and appropriate to providing West Virginia candidates with the highest level of service convenience and satisfaction.

As outlined above and reiterated throughout our proposal, PSI has the experienced staff and established systems to meet and exceed the expectations of the Agency, and to provide the Agency's candidates with industry-leading licensure services. PSI greatly values our relationships with our clients, and we appreciate this opportunity to provide key services to your citizens.

In conclusion, PSI understands the requirements of the project components and is the right vendor to service your program. We have the ability to mobilize committed personnel, undertake project responsibilities, and successfully implement your licensing examination services program. PSI's team of experts and industry leaders look forward to working with the West Virginia Insurance Commission to provide outstanding service to your candidates and worry-free administration for your staff.



3. QUALIFICATIONS

Vendors shall have the following minimum qualifications:

3.1 Meeting Specifications

3.1 Any examination service submitting a quotation under this procurement shall meet or exceed the minimum qualification set for in this RFQ. Those quotations not meeting the mandatory specifications will be disqualified.

PSI exceeds the minimum qualifications set for this RFQ. Since our founding more than 65 years ago, PSI has been delivering credentialing and testing services to private sector businesses, State and Federal regulatory agencies and professional associations. Over the past two decades, PSI has become a leader in delivering state-based regulatory licensure testing services. We are growing faster than our main competitors in the state licensing examination arena, a testament to our quality program and our focus on exceeding customer expectations.

3.2 Minimum Experience

3.2. The Vendor should have a minimum of ten (10) years experience providing insurance testing services in a majority of states.

PSI has over 65 years of experience developing and administering licensing, cognitive, and behavioral assessments to insurance candidates and providers nationwide. During that time, we have grown to provide testing and licensing services to a diverse array of clients and market segments. This experience includes consulting and assessments (for both individual selection and cognitive abilities and attitude) for numerous companies in the insurance industry, giving us a long history and great familiarity with the industry, its stakeholders, relevant laws, and pertinent issues. We administer these exams to insurance companies nationwide. Our clients include:

AAA Michigan
AAA Washington
Amerisure Insurance Company
Armfield, Harrison & Thomas, Inc.
Armstrong/Robitaille
Auto Insurance Specialists
Blue Cross/Blue Shield of Arkansas
Blue Cross/Blue Shield of Mississippi
Blue Cross/Blue Shield of Oklahoma
BMA
Central States Funds
Crawford & Company
Delta Dental Plan of Michigan
Farmers Insurance – Caledonia, MI
Gallagher Inwest
GEICO CORPORATE

Geico Insurance Western Area
Geico Staff Development
Government Employees Hospital Association, Inc.
Health Alliance Plan
Horizon Blue Cross Blue Shield NJ
Horizon Mercy
Insurance & Risk Management
J.P. Everhart and Co. Inc.
John Burnham Insurance Services
Legacy Marketing Group
Legal & General America
Lipscomb & Pitts Insurance, LLC
Met Life of Michigan
NAU Country Insurance
National Life of Vermont
Northland Insurance Company



Odyssey America Reinsurance Corp.
Olsommer-Clarke Insurance Group, Inc.
Progressive Insurance Company
Royal & Sun Alliance of Charlotte
State Farm Insurance Company
Stosic Insurance Agency
Tanner Insurance Brokers, Inc.

The Hartford
The Mid Continent Group
The St. Paul Companies, Inc.
Transamerica
Transamerica Life Insurance
Transamerica Reinsurance Division
Western Health Insurance Services

In addition, in the last decade PSI has emerged as a national leader in the development of exams for the Insurance licensure market segment. Since 2006, PSI has been awarded thirteen (13) new insurance contracts – an average of nearly two per year. Twelve of these are currently in place: Arizona, California, Kentucky, Maryland, Michigan, Minnesota, New Jersey, New Mexico, North Dakota, Oklahoma, Oregon, and South Carolina. We are proud of our consistent and accelerated growth in the insurance testing industry. This is a good indicator of our high standards for customer service, quality products and commitment to getting it right for our clients. Please refer to **Appendix A** for additional details on our insurance regulatory clients.

PSI works directly with the organizations that support state insurance regulatory needs. We are more active in the National Association of Insurance Commissioners (NAIC) than any other vendor; particularly relevant is the extensive work of our Executive Vice President, Mr. Tadas Dabsys with the NAIC and its Producer Licensing (EX) Working Group, with whom we work very closely. Recently, PSI completed a national job analysis study of insurance producers and adjusters in 2011 to serve as a foundation for maintaining our up-to-date and valid item bank.

In summary, PSI has decades of experience providing testing services to insurance companies and state agencies, and is a trusted leader in test development and administration for the insurance licensure market segment.

"It has been a pleasure. In the 14 years that I have worked in insurance licensing... I have had experiences with all 3 of the major players in the exam administration industry. Far and away the professionalism and customer service of your staff – at every level – are unmatched... I never had to wait more than a day for an answer to any question or problem. PSI has set the standard bar high..."

***-Colleen Draper
Licensing Services Bureau
New York Department of Financial
Services***



3.3 Lines of Authority and License Types

3.3. The following examinations are administered for the following lines of authority and license types (and are subject to any new lines or license types):

- Life
 - Accident & Sickness
 - Property (Property & Casualty administered as one exam or two)
 - Casualty (including surety)
 - Personal Lines
 - Surplus Lines
 - Viatical Settlement Brokers
 - Company Adjuster
 - Public Adjuster
-

PSI will develop and administer examinations for the following lines of authority and license types:

- Life
- Accident and Sickness
- Property (Property & Casualty administered as one exam or two)
- Casualty (including Surety)
- Personal Lines
- Surplus Lines
- Viatical Settlement Brokers
- Company Adjuster
- Public Adjuster

PSI has wide-ranging experience in providing the required services for these license types. Specifics about our test development and administration methodologies are provided in the detailed requirements for each.

3.4 Collection of Fees and Information

3.4. The Vendor will also be responsible for providing a mechanism for the collection of all licensing examination fees and information to the Agency on a regularly scheduled daily basis.

PSI will be responsible for the collection of all licensing examination fees and transmitting information to the Agency on a daily basis. Upon contract award, we will work closely with the Agency to define the data that is required to be sent to the Agency.

PSI has established procedures and systems for collecting and tracking candidate fees. PSI's current services include numerous options and methodologies for fee collection, fee tracking, and payment services. Depending on our clients' requirements, PSI can accept payment through mail, fax, online, or IVR, or through our call center CSR's. Our system is uniquely designed so that we may configure each method of payment with a specific type of payment. For example, we can configure the system to accept credit cards in the online mode and specifically exclude certain forms of payment, such as cashier's checks, through this online mode.



PSI's system was designed to be flexible, and PSI's procedures and business rules are customized to meet the needs of each testing program. All program information is available to the client through our Partner Site interface. We value the partnerships with our clients and understand the importance of sharing information, and by this token, ATLAS™ was designed to allow for the instantaneous sharing of information with our clients. We also provide ad hoc queries for our clients. Clients can also look up specific candidate information, such as demographic information, testing history, scores, registration and payment information, and application status.

3.5 Vendor Compensation Process

3.5. In order to compensate the Vendor for services provided under this contract, the Vendor will collect examination fees as approved by the Agency. The Vendor will also be required to collect and remit to the Agency the amount specified in the West Virginia Code 33-12-6(a)(8). The Vendor will collect its examination fees from a candidate when the candidate registers to take an examination. The method of remission of these fees must include a mechanism to allow the Agency to specifically identify the amount of funds remitted for each application. Statistical reports must be delivered to the Agency on a quarterly basis.

As stated above, PSI will be responsible for collecting all applicable examination fees, as approved by the Agency. For candidate convenience, PSI has multiple methods for payments to be made. We will remit to the Agency the amount specified in the West Virginia Code 33-12-6(a)(8), currently set at \$25.00.

PSI will remit the specified amount via an Electronic Funds Transfer and provide an Agency-approved audit and reconciliation report to match application transactions to the monies received and remitted by PSI. In addition, statistical reports in a format specified by the agency will be delivered quarterly.

PSI currently collects fees and remits a specified amount of those funds back to the State in approximately 50 programs that we administer, including for multiple Insurance programs as well as pre-license programs such as in New Mexico.



3.6 Service Readiness Pursuant to Contract Start

3.6. Vendor is responsible for administering these examinations at agreed upon test sites that are centrally located so that no candidate shall drive farther than 150 miles to reach the facility from their residence within the State. The Vendor shall report scores to examinees and the Agency and provide the Agency with performance data as well as establishing the availability of facilities, trained personnel, and the functionality of all services described in this contract to the satisfaction of the State no later than 30 days after the date of the contract. No services will be rendered by Vendor to any potential applicants 15 days prior to the start date of the contract which is intended to allow for an effective transfer between Vendors, if required, and to establish functionality of systems prior to rendering services to the public. Vendor acknowledges that this is a mandatory requirement of this contract and that failure to perform may be considered a material breach of contract.

If selected as your new vendor, PSI will assume responsibility for administering the required examinations at agreed upon test sites that are centrally located, as referenced and described in sections 4.2.1 and 4.5.1, so that no candidate will need to drive more than 150 miles to reach a test facility. We will report scores to examinees immediately (see *requirement 4.2.8*) and provide the Agency with performance data as well as establishing the availability of facilities, trained personnel, and the functionality of all services described in this contract to the satisfaction of the State no later than 30 days after the date of the contract. PSI understands that no services will be rendered to any potential candidate/applicant 15 days prior to the start date of the contract. Appropriate beta testing of the functionality of the systems between PSI and the Agency will occur prior to rendering any services to the public. All of these topics are addressed in detail in the appropriate section in the Mandatory Requirements chapter.

Prior to the start date of the contract, PSI will undertake a comprehensive process to effectively transfer operations between vendors and prepare to launch services to the public. In the sections below, we have outlined our project management, risk management, and requirements management approach, which will be used to prepare the implementation schedule for all requirements of the new contract, as well as manage on-site work, including process assessment, needs identification, training, and knowledge transfer, as necessary.

Project Management

PSI's project management approach incorporates our commitment to quality and service, encompassing test development, test administration, candidate services, client services, continuing education services, and information systems. PSI's experience with ongoing licensing programs and our high standards for client services ensure that the Agency's needs for convenient, secure, and reliable client services will be a top priority.

PSI will customize a project management plan for this contract based on the standard project management methodology, such as the Project Management Institute's A Guide to the Project Management Body of Knowledge. The plan will focus on the subprojects within the contract and be based on project management processes that are generally recognized as good practice. The following section describes our organizational and managerial approach to perform the requirements of this project.

First, it is critical that we understand the project and the requirements of the contract. A majority of the services and products have been identified through the procurement process. Further identification of project aspects will commence with start-up meetings and project implementation plans. PSI will



identify the characteristics of the project in consultation with the Agency. We will define subprojects and determine the products, services, and results for each subproject. We will then develop step-by-step processes to produce the desired results.

Once the subprojects have been identified, we will analyze the detailed characteristics, such as temporary work versus ongoing operational work. We will then identify the necessary resources for each subproject and determine the necessary human capital or equipment necessary to complete the subproject. Our management team will interface with State staff for strategic planning and approval of all plans prior to implementation.

After we have carefully identified the details of all of the characteristics, the project management plan will incorporate further details and assignments. We will identify the requirements, establish objectives, balance the demand for resources, and make any necessary adaptations for each of the subprojects.

At this point, each subproject will be assigned to the appropriate project management group. This will allow the appropriate team players to focus on their area of expertise and ensure that the appropriate resources are dedicated to the subproject. Each team will identify the framework of the subproject to understand the subproject environment and how it fits into the scope of the general project. They will apply the standards that guide the necessary decisions and processes for each area and apply their knowledge for each area of expertise.

Each subproject will incorporate similar methodology for the following aspects:

- *Project Integration (to coordinate among subprojects);*
- *Scope (to identify the parameters);*
- *Time (to allocate the appropriate resources);*
- *Cost (to budget and control expenditures);*
- *Quality (to test, check, and retest);*
- *Human Resources (to allocate the appropriate staff);*
- *Communications (to ensure timely and accurate responses);*
- *Risk (to identify and prevent potential errors); and*
- *Management (to ensure compliance of the contract).*

Every aspect of the project is assigned the appropriate context: programs and program management, various collections or projects and subprojects, and the project management teams. The project management process identifies a step-by-step process to initiate, plan, execute, monitor (and maintain), and complete each process. Each group focuses on its own processes and interacts with other groups to coordinate overall project management. The coordination efforts may include sharing resources and time allocation for those resources. The overall project manager monitors progress through project mapping and reporting at every milestone. It is critical to continually identify and analyze the assigned processes to reduce risk.

Below are the general steps that comprise PSI's Project Management Methodology:

- *Establish clear lines of reporting and chains of command that provide for adequate oversight of the project. Verify that lines of reporting and responsibility provide adequate technical and managerial oversight of the project.*



- *Monitor and evaluate project progress and work flow with regards to budget, schedules, and reporting.*
- *Establish clear communication and coordination methods among PSI and the Agency.*
- *Establish a Project Management Plan and ensure that it is communicated to all parties and monitored on an ongoing basis.*
- *Monitor project reporting methodology to ensure the project status is accurately traced with appropriate metrics.*
- *Monitor project milestones and time lines to ensure target dates are met.*
- *Establish a system to track project issues as they arise, as well as to outline the proper procedures for addressing any such project issues from their occurrence to resolution.*
- *Establish systems for change management in the event of unforeseen problems or staffing changes. Coordinate personnel policies with the Agency to ensure that staff turnover will be minimized.*
- *Establish a Project Risk Management Plan.*
- *Establish methods to prevent unauthorized changes to the project system.*
- *Set parameters regarding any use of subcontractors or external staff, including State staff, to ensure that their obligations to the project are clearly defined, and that their software and product standards are compatible with the project's standards and environment. Verify that any proprietary software used by subcontractors or outside staff will not restrict the future functionality of the system.*
- *Establish systems of State oversight of the project, including periodic review and appraisal of the project status. The State has the ultimate responsibility for monitoring project status and cost.*

Risk Management Plan

PSI will provide risk management services, including identifying project risks at the start of the new contract, the mitigation plans for those risks, and the contingency plans (where appropriate) for those risks. An overview of PSI's risk management process is provided below.

PSI's risk management process concentrates on troubleshooting and minimizing the amount of risk associated with multilevel, high-stakes testing and licensure programs, such as:

- *Verifying that a Project Risk Management Plan is created and being followed;*
- *Evaluating the Projects Risk Management Plans and procedures to verify that risks are identified and quantified; and*
- *Ensuring that mitigation plans are developed, communicated, implemented, monitored, and complete.*

Identifying Risks

PSI's Risk Management Plan will identify any risks that may affect the project. The key staff members will discuss the potential risks with the Agency and document their characteristics. Some of the key areas of analysis to identify risks will include the following: Historical factors for the project; organizational processes; project scope; issue management plan; risk management plan; environmental factors; and the project management plan.



PSI's management staff will review the documentation of our administration of the current contract and gather additional information using common information gathering techniques, such as brainstorming, interviewing key Agency staff, and conducting a SWOT analysis.

PSI always makes sure that more than one person can handle any particular issue so that if the main contact becomes unavailable for any reason, there is always someone available to resolve a problem or answer a question.

Assessing the Impact of Risks

Once the risks are identified, PSI will conduct a risk analysis in order to assess the potential impact of those risks on the overall project schedule and critical path. The analysis will assist to prioritize the potential risks based on various levels of probability and impact.

Both positive and negative risks will be assessed and prioritized. Once again, we will review the historical information available and review the organizational processes. In addition to the project scope statement and the various management plans, we will also assess the impact on the project schedule and the cost management plan.

We will discuss our documented analysis with the Agency and further supplement any assessments and reprioritize any risks, if necessary. The preliminary documentation will result in a risk management matrix, wherein identified risks are listed and associated analytical factors are notated. This will be an active matrix that will be continually monitored and updated.

The risk management plan will allow all key stakeholders in the project to monitor the project progress and the potential risks associated with each milestone event. Although risks will always exist, identifying the risks allows us to minimize the impact of some of those risks as well as prepare for a more effective response, should one of the risks occur. The preparation will allow for a strategic response to both negative and positive (opportunities) risks. A contingency plan will also be prepared for more significant issues that arise.

Monitoring and Mitigating Risks

The Risk Management Matrix will allow us to monitor the project and the associated risks. Preventative steps will minimize the potential for risk. The Risk Response Plan will allow for effective and strategic plans to be implemented in the event of a risk becoming an issue.

In addition to the Risk Management Plan and the Risk Management Matrix, we will monitor the project with additional methods from our Project Management Plan. Any change requests will be evaluated and go through the risk management plan before final approval. Project performance will be continually monitored. We will respond to any significant issues. PSI's management staff will prepare performance reports and present them to the Agency on an approved schedule.

We will routinely reassess the identified risks as well as re-evaluate the project plan to identify any new risks. We will conduct audits periodically to ensure that the Risk Management Plan remains effective. Our Chief Operating Officer, Brett Greenwood, will conduct a trend analysis to detect any variance in the project performance. Mr. Greenwood will conduct status meetings and present updated documentation to the Agency. The documentation will include updates to the Risk Management Plan and the Matrix,



requested changes, recommended actions to correct or prevent risks, updates to organizational processes, and any updates to the overall Project Management Plan.

Risk mitigation is designed to minimize the risk associated with any project plan. PSI has demonstrated repeatedly that risk mitigation is an effective tool for successful performance of a contract. PSI's effective administration of the Agency's current program is evidence of our successful implementation of project management plans and effective execution of our contractual obligations, and we invite you to contact our other clients as well.

Our risk mitigation plan allows us to take early, preventative action and avoid some of the common pitfalls associated with types of high-stakes testing and licensure programs. An evaluation of identified risks will allow us to consider alternative implementation plans. These plans also include redundancy plans to ensure that even the best of plans have a backup.

Requirements Management

With our experience and our project management plan, our staff is qualified to continually monitor program status and to react to any deviations from the plan, including responding to various situations that may arise. PSI has been one of the fastest-growing testing companies in the nation during the past decade, and our staff is accustomed to effectively managing both new and ongoing projects – during our periods of accelerated growth, we have maintained the highest level of service that all of our clients expect – and receive. As our business grows, evaluating our business needs and how they relate to our contracts is the primary focus.

PSI has a reputation for enhancing program features as our own internal system gets developed and upgraded. Many of these enhancements and upgrades are outside the scope of any current contract. However, we recognize the benefit of sharing policies and procedures with the stakeholders to improve the overall program. One example of this was an issue that arose with the Virginia Real Estate Board. The Board had a requirement that all education certificates be mailed as originals to the testing company, which required up to a week of postal delivery time. It also required us to send notification back to the candidate that their eligibility requirements were received and that they may contact us to schedule an appointment. Recognizing the two-week delay for candidates to get from the classroom to the testing room, we developed the School Site through our Partner Site, allowing schools to upload eligibility records in a secure web-based system. This allowed candidates to call us as soon as the next day to schedule an appointment.

As with all of our contracts, PSI will involve input from the Agency through regular interfacing. Our plan will include:

- Verifying that the Agency oversight is provided in the form of periodic status reviews and technical interchanges;
- Verifying that the Agency has defined the technical and managerial inputs PSI needs (reviews, approvals, requirements and interface clarifications, etc.) and has the resources to supply them on schedule;
- Evaluating issues and determining their impact on the contract; and
- Reporting critical issues via an impact analysis to the Agency.



We have also added additional test centers in various states as the volume of candidates increased or as additional programs were added.

PSI has various monitoring and tracking devices established to monitor the progress of contracts and our business growth in general. We have an elaborate annual evaluation program which monitors performance at the individual level, department level, division level, and the corporate level. We also have a program to monitor contract performance, ensuring that all client requirements are encompassed by our services.

The Vendor must provide the following:

3.7 EDT and EFT

3.7. The Vendor must be able to provide Electronic Data Transfer and Electronic Funds Transfer in a format compatible to the Agency systems.

PSI can provide EDT and EFT in any format required by Agency systems. PSI currently performs many customized Electronic Data Transfer (EDT) and Electronic Funds Transfers (EFT) for our existing clients. In supporting a vast array of formats, PSI has developed an infrastructure that is extraordinarily flexible to meet the varied formats required by our clients running the gamut from sophisticated web service integrations to flat delimited text files. PSI will construct both EDT and EFT protocols to meet the needs of existing Agency systems and modify/upgrade these formats as requested at no additional fee.

3.8 ADA Compliant Sites

3.8. Establish sites with handicap access that are Americans with Disabilities Act (ADA) compliant and comply with all applicable State and local regulations.

PSI has established policies and procedures developed for the identification and evaluation of special accommodations for candidates, in accordance with the Americans with Disabilities Act of 1990 (ADA):

- **Enhanced tracking system** that documents all special accommodations candidates that have contacted the call center and scheduled – PSI tracks ALL communications and attempted communications.
- **Special accommodation phone queue with dedicated ADA specialists:** candidates are transferred to live agents (15 agents are currently available) that are skilled in scheduling special accommodation exams.

PSI has experience with providing accessible test centers, as well as special accommodations for candidates with disabilities. All of PSI's test centers are selected and furnished to accommodate candidates with disabilities. PSI regularly handles special administrations for licensing examinations, as well as other special requests by candidates with particular needs. All proctors are thoroughly trained in



the appropriate examination procedures for such accommodations, and are informed in advance of those that have been approved. The following candidates may require special administrations:

- Those who have disabilities, in accordance with the ADA; and
- Those who may be experiencing temporary physical impairments, such as broken limbs or pregnancy.

Candidates with hearing or speech impairments may contact our established TTY service, using our toll-free telephone number to schedule an examination, or may contact PSI using the Internet. All procedures for requesting special accommodations will be described in the Candidate Information Bulletin and are subject to client approval.

Accommodations made available will be unique to the special needs of each candidate and will be provided in accordance with the Agency's direction. Possible accommodations include, but are not limited to:

- Extended time for the examination (e.g., under a recent court decision, candidates with dyslexia must be allowed double-time for their examination);
- An oral examination;
- A dedicated proctor for individualized testing;
- A paper-and-pencil examination;
- A Braille examination;
- A magnifying screen; and
- An elevated monitor.

Typically, PSI does not require candidates with blood sugar disorders to get prior authorization for small food items at the testing station. However, such items are thoroughly inspected by the proctor for unauthorized material.

PSI has participated in numerous workshops and seminars and continuously monitors all changing laws and regulations related to testing candidates with disabilities. In 1992, PSI published, "Accommodating Employment Testing to the Needs of Individuals with Disabilities," in response to the Americans with Disabilities Act of 1990. Although the piece was designed to guide employment-testing procedures, PSI has applied many of the ideas to its testing policies. This publication is a valuable resource to both PSI and our clients in that it is a collaborative effort of industrial psychologists and testing professionals trained and experienced in appropriate testing procedures and legal requirements.

3.9 Proper Signage

3.9. Provide, at each location, sufficient directional signs for applicants to easily locate the examination room or area without the need to ask directions.

All PSI Premier PLUS™ test centers are located on commercial, publicly-accessible property, leased directly by PSI and operated solely as a PSI Premier PLUS™ test center. These locations are easily found and accessed. Whether open to the street or within an office building, at each location sufficient signage is posted so that applicants will be able to find the test center lobby without difficulty.



3.10 Testing Environment

3.10. Provide an atmosphere conducive to examination, including good housekeeping, controlled environment as to heating and cooling, proper lighting and proper furnishing.

All permanent Premier PLUS™ test centers are under the direct control of PSI, allowing us to ensure that candidates testing there will receive the same experience and use the same equipment (e.g., computers, chairs, tables, etc.) as any other candidate. Test centers are staffed with PSI employees. No functions at these testing sites are subcontracted, allowing PSI to have full control of testing schedules and testing environment, and the necessary flexibility to accommodate the number of candidates wanting to schedule appointments.

PSI's permanent Premier PLUS™ test center network ensures that each candidate, no matter where he or she takes an examination, will have the same testing experience as all other candidates. All test centers are operated by PSI for licensing, certification, and assessment examination programs. Property leases are generally signed with the building managers for the length of the contract. PSI's system ensures that we have total control over testing standards, testing staff, and scheduling. In the event of a surge in volume, PSI can add examination sessions, days, or stations because the test centers are totally under the company's control.

Our test center locations can provide accessibility not only during weekdays, but also weekends and evenings to accommodate the number of candidates wanting to schedule appointments. PSI constantly monitors the availability of testing sessions at our sites – on a weekly basis, a Supervisor runs a Site Availability Report, and adds sessions to respond to candidate demand. If the volume of candidates requesting examinations increases so that a candidate cannot be tested within a five (5) day period after registration, PSI is able to respond quickly and effectively to provide additional hours and/or test centers. For example, in 2003, during the real estate boom, we found that candidates were taking the Nevada Real Estate exams in far greater numbers than originally expected; **in order to accommodate demand and ensure that all candidates could test within a reasonable timeframe, PSI quickly expanded the operational hours of our Las Vegas site to 16 hours a day, 7 days per week**, until candidate volume no longer warranted those hours.

PSI currently has a national network of over 260 Premier PLUS™ computer-based test centers nationwide, and candidates are welcome to schedule examinations at any of these test centers, as well.

As emphasized above, PSI's system for establishing permanent test centers ensures that we have **total control** over testing standards, testing staff, and scheduling. PSI has developed a comprehensive set of guidelines for site selection (see Figure 1). We also perform audits of our test centers routinely, mostly unannounced as "secret shoppers."



Figure 1: PSI Site Selection Checklist

PSI EXAMINATION SERVICES TEST SITE INSPECTION			
SITE ADDRESS			
BILLING ADDRESS			
SITE CONTACT		PHONE ()	
BILLING CONTACT		PHONE ()	
SCHEDULING CONTACT		PHONE ()	
ROOMS	Dimensions	Maximum No. of Examinees	Cost
ACCESSIBILITY		ELEVATORS	
ACCESSIBLE ROUTES		ENTRANCES	
AIR CONDITIONING/HEATING		ENTRANCE AND EXITS	
CLOCKS		GROUND AND FLOOR SURFACES	
CURB RAMPS		HANDRAILS	
DETECTABLE WARNINGS		LAVATORIES	
DOORS		LIGHTING	
DRINKING FOUNTAINS/WATER COOLERS		MASS TRANSIT	
EATING FACILITIES		NOISE LEVEL	
PA SYSTEM		SINKS	
PARKING		STAIRS	
PARKING AND PASSENGER LOADING ZONES		SUPPLY ROOM	
PLATFORM LIFT		TABLES AND CHAIRS	
PROTRUDING OBJECTS		TELEPHONE AVAILABILITY	
RAMPS		TOILET STALLS	
REST ROOMS		URINALS	
SECURE STORAGE AREA		SIGNAGE	
WINDOWS			
ADA COMPLIANCE: <input type="checkbox"/> Yes <input type="checkbox"/> No			
Comments:			
<div></div>			
<div></div>			
<div></div>			
<div></div>			



PSI's Premier PLUS™ test centers are located in professional office spaces and are equipped with the same professional workstations. The locations are selected based upon several criteria:

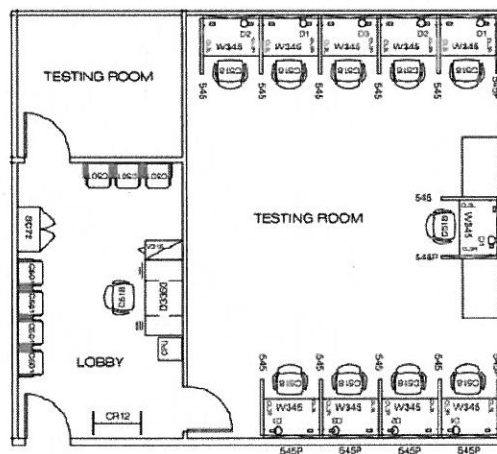
- Short driving distance from all areas of the state;
- At least a 35% over-capacity at every site to accommodate surges in candidate volume (with greater surges more sessions can be scheduled);
- Adequate parking available;
- Convenient to airports, lodging, restaurants, etc.; and
- Convenient to public transportation.

PSI's Premier PLUS™ test centers offer candidates a comfortable, smoke-free environment to take the examinations. When selecting test centers, many factors are considered including:

- Appropriate spacing between candidates;
- Accessible working fire exits;
- Adequate ventilation and temperature control;
- Appropriate lighting;
- On-site, accessible restrooms;
- Convenient access via major roads and highways; and
- Accessible telephone.

The following diagram (see Figure 2) illustrates a typical PSI Premier PLUS™ test center layout. As shown, PSI test centers limit access to one entrance so all candidates entering and exiting the test center can be easily monitored by the test center proctor.

Figure 2: Typical PSI Premier PLUS™ Test Center Layout





All testing stations at PSI's permanent Premier PLUS™ test centers are identical from site to site. A standard PSI test station is a generous 4 feet wide and 4 feet deep with a solid workspace of 4 feet wide by 30 inches deep. Each station also has side walls extending 4 feet tall, providing maximum privacy and security. Each station is equipped with a fully adjustable pneumatic chair to accommodate all adults, and the 17-inch monitor is adjustable for optimal viewing. Glare screens are available upon request. Please see Figure 3 for a typical test station setup in a PSI Premier PLUS™ test center.

Figure 3: Typical PSI Premier PLUS™ Test Stations



PSI's system ensures that we have **total control** over testing standards, testing staff, and scheduling. PSI's uniform test center network ensures that each candidate, no matter where he/she takes an examination, will have the same testing experience as all other candidates.

3.11 Test Center Accessibility and Safety

3.11. Be easily accessible and secure for the safety of the candidates.

Test Center safety and convenience are chief among the criteria PSI evaluates when selecting and operating a test site. Please see the previous response for a full description of our test center network standards and considerations.



3.12 Candidate Comfort

3.12. Prove ready access to restrooms and other facilities of human needs to the candidates.

As noted above in our response above to 3.10, restroom location and accessibility is included as part of PSI's site selection guidelines. We also have an established policy for taking restroom breaks. Candidates may take a restroom break; however, the allotted exam time will continue to count down. Bathroom breaks are limited to five minutes. If the candidate has not returned from the break within the five minutes, the exam will be stopped and the actions will be reported to the Agency. When a candidate takes a break, proctors note the time out and time returned in a Break Log sheet.

As described above, PSI's system ensures that we have **total control** over testing standards, testing staff, and site comfort and convenience. PSI's uniform test center network ensures that each candidate, no matter where he/she takes an examination, will have the same testing experience as all other candidates.

3.13 Cheating Deterrence

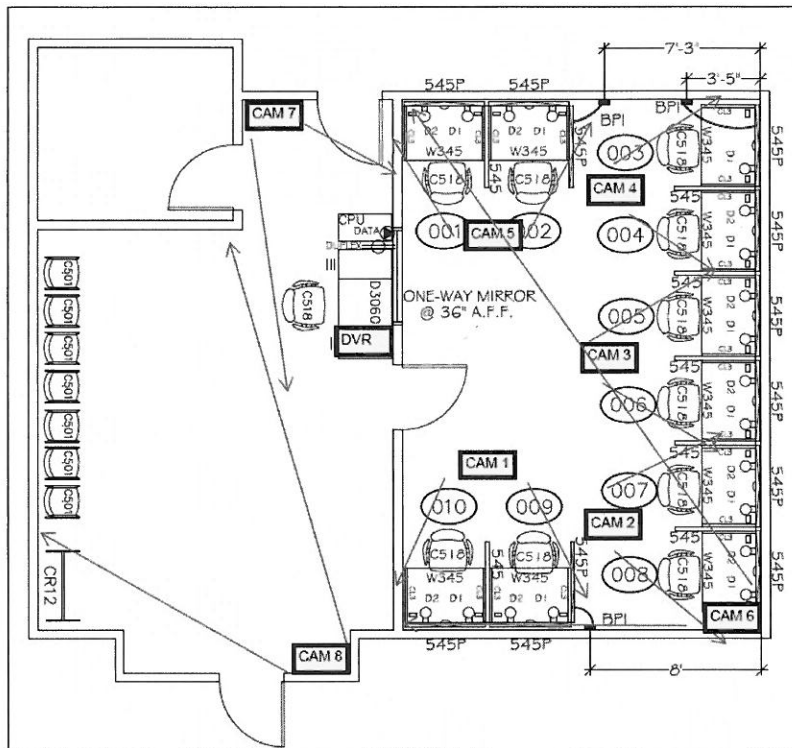
3.13. Provide for multiple candidates to sit for an examination at any given time in venue that is a detriment to the likelihood of cheating.

PSI has developed and currently employs a comprehensive Quality Assurance Plan for test center administration that includes random monitoring of sessions in real time, and review of proctoring and candidate activities. Each of our permanent sites has a sophisticated camera and recording system that can be accessed remotely by our corporate security staff and our Regional Supervisors who are responsible for the day-to-day performance of each site. This allows us to audit our proctors' performance for adherence to company policies and security guidelines, as well as review candidate incidents as part of investigation of alleged inappropriate behaviors.

PSI equips each permanent Premier PLUSTM testing center with a state-of-the-art video surveillance system enabling 24/7 recording capability of all activity and events at the testing center. Digital video cameras are installed in the candidate lobby and testing room. Each camera is connected to an industry standard MPEG4 video encoder, which records all video activity onto a digital-video server storage unit. The digital video server is networked to an external DSL line that allows remote viewing from a video-monitoring center. PSI employs the services of remote video-monitoring firms to respond to all alarm events. From this center, real-time and recorded video is searched and archived, with appropriate actions taken given the nature of the event. If there is an incident in which a candidate attempts to cheat, or there is otherwise a potential security breach, PSI is able to provide footage or still frames of the incident to the Agency. A sample security camera layout with fields of view is presented in Figure 4 below.



Figure 1: Sample Test Center Security Camera Layout



Our permanent test centers are also equipped with remote-controlled digital cameras (webcams). From the proctor computer, the proctor can scan the testing room and zoom in on a particular candidate. The proctor can also take a picture if a suspected breach is taking place. These digital cameras can also be controlled by our Regional Managers through remote access.

Figure 5: Test Center Camera View





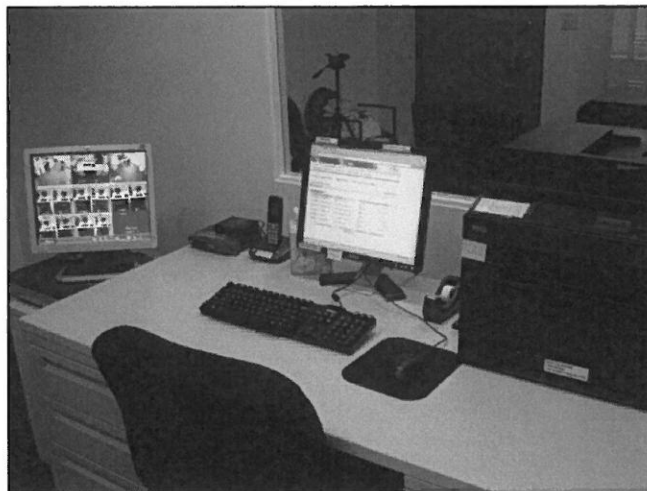
Cheating & Security Breach Prevention

Each of PSI's test centers is configured for optimal monitoring during the examination. Servers are locked in cabinets that are bolted to the walls. Proctors sit in front of a one-way mirror, which allows them to observe candidate behavior unnoticed. Each test center also is equipped with a sound monitoring device, which allows the proctor to listen in and be sure that candidates are not speaking to each other during the examination.

Proctors are specifically trained to observe candidate behavior that may be indicative of cheating or item theft. They are instructed to quietly inspect the testing room during examinations. In between sessions, proctors perform a more detailed inspection of the testing room, lifting keyboards and looking for suspicious materials in the trash bins.

Proctors also make note of frequent trips to the restrooms. If a proctor notices that a particular candidate is frequently going to the restroom, the proctor will ask the candidate if there is anything unusual. They may also inspect the restroom to look for hidden study materials.

Figure 6: Typical PSI Proctor Station



Proctors also watch candidates to be sure they are not trying to steal test questions from the test center. Today's technology allows for very small recording devices. Proctors collect cell phones, pagers, etc. We provide pencils so that candidates do not use their own writing utensils, which may have coded inscriptions, photo technology, or recording capabilities. Furthermore, we observe candidate behavior to ensure that other recording devices or photographic instruments are not being used.

The Proctor CE sessions will emphasize recent cheating cases so that proctors can understand real-life situations of cheating and how the issues were resolved.

Despite these exhaustive security measures, PSI recognizes that examination subversion can still happen. In such an instance, as outlined above, PSI will notify the Agency by telephone and/or email immediately. Following the initial notification, a written report will be submitted to the Agency within 24 hours of the discovery. In the event of any subversion, suspected or confirmed, or if an item or exam has



been compromised, PSI will recommend that all involved items or examination forms not be used until the matter is resolved. PSI will be responsible for ensuring that these items and forms are not administered until that time.

3.14 Equipment Readiness

3.14. Produce and maintain all equipment necessary for a successful operation.

PSI maintains the equipment infrastructure in our professional testing network via regular equipment and operating system upgrades, as well as scheduled anti-virus updates. In addition, a dedicated technical support team provides proactive monitoring of our test center equipment and next day replacement in the event of hardware failures.

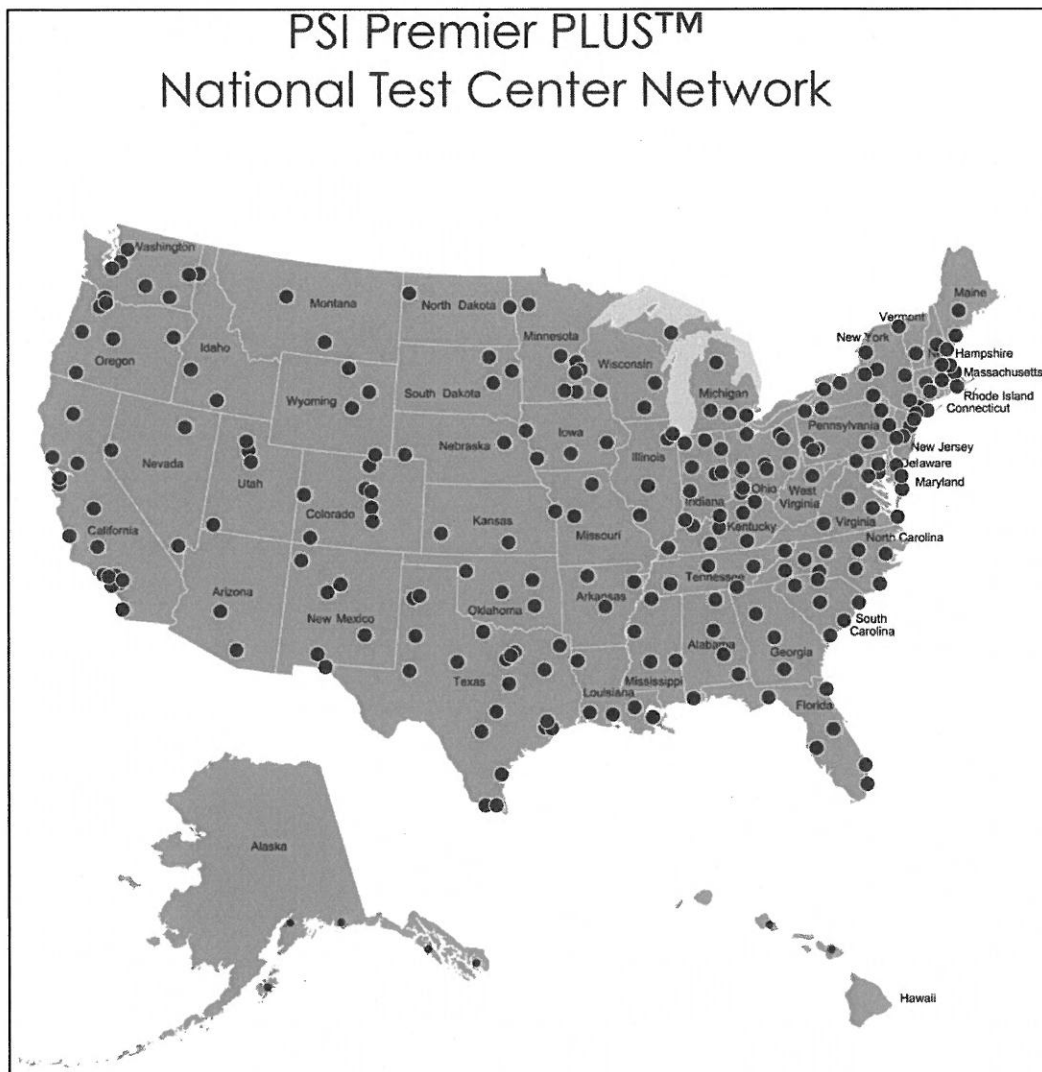


3.15 Test Availability in all States

3.15. The examination service must provide insurance examination testing services in all states.

PSI currently has a national network of over 260 Premier PLUS™ computer-based test centers nationwide, and Agency candidates are welcome to schedule examinations at any of these test centers. This premier network includes more than **35 exam sites in states bordering West Virginia** as shown in Figure 7 below.

Figure 7: PSI Premier PLUS™ Network





3.16 Equipment Maintenance

3.16. Ensure that all equipment is properly maintained and receives routine preventative maintenance. In the event of equipment failure make appropriate arrangements for retesting without additional costs to the candidate.

As noted above in response to 3.14, PSI has a dedicated technical support team that provides proactive monitoring of our test center equipment, including ongoing maintenance, and next day replacement in the event of hardware failures. In the event of equipment failure and unlikely event that no other station is available for the candidate to be retested, PSI will make swift and appropriate arrangements for retesting without additional costs to the candidate.

3.17 Fee Collection and Remittance to the State

3.17. The candidate will collect the examination fees and return the required examination fee to the state.

As per the correction confirmed in Addendum 1, PSI (the Vendor) will collect the examination fees from the candidate and return the required examination fee to the state.

3.18 Site Staffing

3.18. Have sufficient site staffing to remain operational in the event of absent personnel (illness, emergency, etc.).

All West Virginia Premier PLUS™ test centers will be under the direct control of PSI, allowing us to ensure that candidates testing there will receive the same experience as any other candidate. Test centers are staffed with PSI employees, who are vetted, hired and trained through a rigorous screening process. PSI's Premier PLUS™ test centers have an average proctor-to-candidate ratio of 1:8. This level of staffing not only ensures that candidate activity is constantly monitored; it also ensures that sites remain operational in the event of absent personnel. All proctors assigned to a given test session has a backup proctor in the event he or she cannot be present.

3.19 Website

3.19. The Vendor will establish and maintain a website that allows applicants to register and schedule examinations that collects all demographic information necessary for registration.

PSI provides various methods for candidates to register for and schedule their examinations, including Internet. Candidates can utilize PSI's online system (www.psiexams.com) to register for and schedule examinations. All registration functions performed by our live CSRs can also be performed by candidates themselves online. Our online system is available 24 hours a day, 7 days a week, and includes registration, scheduling, rescheduling, driving directions, and test summary information. PSI ensures that online credit card payments are processed in a secure manner, via our credit card processor. Candidates can also download a Candidate Information Bulletin (CIB), which will provide all relevant



examination information. PSI's website also provides an option to contact our CSRs by email; our policy is to respond to all email communications by the next business day.

Figure 8: PSI Candidate Website

The screenshot displays the PSI Exams Online website interface. At the top, the PSI logo and 'PSI Exams Online' text are on the left, while navigation links for 'Home', 'FAQs', 'Contact Us', and 'PSI Bookstore' are on the right. A 'Welcome to PSI Exams online' banner features an image of hands on a laptop and text describing a paperless, interactive exam process. Below this, a section titled 'Find Information or Download Candidate Information Bulletin' offers links for 'Certification/Professional Associations', 'Government/State Licensing Agencies', and 'IT Certification Exams'. A 'More PSI Services' section lists options like 'Buy Books Online', 'Online Practice Test', 'PSI Learning Academy', 'PSI Continuing Education Services', and 'Testing with PSI Internationally'. On the right side, there are sections for 'PSI News' (including an emergency site closing notice), 'New Users' (with links to create an account, register, and schedule an exam), and 'Returning Users' (with a sign-in form for email, password, and start page). A 'View the Examination Tutorial' section is also present. The footer contains copyright information for 2000-2013 PSI and links to the privacy policy and corporate site.

psi PSI Exams Online Home | FAQs | Contact Us | PSI Bookstore

Welcome to PSI Exams online
Discover an easy to use, paperless, and interactive approach to expedite your examination process.

Find Information or Download Candidate Information Bulletin
We offer a variety of services for Real Estate, Insurance, Construction, Barber, Cosmetology and other professional licenses and certifications.

To Find Information or Download a Candidate Information Bulletin, Click on one of the Categories Below:
[Certification/Professional Associations](#)
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» **PSI Learning Academy**
Here you will find a wealth of learning materials including online courses for pre-licensure/certification and continuing education offerings. To access [Click here](#)
» **PSI Continuing Education Services**
To access services for continuing education, [Click here](#)
» **Testing with PSI Internationally**
[Click here](#) to learn about PSI's International Network of Exam Locations

Check Available Appointment Dates Before You Register
[Click here](#) to check for available appointment times and locations before you register and provide payment.

PSI News
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.
[Testrac Candidates CLICK HERE to](#)

New Users
You can:
» [Create an account](#)
» [Register for an examination](#)
» [Schedule an examination](#)

Returning Users
Sign in
Email Address:
Password:
Start in:
☐ Remember me

[\[Forgot Password? \]](#)
[\[Update email address \]](#)
If you do not have an account, please click the below link.
[\[Create an Account \]](#)

View the Examination Tutorial
[Click here](#) to view the PSI Examination Tutorial.

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As previously stated, our system allows candidates to literally schedule an appointment for the next day – schedule online on Sunday for a Monday appointment – and do so in **real time**. This means that candidates can log into the system; pay the exam fee using a credit card; select a site and date for the exam, based on the most current availability; and confirm their scheduled appointment, **all within a matter of minutes**. PSI has the ability to offer **next-day service** because **our technology is based on a single platform**, unlike other vendors that still rely on multiple technology platforms.



3.20 Waiting Period

3.20. Applicants shall not wait more than five (5) minutes, when calling on a service line, before being connected with a live operator to accept the applicant's information. During this waiting period, the Vendor shall notify the applicant of their website scheduling option. In addition, there shall be recurring statements notifying the caller of the anticipated wait time until an operator is available. The Vendor shall test applicants within five (5) business days of the applicant's request to schedule an appointment.

Applicants can speak with a live Candidate Service Representative (CSR) in our in-house Las Vegas call center who will assist them in registering and/or scheduling an examination, from 7:30 a.m. to 11:00 p.m. Eastern Time, Monday through Friday, and 8:00 a.m. to 5:30 p.m. on Saturdays and Sundays.

PSI has established systems for handling candidate inquiries and resolving any concerns in a timely, efficient, and responsive manner. Candidates who wish to inquire about the program can call PSI's toll-free telephone number, **(800) 733-9267**. When candidates call in, they are provided 'did you know' messaging that informs them of additional scheduling options, including online registration and scheduling. If the candidate chooses to speak to a CSR, we monitor responsiveness so that candidates experience short hold times. Each CSR uses a Stopwatch feature on their desktop with the goal of keeping hold times to under 1:30. Call center protocols include instructions for placing callers on hold, including such courtesies as asking the applicant if they mind holding and checking back periodically to see if they wish to continue to hold. If they cannot, CSRs offer to take a message, transfer to another party, or arrange for them to return the call at a specific time. PSI will not make any caller wait more than five (5) minutes with, as mentioned, our target of keeping hold times to under two minutes.

PSI far exceeds the 5 business day window with regard to scheduling an appointment. **Candidates may schedule up to one day prior to the desired appointment date.** This means that candidates can literally schedule an appointment for the next day – e.g., schedule on Sunday evening for a Monday morning appointment – when using our online scheduling system or the automated IVR telephone system. PSI is able to offer next-day service because our technology is based on a single platform, unlike other vendors that still rely on multiple technology platforms.

If you want to schedule your exam for a:	Call or go online by (the day before):
Monday	Sunday
Tuesday	Monday
Wednesday	Tuesday
Thursday	Wednesday
Friday	Thursday
Saturday	Friday

PSI constantly monitors the availability of testing sessions at our sites – on a weekly basis, a Supervisor runs a Site Availability Report (**Figure 9** below), and adds sessions to respond to candidate demand. If the volume of candidates requesting examinations increases so that a candidate cannot be tested **within a five (5) day period after registration**, PSI is able to respond quickly and effectively to provide additional hours and/or test centers.

PSI considers the monitoring and management of our test center capacity and maintenance of reliable service indicators to be a core competency, and we have a **strong history** of responding to sudden high-volume situations:



- In December 2010, PSI became the first vendor chosen to administer examinations on behalf of the California Department of Insurance. The implementation of services included capacity planning for an influx of more than 40,000 candidates in 2011 – almost doubling the candidate volume of other PSI programs in California in 2010. Due to careful capacity planning, the expansion of schedules at existing locations, and the establishment of just three new California test centers, we were able to effectively handle the increase from 45,762 candidates in 2010 to 86,106 in 2011, and continue to test all candidates in a timely fashion.
- In April 2011, PSI undertook one of the largest test administration projects in our history for our contract with the New York City Fire Department, which included computer-based testing of 60,000 candidates in the New York Metropolitan Area over a 5-week period. PSI successfully completed this logistically difficult administration with a combination of our PremierPLUS™ test centers and specially created event test sites. PSI administered all tests with a high degree of accuracy, leading to a successful implementation for the client.
- Some programs have been affected by new regulations, such as our Virginia Medication Aide program -- in December 2008, a new regulation was passed that affected over 2,000 candidates, and required them to test by December 31st. Many candidates did not begin to register for the test until November of that year. PSI responded by expanding our hours at all Virginia sites to 7 a.m.—11 p.m., seven days per week. We added even more examination sessions at two centrally located hotels, throughout December, which ensured that the needs of all candidates were satisfied.

Figure 9: Site Utilization Report

Overall Percent Utilized	91%	89%	90%	92%	88%	93%	91%
Overall Capacity	28,665	14,449	14,378	14,196	14,378	32,765	28,665
Overall Usage	8,675	4,253	4,588	4,069	4,234	9,952	8,675
Overall Usage %age	30%	29%	32%	29%	29%	30%	30%
	Aug Total	Aug 22-31	Aug 15-21	Aug 8-14	Aug 1-7	Jul Total	Jul 22-31
Alabama							
Birmingham							
Next Avail Date		3-Sep	24-Aug	17-Aug	11-Aug		3-Aug
Sessions Ran/Wk	12	4	3	3	2	3	3
Total Seats Avail/Wk	120	40	30	30	20	30	30
Filled Seats/Wk	95	30	16	29	20	27	27
Percent Full Sessions/Wk	79%	75%	53%	97%	100%	90%	90%
Total Hours Avail/Wk	364	91	91	91	91	91	91
Total Hours Used/Wk	60	20	15	15	10	15	15
Percent Site Utilized	16%	22%	16%	16%	11%	16%	16%
Huntsville							
Next Avail Date		4-Sep	23-Aug	17-Aug	10-Aug		2-Aug
Sessions Ran/Wk	10	4	2	2	2	2	2
Total Seats Avail/Wk	80	32	16	16	16	16	16
Filled Seats/Wk	45	20	5	9	11	11	11
Percent Full Sessions/Wk	56%	63%	31%	56%	69%	69%	69%
Total Hours Avail/Wk	364	91	91	91	91	91	91
Total Hours Used/Wk	50	20	10	10	10	10	10
Percent Site Utilized	14%	22%	11%	11%	11%	11%	11%



3.21 Site Closures

3.21. All applicants affected by site closures shall be notified of the closure within 24 hours of the applicant's appointment. The Vendor shall reschedule all applicants affected by a site closure within five (5) business days of the closure.

When PSI is notified by the test center staff of inclement weather conditions that may affect the test center's ability to operate or may prevent candidates from getting to the test center, a message is recorded on our telephone system notifying candidates of the closure and of procedures for rescheduling an examination. Candidates may call our toll-free telephone number 24 hours a day, listen to the options, and push the appropriate number on a touch-tone telephone to hear test center closure information.

The local proctors make the decision to close the test center due to inclement weather conditions. The proctors can reach any of four on-call PSI supervisors 24 hours a day, 7 days a week, to implement the decision. The supervisor immediately records the closure information on PSI's automated telephone system. Candidates can conveniently call to learn of site closures rather than listening for a radio announcement.

In the event of a site closure (e.g., if it is determined that the test center will be closed the evening before the scheduled administration date), our CSRs will always attempt to contact the scheduled candidates by telephone within 24 hours to reschedule their examinations. All candidates affected by a test center closure will be rescheduled for the next available appointment within five (5) business days that is convenient to the candidates, at no additional charge.

3.22 Special Accommodation Request Form

3.22. Provide a Special Accommodation Request form or provision to candidates for whom: English is a 2nd language, for religious reasons cannot take an examination only offered on Saturdays and for ADA reservations.

All examination centers are equipped to provide access in accordance with the Americans with Disabilities Act (ADA) of 1990, as well as serve those for whom English is a second language and for those who due to religious reasons cannot be tested on a given day. Applicants may request special examination arrangements when speaking to a customer service representative and a form will be sent to the candidate to fill out and return. Candidates can also find the form on our website www.psionline.com. We have provided a copy of the form in **Appendix B**.



4. MANDATORY REQUIREMENTS

4.1 Mandatory Contract Services Requirements and Deliverables

Contract Services must meet or exceed the mandatory requirements listed below.

In every contract we administer or aspire to administer, our goal is to exceed the requirements expected by the client. As described in our company values in the Executive Summary, PSI is a service-driven company; we embrace the importance of delivering to our clients more than they expect. If selected by the State of West Virginia to provide insurance examination services for its citizens, we will meet the mandatory requirements listed below, but strive as always to exceed the mandatory requirements the Agency has laid out in the RFQ.

4.2 Examination Services

4.2.1 Testing Centers

4.2.1 The Vendor shall establish and maintain four (4) testing centers throughout West Virginia including but not limited to, Charleston, Beckley, Morgantown and a testing site located in the eastern panhandle.

PSI will establish 4 test centers in the required areas of Charleston, Morgantown, Beckley and Eastern Panhandle. Similar to your current vendor, they will be a combination of owned-and-operated sites and third-party sites. Site schedules will vary but can be open Mondays through Saturdays. We can offer evening sessions as well.

In addition to these 4 sites, West Virginia candidates are welcome to schedule examinations at any of our national network of over 260 Premier PLUSTM computer-based test centers. In addition, we have proximate sites in all neighboring states, including test centers in Pittsburgh and Greensburg, PA; Hagerstown, MD; Charlottesville, Cedar Bluffs/Richlands, and Roanoke, VA; Mt. Sterling, KY and Cambridge, OH. This coverage ensures that no applicant will travel more than one hundred and fifty miles to take an exam.



4.2.2 Candidate Identification

4.2.2 Establish and maintain a mechanism for the positive Identification of all examination candidates. The Vendor shall ensure that the applicant presents proper identification documents at the time of the examination. The identification documents presented by the applicant must include 2 (two) forms of current signature identification:

Primary ID must be government -issued and photobearing with a signature:

- **Government-issued Driver's license**
- **U.S. Department of State Driver's License**
- **U.S. Learner's Permit (plastic card only with photo and signature)**
- **National/State/Country identification card**
- **Passport**
- **Passport card**
- **Military ID**
- **Military ID for spouses and dependents.**

Secondary ID must contain a valid signature:

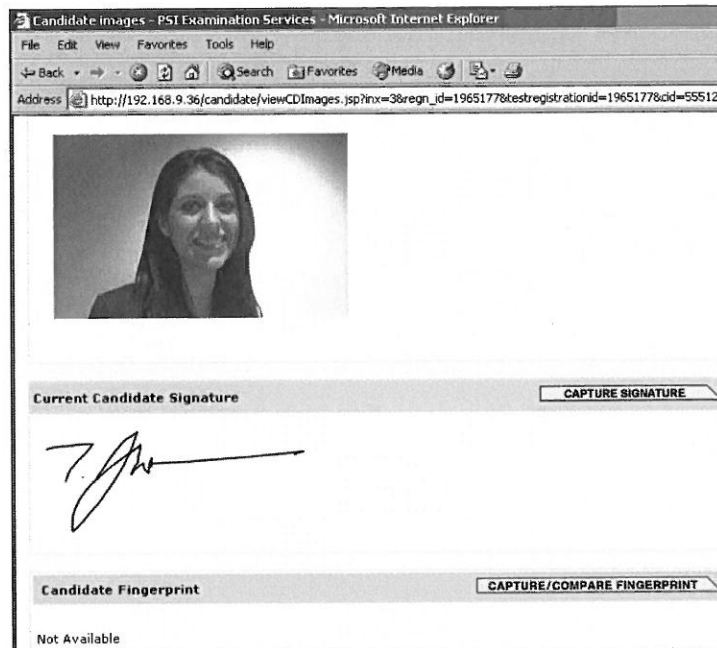
- **U.S. Social Security Card**
 - **Debit (ATM) or Credit card, with name on card.**
 - **Any form of ID on the Primary list**
-

PSI requires that proctors check the identification of all candidates before admittance into the test center. Acceptable forms of identification include a current driver's license, state-issued identification card, passport, or a notarized photograph bearing the candidate's signature.

Historically, PSI has required that candidates provide two forms of identification, one of which must be issued by a Federal, state, or local governmental agency and bear the candidate's name, signature, and photograph. The second form must bear the candidate's name and signature. Candidates who arrive at the test center without proper identification are not admitted. Proctors check each candidate's name and identification number against the printed examination roster for that day. Only candidates listed on the roster are admitted into the test center.

All candidates who present valid forms of identification that match our registration records are then digitally photographed during check-in -- this photograph is stored in ATLAS™, will be printed on score reports, and archived with the score results. Candidates who are re-taking the examination have their identities verified against digital photos stored from prior examination attempts.

Figure 10: ATLAS™ Candidate Images Screen



As an additional biometric security procedure, candidates at many of our test centers are electronically fingerprinted at their first examination attempt; the images of candidates' fingerprints are collected and archived, and used to verify candidate identity whenever a candidate returns to the test center from either breaks (typically restroom only) or for repeat examination attempts. Fingerprint records are retained for a year after the initial scan. In addition, PSI currently provides digital fingerprinting for background checks at our sites in several states – we can also offer this service to the Agency, if requested.

Once a candidate's identity has been verified, they are provided access to the testing room. Upon completion of the examination sessions, the candidate record, including all examination information and stored photo images, is uploaded into our central database.

4.2.3 Examinations

4.2.3 Provide examinations that consist of objective, multiple choice questions or problems of a length and duration as determined by the Vendor. All examination items developed or provided by the Vendor shall be the property of the Agency and may be copyrighted in the Agency's name. The content of the examinations shall be based upon the West Virginia examination content outlines, developed and periodically revised by the Vendor and the Agency. The outlines shall be approved by the Agency prior to use. The Agency shall retain the right to request and view the examination questions.

PSI will develop and administer examinations that consist of objective, multiple choice questions or problems of a length and duration as determined by PSI. PSI will do so, in part, with the consultation and expertise of State-provided subject matter experts, as part of our test development methodology and



Exam Review Committee process. More about our test development process is provided below in response to sections 4.2.12 – 4.2.14.

All examination items developed specifically for the Agency will be the property of the Agency and may be copyrighted in the Agency's name. Exam content will be based upon the West Virginia examination content outlines, developed and periodically revised by PSI and the Agency. These outlines, which will appear in the Candidate Information Bulletin (CIB) will be approved by the Agency prior to use. In addition, PSI acknowledges the Agency's right to request and view the examination questions.

4.2.4 Prelicensure Validation

4.2.4 Validate prelicensing certificates from one of West Virginia's approved prelicensing providers prior to testing. If certificate is not valid; the date is greater than 90 days from the date of the certificate, the certificate has been falsified or not from an approved prelicensing provider the testing center is required to refuse the candidate its testing services.

Prior to a candidate testing, PSI will validate prelicensing certificates that originate from one of West Virginia's approved prelicensing providers. PSI's test center personnel will refuse to test the candidate if the certificate is found to be:

- Invalid;
- Beyond 90 days from the issuance of the certificate;
- Falsified;
- Not from an approved prelicensing provider;

When a candidate is refused testing, a PSI Incident Report will be created, which is then electronically sent to a Supervisor of Field Operations (see Figure 16, **requirement 4.2.29** below) and the Agency will be notified of the situation immediately. An Incident Report is generated by a proctor in response to any unusual event.

PSI can also offer the Agency a convenient and secure electronic method for education certificate submission and approval: the School Site. The features of this PSI-developed education tool are described in detail below.

PSI's School Site

PSI's Partner Site includes a Schools area, where providers currently post eligible candidates for prelicensing and continuing education. PSI also employs a data upload process on our School Site that allows course providers to submit the required course completion information and evidence for each candidate.

PSI has a reputation for enhancing program features as our own internal system gets developed and upgraded. Many of these enhancements and upgrades are outside the scope of any current contract. However, we recognize the benefit of sharing policies and procedures with the stakeholders to improve the overall program. One example of this was an issue that arose with the Virginia Real Estate Board. The Board had a requirement that all education certificates be mailed as originals to the testing company, which required up to a week of postal delivery time. It also required us to send notification



back to the candidate that their eligibility requirements were received and that they may contact us to schedule an appointment. Recognizing the two-week delay for candidates to get from the classroom to the testing room, we developed the School Site through our Partner Site, allowing schools to upload eligibility records in a secure web-based system. This allowed candidates to call us as soon as the next day to schedule an appointment.

For clients who utilize this feature, the School Site allows education providers to post and track course information, including schedules and attendees. Access is available 24/7 through secure access codes, ensuring that only approved providers can submit information regarding approved courses.

The information found on PSI's website will always be as current as possible. As soon as PSI receives such information from providers, we enter it into our system and the information is immediately live. Automated systems are updated immediately; manual entries will be input within two business days.

The site allows the authorized user access to perform the following functions in a secure environment:

- Create files in a tab-delimited format;
- Upload files in a tab-delimited format;
- Tips for creating tab-delimited files;
- Options for creating individual candidate files; and
- Browsing capabilities.

Figure 21: Sample Screenshot from PSI Partner/School Site

The screenshot displays the PSI PARTNERS website. At the top, there is a navigation bar with 'Home' and 'Logout' links, and the PSI logo. A prominent note states: 'NOTE: THIS SITE IS CURRENTLY IN TRAINING MODE, YOUR FILES WILL BE ACCEPTED BUT NOT PROCESSED. ON MAY 17TH, 2004 WE WILL BEGIN ACTUAL PROCESSING'. Below this, a section titled 'Tips for uploading files:' lists five instructions regarding file format (tab-delimited), character sets (alpha, numbers, no special characters), and file naming conventions. A 'Steps to upload a candidate file:' section follows, detailing the process from selecting a file to clicking 'Continue'. At the bottom of this section is a 'File to Upload:' field with 'Browse' and 'Continue' buttons. The final section, 'Individual candidate file record(s):', includes a link 'Click Here' for users whose files do not exist.

Once data is entered, it goes through a validation process in real time. There is no need to mail diskettes or CDs back and forth. All information is processed and approved online in real time. (We can accept diskettes and other media for those that do not have reliable Internet connectivity, but it is not necessary.)



Figure 32: Sample Screenshot from PSI Partner/School Site

PSI PARTNERS

Home | Logout

1. Click on the "Validate to Continue" button below to validate the file contents.
2. If the content is not valid it will be shown in [REDACTED].
3. In the event that an illegal character is found, or if the file is in an incorrect format, please fix the file and try again.
4. After the file has been validated, you will be given the option to continue.

Data from the Uploaded file :

Last Name	First Name	Suffix	Candidate ID	Birth Date	Address	City	State	Zip Code	Home Phone	Work Phone	Email	School Code
Cruz	John	Jr	123456789	02/02/1970	12 First St	Arcadia	CA	13245	1234445555	1112223333	johnc@wilderbeast.com	1323
Smith	Will		123455555	05/04/1968	2338 W Holly	Smithville	UT	12345	3334445555	3334445555		1576
Brown	Billy		987654321	05/13/1956	87 South Park	Glendale	MA	43122	5556667777	5556664444	heart@hotmail.com	1323
Legolas	Burt		123498765	09/12/1975	298 Ewe Know	Yellow	TX	12343	7778889999	5554443333		1612

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Data is entered and validated. Once the validation is complete, the user receives a successful notification message with information regarding the file name where the information was saved and a link to the PSI site for data access.

4.2.5 Practice Tests

4.2.5 Provide candidates with the ability to take practice tests for the major lines of authority. The practice tests should contain questions developed by subject matter experts using concepts found in the general portion of the licensure examination.

PSI provides web-based practice exams for several lines of authority, including Accident and Health, Property and Casualty and Life Agent/Broker, among others. Candidates may purchase these on our website www.psonline.com. PSI practice exams are based on the exam content outline defined for each examination developed by subject matter experts using concepts found in the general portion of the licensure examination. The practice exams covers content common on the high stakes exams delivered by PSI.



4.2.6 Monitor Exam Difficulty

4.2.6 Monitor the difficulty level of the various examination questions in order to produce examinations of comparable difficulty, calculate a difficulty index for each item for this purpose, and be prepared to demonstrate that examinations are equivalent in degree of difficulty.

PSI will assemble alternate forms of the examinations in a manner that ensures equivalency of scores. To this end, examination forms will be assembled in accordance with content specifications and will be comparable in average difficulty and scale of measurement (i.e., standard deviation), and will meet a threshold for acceptable reliability (generally a target KR-20 value of .80 is established, whenever feasible).

PSI offers the capability to produce equivalent fixed forms, as well as computer-generated unique equivalent forms using a proprietary linear-on-the-fly testing (LOFT) algorithm which is available in our ATLAS™ system.

PSI uses a proprietary automated test generation system called FormCast™ to produce ***equivalent alternate examination forms*** from a bank of test items. FormCast™ was designed with the needs of licensure and certification testing programs in mind, striking a balance between content and psychometric requirements in assembling test forms. At the heart of the FormCast™ system is a powerful algorithm for test form assembly that can be used to generate a virtually infinite number of unique equivalent forms, making it possible to administer a different test to each examinee. We are prepared and would be happy to demonstrate that examinations generated by FormCast™ are equivalent in degree of difficulty. In contrast, **our competitors are only able to scramble items on a few fixed forms per exam** which severely limits the uniqueness of each exam and increases the probability of item overlap and exposure. For additional information about our unique test generation system, please refer to our response to 4.2.10 below.

In addition, PSI performs regular item analyses. These statistics require a minimum number of candidates to have responded to the items. Statistics are not reported for items where fewer than 20 candidates have responded to the item. Item statistics that are computed include:

- **Difficulty** - the proportion of examinees responding correctly;
- **Discrimination** - the point-biserial correlation corrected for overlap between item response and total (subtest) score, and phi-coefficient between item response and potential pass/fail points;
- **Distractor effectiveness** - the distractor-total correlation and the percent of examinees choosing each distractor; and
- **Percent omits** - used to assess degree of test speediness.

Items are reviewed, modified, deleted, and/or flagged based on the results of the item statistics as follows:

- **Extremely difficult items** (those which fewer than 35% of the candidates answered correctly) are initially flagged. The answer key is then checked and verified. In most cases, these items are deleted from the item bank;
- Items with **low item total correlations** are flagged and deleted, if necessary. To the extent possible, items with high item total correlations are retained in the item bank; and



- Items with **inefficient distractors**—that is, where a high positive distractor-total correlation coefficient is obtained or where the item's distractors are not frequently selected—are modified, if at all possible. Their performance in future administrations is then monitored.

Item analysis results are reviewed by a PSI professional staff member who identifies any problem items. The analysis includes the review of candidate comments. If the comments indicate a problem with the wording of an item or with the answer key that is confirmed by analysis, the item is either deleted, or modified and approved by an ERC before further use. SMEs are consulted as necessary, and items are revised as needed.

In addition to the item statistics outlined above, PSI performs a comprehensive analysis of the examinations as a whole. Statistics computed and reviewed include:

- Number of items scored;
- Sample size;
- Mean p (difficulty), minimum and maximum p , and standard deviation of p ;
- Mean p_{bi} (point-biserial), minimum and maximum p_{bi} , and standard deviation of p_{bi} ;
- Mean test score;
- Standard deviation of test scores;
- Internal consistency reliability coefficient;
- Standard error of measurement;
- Means and standard deviations of subscores (if any); and
- Number passing and failing test.

4.2.7 Exam Review and Rescoring

4.2.7 At the request of the State, review and rescore a candidate's examination to verify the validity of the examination results at no cost to the State or the candidate.

PSI, at the request of the State, will review and rescore a candidate's examination to verify the validity of the examination results at no cost to the State or the candidate.

As a quality control measure, there is redundancy programmed into the computer testing system that ensures quality control for scoring and reporting. All responses and score results are mirrored (stored in two separate files that are never vulnerable simultaneously). The information is then transmitted to our headquarters daily and merged into our registration system. If there are any discrepancies, an error report is generated. The errors need to be corrected before the system proceeds. The Supervisor of Scoring and Reporting reviews the generation and reporting of all scores and reports.

Random audits are performed on the scoring system to verify scoring integrity. In addition, whenever a candidate believes that a test was scored incorrectly, PSI conducts a manual review of the examination at no cost.



4.2.8 Score Reporting

4.2.8 Upon completion of an exam, the Vendor will notify candidates at the test site of exam results. The Vendor shall provide at the test site an exam score report for all individuals who successfully pass an examination for licensure administered by the Vendor. The exam score report should include but not be limited to the candidate's name, address, Vendor identifier number, birthdate, type of examination, exam data, school code, exam result and candidate picture. The content of the exam score report may be revised and reviewed periodically according to the Agency's needs to all individuals who successfully pass an examination for licensure administered by the Vendor.

One of the benefits of computer-based testing is that candidates may receive scores **immediately** following the examination and walk out of the test center with a printed score report.


Candidates are photographed using a digital camera during check-in. The photograph is then printed on each candidate's secure score report. PSI's computer test administration program presents candidates with examination scores on the computer screen immediately following the examination. PSI also provides a hard copy of the score report to each candidate immediately following completion of the examination. Score reports contain the candidate's name, address, vendor identifier number, birthdate, type of examination, the total number of items answered correctly, the number required to pass, the pass/fail status, a diagnostic report, and instructions for re-applying for an examination, as applicable. Passing candidates can be issued a license application, as well – depending on client preference, this application may be incorporated into the score report, or PSI may maintain a supply of license applications at each test center.

All score reports are printed on secure, tamper-proof paper. By the time the candidate gathers his/her belongings, exits the testing room, and enters the reception area, his/her score report will have been printed. The printing of the score report takes no longer than one minute. We have provided a sample passing and failing score report in **Appendix C**, included with our proposal documentation.

This report certifies that the candidate listed below has taken a North Carolina licensing examination and achieved the results detailed below.

Candidate I.D.#: 955121212
EXAM DATE: 03/02/2009
EXAM: NC Real Estate

JANE SMITH
1690 BLUE CREEK DRIVE
COLUMBUS, North Carolina 28111



The following is an analysis of your examination:

Portion	Real Estate	Total Number	Score
LAW AND BROKERAGE		44	33
MISC TOPICS		11	10
LICENSE LAW AND COMMISSION RULES		11	6
FINANCE		14	8
VALUATION		10	6
MATH		20	12
RESULT ** FAIL **	Total	110	75

We regret to report that you failed the Real Estate Examination.

To pass the licensing examination, applicants must correctly answer 82 of the 110 scored examination questions.

If the application expiration date for your most recent paper application to the Real Estate Commission has not passed, you are probably eligible for the new "One-Stop Reapplication and Exam Rescheduling" procedure. This procedure allows you to retake the license examination within a few days and avoid filing another paper license application with the Commission.

Your application expiration date is 07/01/2007.

Please visit www.psiexams.com or call (800) 733-9287.

If the application expiration date has passed, you must submit another license application and application fee to the Real Estate Commission. You may not be rescheduled for examination until you receive notice of eligibility from The Real Estate Commission.

We hope the examination review was helpful for you.

Strength & Weakness Report

Unsuccessful exam candidates will be notified in writing, immediately following the exam, of their test results, general areas of deficiency (in all sections or portions of the exam), and re-take procedures. Specifically, PSI will provide a detailed score report, a strength-and-weakness report, and instructions regarding examination re-take procedures, all at the test center and immediately following the exam. PSI will work with the Agency to gain approval for this process.

Failing candidates are currently given diagnostic scores showing performance in each topic area of the examination, including the number of questions on the test, the number of questions on each topic



area, the number which the candidate answered correctly, and the score required to pass. The detailed diagnostic score report will clearly indicate the candidates' strengths and weaknesses. Please note that this report gives specific information on the number of items answered correctly in each subject area and the total score. Other testing companies use a scaled scoring method where, for example, a passing score of 70 does not represent 70 questions, but represents a raw score that is "scaled" to a hypothetical 70. The scaled scoring method can confuse candidates as to how their scores are computed, and it often causes them to raise questions about the integrity of the process. **Because PSI provides raw scores and percentages, there is no need for scaled scoring.**

PSI's diagnostic report provides specific guidance to a failing candidate studying for a retest in that the candidate knows the exact number of questions answered incorrectly in each of the content areas. **PSI does not charge an additional fee for the provision of this strength and weakness report.**

4.2.9 Passing Score

4.2.9 The actual passing score utilized by the Agency for exams is 70%. The Agency will remain responsible for setting the actual passing score and the Vendor, if requested to do so, will provide assistance to the Agency in establishing an appropriate passing score for future exams.

PSI understands that the passing score utilized by the Agency for the exams is 70% and that the Agency will remain responsible for setting the actual passing score. Should the Agency request, PSI can assist the Agency in establishing passing scores. PSI uses established methodology to conduct cut score studies. In collaboration with the Agency, the passing score for the examination will be established on a criterion-referenced basis. PSI will conduct formal studies that will result in data used in making the final determination. These studies may be repeated whenever new items are introduced into the bank. The studies will follow the modified Angoff procedure in which SMEs make judgments on an item-by-item basis to estimate the percentage of minimally competent candidates who would answer the item correctly. The judgments are accumulated statistically to form an estimate of the level at which the passing score should be set. A confidence interval around this value is established based upon the statistical reliability of the judgments. Based upon the accumulated data, PSI will recommend a passing score to the Agency.

Initially, PSI's cut score will be established using the Angoff procedure discussed above. Relevant experts will estimate the percentage of minimally competent candidates who would perform each task correctly. The averaged percentage rating from these individuals across this group of raters is then used as the cut score.

PSI recommends conducting a cut score study in the following cases:

- New examination content;
- As a result of examination review;
- Changes in industry practice;
- Changes in practice emphasis; or
- Standard of practice review by the Agency.



4.2.10 Item Bank

4.2.10 Develop and maintain a bank of licensing examination questions for all examinations sufficient to remove the ability of any person(s) from recreating the examination through repetition of testing.

PSI understands that new item development and maintenance of existing item pools is integral to best practice in test development and administration. PSI maintains a bank of over **4,000 existing insurance items**, and can draw items from this comprehensive and uncompromised item bank to support the West Virginia insurance exams.

Each item is stored in the computerized item bank exactly as it will be used. Additional information stored with each item includes:

1. The **Status** of the Item – If the item is final (has been reference-checked and has been reviewed and approved by the ERC) or in process;
2. The **Item Key** – Which of the four alternatives has been keyed as the correct answer;
3. The **Taxonomy Code** – The knowledge category and subcategories to which the item has been assigned;
4. The **Item Reference** - The text and page number where support for the item and its keyed alternative can be found;
5. The **Author** – The item writer who wrote the item;
6. **Comments** – Miscellaneous comments relevant to an item;
7. **Difficulty** – The mean Angoff or difficulty judgment;
8. **Importance** – The mean importance rating assigned to by the ERC;
9. Whether the Item is to be **Monitored** – A note indicating that, based on the data available, the psychometric characteristics of the item are to be closely monitored in future administrations; and
10. **Item Statistics** – Item p-values and item-total score point biserial correlations.

PSI uses a proprietary automated test generation system called FormCast™ to produce equivalent alternate examination forms from a bank of test items. FormCast™ was designed with the needs of licensure and certification testing programs in mind, striking a balance between content and psychometric requirements in assembling test forms. At the heart of the FormCast™ system is a powerful algorithm for test form assembly that can be used to generate a virtually infinite number of unique equivalent forms, making it possible to administer a different test to each examinee. In contrast, **our competitors are only able to scramble items on a few fixed forms per exam which severely limits the uniqueness of each exam and increases the probability of item overlap and exposure.** PSI's system is flexible and can accommodate a range of configurable test assembly models (e.g., fixed forms, scattered fixed forms, and random parallel forms) using various item parameter estimates.

FormCast™ is based on Classical Test Theory (CTT) and is especially robust in settings where item calibration samples tend to be dynamic and smaller in size (e.g., evolving item banks). This is an advantage over more complex Item Response Theory (IRT)-based approaches that require large sample sizes for stable item calibration. The FormCast™ system is designed to ensure the success of high stakes



examination programs by addressing two critical concerns: preserving professional standards and maintaining security.

Preserving Professional Standards. The FormCast™ method produces alternate examination forms that yield equivalent scores (mean, standard deviation) and meet acceptable standards for reliability (internal consistency and decision consistency). The form assembly method also ensures that all subject matter areas in the content specifications are represented on each alternate examination form that is cast (unlike some statistically generated tests from other companies that tend to reuse items with certain statistical properties). The net result is that minimum standards for professional competence remain consistent when examinees take alternate examination forms produced by FormCast™.

Maintaining Security. Using FormCast™ to create a unique equivalent examination for each examinee is a recommended practice that will substantially reduce item exposure and, thus, reduce opportunities for cheating. For example, because the unique combination of test items assembled by FormCast™ will not have been presented before, nor will it appear again, it is not possible to possess an unauthorized copy of the exam in advance. As a result, item-harvesting efforts will be less effective because the likelihood that any one item will appear on an examination is greatly reduced. Also, because neighboring examinees will be taking different exam forms, collusion is extremely difficult in a proctored testing center.

The FormCast™ Method

Once an item bank has been developed, reviewed, and approved, the FormCast™ test-generation algorithm can be used to produce alternative equivalent examination forms. FormCast™ relies on both item content and statistical parameters to construct test forms. Pre-tested and statistically calibrated items are stored in an item bank with indices of item difficulty (p) and item effectiveness (point-biserial item-total correlations, r), along with designations of the subject matter domain element measured by each item. Form casting entails a 2-stage process.

Stage 1: Content-based Item Selection. Initially, items are selected from the bank to represent subject matter areas delineated in the test content specifications. Using knowledge or content categories, the items available for each test are categorized into item groups that are relatively homogeneous in terms of item content. All items in an item group are independent of, and may be used with, items in any other item group. All items within an item group are interchangeable in terms of the content measured, though their statistical characteristics may differ. There may be one item group for each item on the test (e.g., 100 item groups for a 100-item test). In this example, one question from each item group is randomly selected to appear on each examination that is generated, and all examinations therefore consist of comparable item content.

Stage 2: Psychometric Test Form Selection. After a test form is generated according to the test content specifications, psychometric characteristics of the test (mean, standard deviation, and reliability) are calculated from the item statistics (p , r) for the selected items. The procedure and rationale for these calculations are a novel aspect of the FormCast™ algorithm and are explained in depth in an article written by PSI psychometricians, published in the *Journal of Educational Measurement* (Gibson & Weiner, 1998; see below). Psychometric criteria for the test mean, standard deviation, and reliability are established and applied, and test forms that do not meet these target criteria are discarded, and stage 1 is repeated. Tolerances are set to specify the extent to which psychometric characteristics of a test form may differ from target criteria. PSI typically applies tolerance values of one-half point for test mean and



standard deviation, and test reliabilities must meet a minimum target value. For example, a test form may be retained if its mean is between 74.5 and 75.5, its standard deviation is between 6.8 and 7.8, and its reliability is greater than .86. It is common for the FormCast™ algorithm to iterate thousands of times in order to generate several hundred forms that meet the psychometric criteria.

Scientifically Proven. The FormCast™ method is proven to be effective in assembling alternate examination forms that are psychometrically equivalent and representative of the specified domain of professional knowledge. The FormCast™ algorithm and rationale are described in detail in several publications, including: "Licensing and Certification Test Construction: A Balancing Act," an article authored by Dr. Wade Gibson and PSI's Chief Science Officer John Weiner published in the CLEAR Exam Review, Winter Volume, 1996. A more technical article by the same authors, "Generating Random Parallel Test Forms Using CTT in a Computer-based Environment" was published in the Journal of Educational Measurement, Winter 1998, Volume 35, No. 4. The FormCast™ method is further supported by an independent study conducted by researchers at Michigan State University (Oswald, et al, 2005), "Extending a Practical Method for Developing Alternate Test Forms Using Independent Sets of Items," Organizational Research Methods, Vol. 8, No. 2.

PSI has conducted studies to examine item rotation and exposure rates across thousands of cast and selected forms, and has determined that item use is very uniform when tests are generated by this approach. For example, in one study of a bank of 639 items from which 100-item test forms were cast, the average exposure rate (the probability of an item appearing on any cast form that survived the screening criteria) was found to be .156. We have also found that item exposure rates were generally unrelated to item statistical properties (r , p), which indicates that the FormCast™ method does not restrict item use in a manner that affects exposure, as do other test form assembly approaches that rely upon item-level statistical constraints for selection.

4.2.11 Item Security

4.2.11 Maintain a level of security for the bank of questions sufficient to remove the ability of any person(s) from gaining unauthorized access to the questions and answers.

PSI has established systems to ensure the security and confidentiality of its test materials. PSI's item banking system stores all information on a network that is behind a secure firewall, thus increasing security. An access code is required to gain entry to the item bank. Access is allowed only to the staff directly responsible for maintaining the item bank. Our secure network records all access to the system, and individual item modifications are marked with the date modified and identification of the user making the modifications.

During each item review process with the Examination Review Committee (ERC), items developed by PSI are projected on a screen for discussion. Paper copies are never distributed. ERC members must sign a Test Security Agreement to ensure confidentiality of test questions is maintained.

As mentioned above, using FormCast™ to create a unique equivalent examination for each examinee is a recommended practice that will substantially reduce item exposure and, thus, reduce opportunities for cheating. For example, because the unique combination of test items assembled by FormCast™ will not have been presented before, nor will it appear again, it is not possible to possess an unauthorized



copy of the exam in advance. As a result, item-harvesting efforts will be less effective because the likelihood that any one item will appear on an examination is greatly reduced. Also, because neighboring examinees will be taking different exam forms, collusion is extremely difficult in a proctored testing center.

In addition, following computer-based test administration all candidate information and item-level detail are routinely scrubbed from the desktops once information is sent to the test site server, and all raw data files are backed up through our standard operational procedures. Access to any specific candidate's item responses and keystroke information would be available within the assessment platform itself or can be accessed in its raw form on our internal corporate network once the test site communicates with our central database. Item responses and keystroke information do not contain any item content information and are stored for purposes of providing an audit trail.

4.2.12 Vendor Transition and Exam Questions

4.2.12 Upon the award of a new Vendor, the existing license examination questions are to be provided from prior approved Agency. Questions are to be developed and remodified if needed, and approved by Agency and ready for distribution/use no later than 30 day prior to contract start date.

PSI understands that if awarded the contract, the existing license examination questions are to be provided from the incumbent Vendor. Those questions will be remodified if needed, and new questions will be developed and approved by the Agency and ready for distribution/use no later than 30 days prior to contract start date. The following is a short outline of our item development process.

Examination Specifications

The key to effective licensing examinations is the development of appropriate test plans (examination specifications). Developing test plans involves reviewing job requirements and standards as well as job professional activities and the required knowledge. PSI's test plans will be based on the knowledge required to perform the various professional activities of a licensee.

PSI will develop exam specifications in the following steps:

Develop Preliminary Exam Outlines

Using the job analysis results (if available) and prior exam work, PSI will develop preliminary test content outlines for the examinations, including topics and subtopics.

Conduct SME Meeting to Review and Finalize Test Content Outlines

PSI will contact State-provided SMEs to participate in a workshop meeting to review, modify and finalize the preliminary exam outlines, and to assign weights to the topic areas with respect to the number of test items that should be included. PSI will conduct an on-site and/or remote SME test content meeting, as feasible, to obtain valid and useful information in a cost-efficient and effective manner, while maximizing the representation of the licensee population.

PSI will facilitate a meeting with SMEs in which they will review the job analysis results for qualifying professional activities and knowledge, and professional activity and knowledge ratings for industry professionals. Committee members will then be asked to independently assign weights to each of the



knowledge categories. They will be instructed to consider the importance, amount, and frequency of use of the knowledge category in making their judgments.

The results will be averaged and posted. Committee members will be asked to review and discuss these weights with the goal of reaching agreement of the final examination weights for the knowledge categories. Once weights are established for the knowledge categories, a similar procedure will be used to determine weights for the subcategories. The weights will be incorporated into the test plans, which will be the basis for writing test questions and for constructing examinations that represent the various content areas in the proper proportions.

Content Validation Linkages

SMEs will also be asked to link the professional knowledge and tasks to further document the importance of the knowledge areas that will be tested, as part of the content validation process. Participants will provide linkage information by answering the following question for each qualifying knowledge and each qualifying professional activity:

"To what extent is this knowledge required to perform this professional activity?"

1. *Necessary*
2. *Helpful*
3. *Not Used"*

Customized Item Development

Approach

Rather than forcing a national item bank into each state program, **PSI customizes all items and tests** to the specific requirements of each state program. For example, PSI developed 87 different building trades examinations for the Connecticut Professional Trades Division and 80 separate examinations for the Nevada State Contractors' Board. Each of these tests included items specifically tailored to the respective state program.

Examination development begins with the development, and maintenance, of job-specific test items. Test items are based on the principles, concepts, and practices described in a variety of industry-specific textbooks and standards. The general reference materials for PSI's existing item bank are selected by surveying representatives of state licensing agencies, and reviewing the books for consistency, completeness, and relevance. Additional national references and references for state-specific items can be specified and/or approved by the client. At the client's discretion, the references may be listed as study materials in the candidate information bulletin (CIB).

Every test item is referenced to a specific source. Each of the items is classified according to the test specifications and content outlines. These items have been developed by PSI staff and SMEs. These experts consult with PSI's psychometricians to ensure that test items meet rigorous item development standards. Items are further reviewed by committees consisting of experts in the field. Each item that appears on an exam is rated for relevancy by a panel of experts before it appears on an exam. These explicit relevancy judgments help establish the content validity of the exam by linking the item to the professional activities and knowledge areas. Additional items may be developed and validated as needed.



SME Meeting: Item Review and Standard Setting

For the customization of items and development of additional items, PSI conducts item-writing and/or review workshops with SMEs recommended by the client in Exam Review Committee (ERC) meetings. These item-writing workshops provide clear guidelines on procedures for writing effective test items. PSI's training for item writers covers principles for writing good test items; suggestions for writing realistic and practical items at the appropriate cognitive level; and item-writing exercises (identifying item defects, item editing, practice item writing, etc.). Also covered are techniques for eliminating racial, ethnic, gender, and disabled stereotypes. As a result of this training, many problems that can occur with answer keys, plausibility of distractors, trivial items, etc., are avoided. A summary of PSI's Item Writing Rules is presented in Figure 14.

Once item-writing training is completed, each SME is given a specific assignment based on the test content outlines. These assignments specify the number of items by knowledge category and subcategory. To the extent possible, assignments are based on the expertise of SMEs.

PSI's primary goal is to develop realistic and practical examination items to test the knowledge necessary to successfully perform the job. The cognitive level of the items should appropriately reflect the cognitive level of the knowledge required at licensure. For example, the following comparison (Figure 13) shows the difference between a traditional "textbook item" and a PSI "application item" for a real estate examination.

"I just wanted to send you a note to let you know that... [your staff] did a great job at our recent item writing workshop. ...Your staff did a great job of handling [the item writers] and getting the work done that needed to be done. The format that [your staff] used to conduct the workshop worked out very well. We were able to accomplish all of the items on our agenda and did it probably in half the time it would have taken us in the past. It was a pleasure to work with your staff and I look forward to the next workshop."

**—Andrew G. Johnson
New York State Department of Health
Bureau of Emergency Medical Services**



Figure 13: Examples of Textbook Item and Application Item

Traditional Textbook Item

The practice of separating Bodily Injury and Property Damage into distinct limits of liability is the definition of:

- a. aggregate limit.
- b. combined single limit.
- *c. split limit.
- d. personal liability.

PSI Application Item

An Automobile Liability Policy written on a split-limit basis provides limits of \$25,000/50,000/10,000. An at-fault accident occurs with loss amounts of \$30,000 for Bodily Injury for the driver of the other vehicle and \$15,000 for Property Damage to the other vehicle. What total limits will this policy pay?

- a. \$60,000
- b. \$50,000
- c. \$45,000
- *d. \$35,000



Figure 14: Instructions for PSI Item Writers

A GOOD TEST QUESTION . . .

- 1) has four responses.
- 2) is not a trick (deliberately misleading) item.
- 3) is of an appropriate reading level; obscure words should be avoided.
- 4) is grammatical and has alternatives that match the stem.
- 5) is realistic and practical and deals with an important aspect of the job.
- 6) is phrased in the working language of the job; it is not copied from a manual or textbook.
- 7) is independent of every other item in the test; an item should not reveal the answer to another item.
- 8) does not contain insensitive or biased language.

A GOOD STEM . . .

- 1) is a clear and precise statement of a problem in the form of a direct question or an incomplete statement; a knowledgeable examinee should be able to formulate the answer without reading the alternatives.
- 2) is brief and complete--although it should be stated in the fewest possible words, it should include all needed information.
- 3) includes words which would have to be repeated in each response.
- 4) contains only information which is relevant to the problem.
- 5) does not contain a double negative.
- 6) contains a negative only if necessary and negatives are underlined if used.
- 7) when appropriate, is worded so that it is clear that the best of the acceptable alternatives is to be selected.
- 8) uses a picture or illustration if appropriate.

THE CORRECT ANSWER . . .

- 1) does not contain irrelevant grammatical cues.
- 2) is not given away by extraneous clues or irrelevant details.
- 3) is the only correct or clearly the best answer; avoids alternatives that overlap or include each other.
- 4) is not a "giveaway" because it is different from the distractors in length, amount of detail, or smoothness of wording.
- 5) is not "all of the above," "none of the above," or any combination of options (except math items may use "none of the above").
- 6) is not the only response containing qualifying words like "usually," "generally," "in most cases," etc.

A GOOD DISTRACTOR . . .

- 1) is plausible and attractive to those who lack the knowledge tested by the item.
- 2) is similar to the answer in length and in terms of the idea expressed.
- 3) is not identical in meaning to other distractors.
- 4) reflects common misconceptions.
- 5) is absolutely incorrect or definitely less correct than the correct answer.
- 6) does not contain absolute words such as "all," "never," or "always" unless the correct response does also.
- 7) is not "all of the above," "none of the above," or any combination of options (except math items may use "none of the above").
- 8) is logically or numerically positioned among other alternatives.



4.2.13 Agency Rejection of Questions

4.2.13 The Vendor must agree that the Agency may reject any examination question which contains subject matter that is not in compliance with all applicable state laws, regulations, and Agency policies.

PSI understands and agrees that the Agency may reject any examination question which contains subject matter that is not in compliance with all applicable state laws, regulations, and Agency policies.

4.2.14 Item Revisions

4.2.14 Eliminate or revise examination questions on a particular topic area as necessitated by changes in laws, standards, rule, or at the request of the Agency.

Item review and revision is done both in the initial phases of item development and on an ongoing basis as necessitated by changes in laws, standards, or rule, at the request of the Agency, or other factors such as candidate comments, item exposure or statistical performance. PSI recognizes that test development is an ongoing process. As such, PSI has extensive experience monitoring and maintaining item banks for licensing examinations, and PSI's test development experts will continuously review the item banks with the Agency to ensure items are current and relevant. PSI also conducts Advisory Committee Meetings to review examination content and specifications for currency and job relevancy.

PSI actively monitors item performance for every examination. In addition to the Advisory Committee Meetings, we have a multitude of resources available including item analyses, SME edits and ratings, candidate comments, feedback from the Agency, pretest data, and other sources. We will provide an annual test update report, with statistics, an item analysis report, and recommendations on how to proceed with examination changes and item review changes, if any.

PSI realizes that the integrity of the testing program, and subsequently the licensing and regulatory process, will be compromised if current examinations are not being administered. We monitor various websites for updates to industry standards and practices. We also keep an active dialogue with State representatives to keep abreast of any changes at the Agency level as well. ATLAS™ allows secure control and flexibility. Items can be turned off or edited and put in place **as soon as the next testing day**. This feature continually demonstrates PSI's ability to make necessary changes quickly.

The item editing and review process is conducted in several steps: psychometric review, reference check, sensitivity review, technical review, content validation, and providing input for passing scores (cut scores). Each of these steps is described below. The technical review, content validation, and cut-score steps are performed with the assistance of SMEs selected by the client in consultation with PSI. The item review meeting generally includes experienced licensees. Key State personnel will also be invited and encouraged to attend. PSI will meet periodically with the Agency or its designees for the purpose of reviewing and updating examination content.



Step 1. Psychometric Review

All items are reviewed by PSI professionals to ensure that the items follow sound item-writing principles. Specifically, each item is reviewed for:

- **Style** - Whether the item conforms to good item-writing principles, such as using parallel alternatives (responses) and avoiding overlapping alternatives;
- **Grammar** - Whether the item is grammatically correct, has accurate spelling and punctuation, and is clearly worded;
- **Understandability** - Whether a problem is clearly worded in the stem (opening statement of question);
- **Plausibility of Distractors** - Whether the distractors are plausible and attractive to examinees who lack the information or ability tested by the item; and
- **Cultural and Gender Group Sensitivity** - Whether the item may be offensive to cultural and gender subgroups;
- **Reading Level** - The reading level of examination items is monitored by PSI, where appropriate and feasible, so that all items appearing on the examinations are easily within the reading capability of candidates taking the examinations. Items that contain sufficient verbal content are evaluated for reading ease, and whenever possible, items more difficult than high school level are rewritten to improve readability.

Step 2. Reference Check

All items, except certain math items, are checked against an approved reference. This reference check confirms that the reference supports the keyed answer and clearly indicates that the three distractors are incorrect. If such support for the item is not found, the item is deleted from the item bank. In addition, a detailed content code is assigned to each item as part of this step.

Step 3. Sensitivity Review

PSI reviews all items for material that may be judged offensive to cultural, gender, and disabled subgroups. All items are systematically evaluated to detect potentially offensive material. Items that might be construed to imply bias are either changed to eliminate bias or dropped. Where feasible, items using gender specific pronouns ("he" or "she") are rephrased to eliminate any gender reference. Where this is not possible, "he" and "she" are used equally to strike a reasonable balance throughout the test; specific roles (such as manager and employee) are assigned equally to men and women.

Where usage of specific cultural or racial groups is necessary in an item (e.g., items on Fair Housing Laws, etc.), care is taken to reduce the possibility of stereotypic bias. In order to emphasize knowledge of the topic presented in an item (rather than a specific subgroup mentioned in an item), such items are phrased to require an in-depth knowledge of the topic. Where feasible, such items also include identification of a source (e.g., "According to ...") to indicate neutrality.

Step 4. Technical Review

ERC members are asked to review all items for technical accuracy and to ensure that the items are practical, important, and job-related. Specifically, ERC members are asked to review each item and:

- Verify that the keyed alternative is correct and that the distractors (un-keyed alternatives) are incorrect; and



- Modify the wording as necessary to ensure that the item is easy to understand and that it reflects the industry practices in that state.

An item is deleted from the item bank if the consensus of ERC members is that the item, for whatever reason, is not appropriate.

Step 5. Content Validation

In addition, ERC members will be asked to:

- Rate the importance of each item according to the following scale;
 - 4. Critical** – cannot do the job without knowing this.
 - 3. Very Important** – would have difficulty doing the job professionally without knowing this.
 - 2. Moderately Important** – knowing this is helpful in doing the job.
 - 1. Of Little Importance** – this item is only slightly related to doing the job.
 - 0. Of No Importance** – a new licensee does not need to know this.
- Verify the knowledge category to which the item has been assigned.

Each ERC member makes the importance rating independently. The knowledge assignments and professional activity allocations are made on the basis of group consensus. An item is judged to be job related and retained in the item bank only if the item:

1. Receives a mean importance rating of 2.00 or greater (on a scale of 0 to 4); and
2. Is assigned to a knowledge category.

Step 6. Providing Input for Passing Scores

ERC members establish passing scores on the basis of judgments obtained using a modified Angoff procedure. ERC members are asked to review each item and to estimate the proportion of minimally competent candidates who would answer the item correctly. Before providing these judgments, ERC members are carefully trained. “Minimally competent” is defined in terms of those candidates who have just enough knowledge to be licensed. Minimal competence is discussed and described in detail until all ERC members agree on the definition. Angoff ratings for each item are averaged across the panel to provide both an estimate of the degree of difficulty at the item level and a recommended pass point for the examination as a whole. PSI psychometricians review these data to ensure that there is an appropriate spread of item difficulties and to recommend a cut score.

A PSI staff member is present at all times during the item review process. ERC members must sign a Test Security Agreement. All materials are collected at the end of the meetings. Examination items are electronically projected rather than in hard copy to ensure maximum item security.



4.2.15 Exam Reevaluation

4.2.15 The Agency has the right to request at anytime, with notice, a reevaluation of an exam regardless of volume, at no cost to the state.

PSI understands and agrees that the Agency has a right to request at anytime, with notice, a reevaluation of an exam regardless of volume, at no cost to the state.

4.2.16 Multiple Exams

4.2.16 The Agency has the right to request at anytime, regardless of volume, that there be multiple exams offered for a particular examination.

One of the major advantages of PSI's test development process is that our FormCast™ test generation software, developed in-house by PSI's team of world-class psychometricians, allows for the generation of a virtually infinite number of unique test forms that are content-balanced, yet statistically equivalent – **making it possible to administer a truly different test to each examinee**. Thus, West Virginia candidates will in fact be offered not just multiple exams, but a unique test for any given examination. In contrast, our competitors are only able to scramble items on a few fixed forms per exam, severely limiting the uniqueness of each test and increasing the probability of item overlap and exposure.

4.2.17 Data Transmission to Agency

4.2.17 The Vendor shall score all examinations and provide the Agency with candidate information and examination results in a manner and form acceptable, via electronically, to the Agency's system, during a nightly data transmission of each examination which will include the data required for a successful transmission of each candidate tested, the type(s) of examination(s) taken, and each candidate's exam results in terms of score and passing or failing status.

PSI has the ability to electronically transmit examination results daily to the Agency following the examination, including all required data fields, in the Agency's desired format. PSI currently provides this service for many of our clients, and we can offer several options for this transmission including Secure File Transfer Protocol (SFTP), Virtual Private Network (VPN), or secure email. We will work with the Agency to determine the method of transmission that best meets your needs. PSI also has many additional options for reporting of candidate and examination data that will be available to the Agency, as described below.

PSI's system was designed to be flexible, and PSI's procedures and business rules are customized to meet the needs of each testing program. All program information is available to the client through our Partner Site interface. We value the partnerships with our clients and understand the importance of sharing information, and by this token, ATLAS™ was designed to allow for the instantaneous sharing of information with our clients. We also provide ad hoc queries for our clients. Clients can also look up specific candidate information, such as demographic information, testing history, scores, registration and payment information, and application status.



PSI's system generates both standardized and custom reports, including demographic reports and pass-fail statistics. Reports can include rosters; results by test center; results by candidate demographics, registrations, testing statistics, or scores; and statistics summaries. Each of these reports can be generated using specific start and end dates, enabling the client to query information for a day, week, month, or for the entire length of the testing program. Each of the reports is automatically formatted using Adobe Acrobat so that the files can be printed, saved, or emailed to staff. Please see **Appendix D** for samples of typical reports provided to our clients.

PSI customizes reporting formats to meet the needs of each testing program. PSI can generate printed or electronic reports daily, weekly, monthly, yearly, or on any other schedule set by the Agency. PSI can also create and transmit reports to other key stakeholders, such as monthly examinee performance reports sent to each prelicense school, showing the collective performance, by general test area, of the students from the school.

Examination results can be mailed or transmitted to the Agency electronically. Digital transmission of data is the preferred mode of exchanging information since it alleviates the delays and risks associated with shipping hardcopy reports or diskettes. It also enables the Agency's data to be updated within hours of the candidates' examinations, if desired.

Electronic data interchange (EDI) is a critical aspect of the relationship between PSI and our clients. PSI can provide a State-approved effective and efficient method of electronic transmission. Submitted via a secure Internet connection, all electronic transmission will be:

- Highly secure;
- Easy-to-use;
- Fast;
- Fault tolerant; and
- Highly available.

We consider our reports one of the most important aspects of our programs. PSI can produce and provide reports to the Agency, customized and prepared in the format requested by the Agency.

PSI can make available to the Agency reports containing:

- Score reporting;
- Pass/Fail Rates;
- Pre-licensing school data;
- Demographic information; and
- Item and examination statistics.

PSI can easily modify, add, or delete information contained in the reports and/or change the method of transmitting the reports should the Agency wish.

The first time a candidate contacts PSI, a permanent electronic file can be created for that candidate. The file would include all pertinent personal information including name, social

"Our printed monthly reports are no longer needed, due to the unprecedented flexibility of the computer system that PSI has provided for us. PSI's web-based system allows us to generate electronic reports as we need them, from month to month, saving labor, paper, and time."

**—Richard Hurlburt, Director
Occupational and Professional Licensing Division
Connecticut Department of Consumer Protection**



security number, address, telephone number, and test type. Each time the candidate schedules and/or takes an examination, that information can be added to the record. PSI will maintain these records for the length of time required by the Agency. The system is capable of monitoring the dates tested and the number of retakes allowed. On a regular basis, PSI can also provide the Agency with a statistics summary for each examination type and a demographic report.

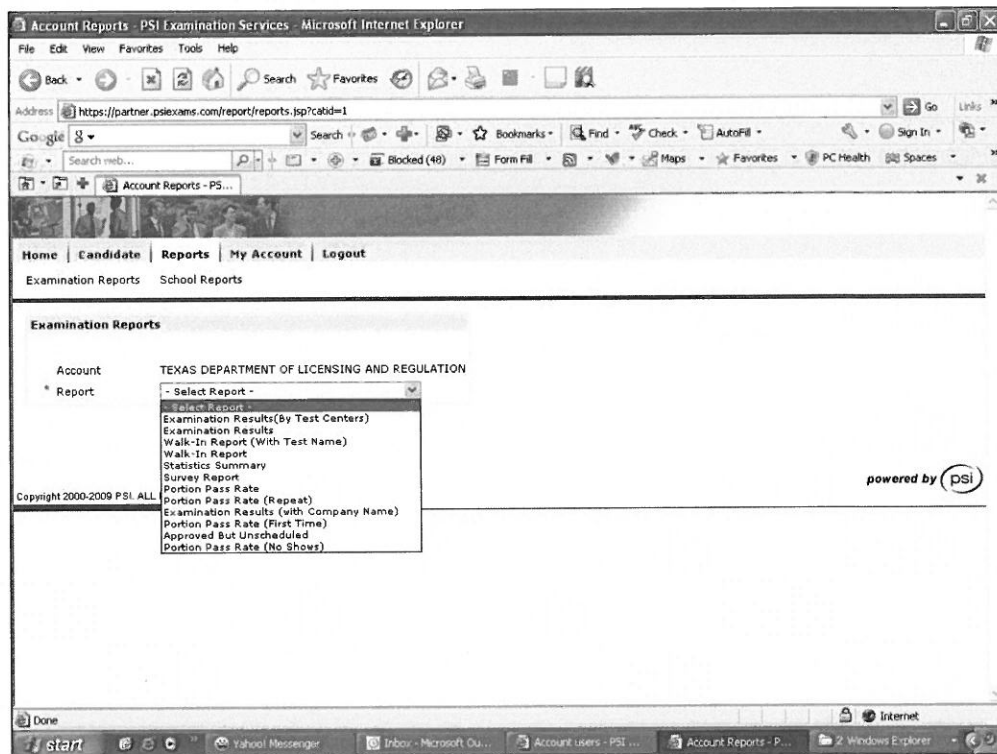
Using the methods described above, PSI can provide the Agency secure access to an electronic reporting tool to obtain reports of examination performance and demographic, as well as statistical data associated with the administration of licensure examinations. These reports will be customized to meet the requirements of the Agency.

The Partner Site

Each of our clients has access to PSI's Partner Site through ATLAS™ – PSI customizes the Partner Site for each client's requirements, and can create a personalized, specific experience for the Agency. The Partner Site gives our clients secure access to candidate information, examination statistics, and reports, including overall examination reports, as well as individual candidate score reports. While PSI is fully committed to producing and delivering required reports on a weekly, monthly, quarterly, and annual basis, it is sometimes beneficial for the client to have direct access to the data. Using the Partner Site is very simple and requires only a brief, five-minute orientation from a PSI staff member. The State will be given an access code and password, and access to the site through standard web browsers. The site can be available to numerous staff members who need access to candidate data in a timely manner.

PSI routinely provides operational reports related to test administration. In addition, reports are generated based on candidate survey results, including candidate comments collected from the survey administered upon completion of an examination. See Figure 15 below for a sample screenshot from the site.

Figure 15: Sample State-Specific Partner Site



In addition to providing access to all of the information requested by the Agency, PSI provides a flexible and robust reporting interface on its Partner Site. Several reports can be generated using client-specified start and end dates, enabling the Agency to query information for a day, week, month, or for the entire length of the testing program. Each report is automatically formatted using Adobe Acrobat so that the files can be printed, saved, or emailed to staff. The following are reports and information available through PSI's Partner Site:

- Candidate Survey Report
- Examination Statistics Summary Report
- Special Accommodation Request Report
- School Summary Reports
- Examination Results Report (with and without school information)
- Specific Test Center Reports

Authorized users can access all necessary data at PSI's Partner Site from any computer with Internet access. Multiple users at the Agency can be assigned access to the information, which may be more convenient than printed reports. The Partner Site is available 24 hours a day, 7 days a week. Please see **Appendix D** for samples of typical reports provided through the Partner Site.



4.2.18 Fingerprinting Site Assistance

4.2.18 Vendor shall assist candidates in questions regarding the locations of fingerprinting sites.

PSI will assist candidates with questions regarding fingerprinting procedures in West Virginia and direct them to the approved fingerprinting sites.

4.2.19 Test Development Expertise

4.2.19 The Vendor must employ test development experts (psychometricians) to construct and evaluate the examinations.

PSI's test development process is managed and led by John Weiner, our Chief Science Officer. Mr. Weiner has **over 25 years of experience with the company and more than 35 years of experience in the assessment industry**, and has led many large-scale test development and psychometric services projects during his tenure at PSI. He will be the primary contact for all test development and psychometric requirements specified in this project, and he will be supported by Elaine Grainger, Director, Test Development and Psychometrics, along with a staff of highly trained and experienced test development professionals and psychometricians. Please refer to **Appendix E** for detailed biographical resumes for PSI's key staff members who may be assigned to this contract.

In addition to our highly-qualified internal personnel, PSI works closely with our distinguished Science Advisory Board, which helps to ensure that our test development and psychometric practices are sound and effective. The Board is comprised of leading experts in testing and law, including professors, associate presidents, authors, and journal editors.

4.2.20 Test Administration Personnel

4.2.20 The Vendor shall provide trained personnel to operate the test sites and follow established procedures. The Vendor shall provide training and information to all personnel to ensure uniform, secure, and efficient test administration.

PSI recruits and trains proctors at all of our Premier PLUSTM test centers. Applicants for these positions are initially screened by the staff in our Human Resources Department. Each potential proctor is required to submit an application and provide references, and PSI verifies all the information given by the applicant. Selected applicants are then interviewed by the appropriate Regional Site Supervisor. Finally, a background check is performed on the selected candidate for each position. Once an applicant has passed these three steps, they are formally hired, and begin the process of becoming a PSI Certified proctor.

The level of background check may vary depending on client specifications. At a minimum we verify social security numbers and addresses, check driving records, and perform a criminal background check. For more stringent programs, we also perform employment verification and drug screening. We have performed these types of extensive background checks for several clients, including the Texas Department of Licensing and Regulation, the United States Postal Service, and Verizon.



In addition, PSI requires that proctors not be associated in any way with any examination or education programs, do not plan to take any of the examinations, and do not have a close family member who plans to take the examination. PSI requires that all proctors sign an Affidavit of Confidentiality before the first test administration.

Once recruited, all proctors are responsible for familiarizing themselves with the program-specific Examination Administration Manual that PSI develops as a training guide. Afterward, proctors undergo an extensive training session on the testing system including procedures for logging on to the network, checking in candidates, ensuring examination security, handling equipment problems, contacting PSI, checking out candidates, responding to emergencies, handling uncooperative candidates, crisis management, etc.

PSI holds regional training sessions for all proctors. The curriculum for the training sessions is generally submitted to the client for approval prior to its use. PSI pays for all travel and lodging costs to bring all of the proctors to a central, regional site for the training session. Client representatives are invited to attend this training as well. Training sessions are conducted by PSI staff members representing Client and Candidate Services, and who are knowledgeable about the testing program(s) in question.

During training, proctors are given a checklist of the topics to be covered and asked to initial next to each indicating that the topic was discussed during training and that they fully understand the procedure. This same checklist is used during the first test administration by a PSI trainer as a guide for evaluating the proctor's performance. Each test site generally has at least two proctors who undergo training.

Throughout a typical examination services contract, PSI provides continuing education and remedial training for proctors as needed, particularly if there is a major change in procedure or policy that requires on-site instruction. Additionally, PSI conducts announced and unannounced site audits to ensure that the test administration staff continues to operate the test centers following appropriate procedures, and that the test centers continue to meet our high standards used in their selection. Should additional test administration staff be hired during the duration of a contract, each new staff member is required to undergo the same stringent training and evaluation program.

While training and compliance checks are the cornerstone of our Proctor and Site Quality Assurance Program, we also have a philosophy that all employees, proctors included, should be treated with the highest respect. With this goal in mind, in 2009, our Candidate Services Group supervisory staff introduced the PSI Proctor Community across the nation. We believe this program will help increase proctor standards through higher morale, lower turnover, and a greater sense of belonging that the proctors receive.



4.2.21 Agency Liaison

4.2.21 The Vendor must identify a specific representative as the liaison with the Agency. That person will be the point of contact for the Agency to address any issues.

Agency Liaison:	Tadas Dabsys Executive Vice President 818.847.6180 ext. 7203 (Office) 818.438.2737 (Cell) tadas@psionline.com
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4.2.22 Candidate Handbook

4.2.22 Develop, subject to the Agency's review and approval, a licensing Candidate handbook containing exam requirements, examination content outlines, the process of applying for a license, the types of licenses available, and the process of registering for admission to an examination, rules regarding candidate conduct during the examination, rules regarding Vendor policies and guidance to the appropriate forms and applications. Handbooks shall be viewable and printable on the Vendor's website and printed by the Vendor and provided in sufficient quantities to be available without charge, to all candidates upon request from the Vendor, the Agency, and any other locations as mutually agreed. Licensing information handbooks are to be developed and approved by Agency and ready for distribution/use no later than 30 day prior to contract start date. Hardcopies of the handbook are to be made available to the Agency, at no cost to the Agency.

PSI will customize, design, produce, and distribute a Candidate Information Bulletin (CIB) that will contain all necessary information and forms for taking the examinations. PSI will work with the Agency to gain approval of the CIB on a yearly basis, and will make any required revisions. PSI will post the CIB on our website and distribute hard copies free of charge to candidates, approved education providers, and the Agency, as requested. All requests for CIBs will be filled by the next business day.

PSI can implement changes to the CIB and make the revised version available online within one (1) business day. PSI revises our CIBs whenever there has been a change in company policy, client requirements, exam content, or any other area covered by the CIB. PSI will work with the Agency to ensure that any changes to the CIB are approved by the Agency before distribution.

When the California Department of Consumer Affairs switched to PSI in early 2007, they experienced the PSI difference immediately:

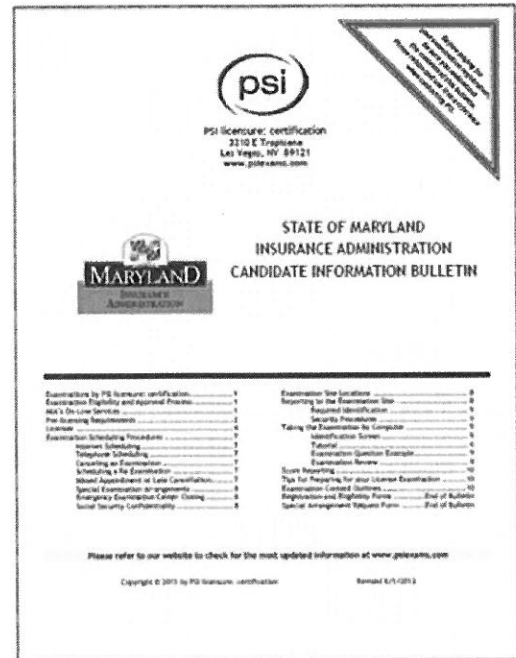
"It took approximately 4-6 weeks to republish [the handbook] with our previous vendor. PSI is able to make republications and post them to their website in less than one week."

**--Nicole Woods, Office of Examination Resources
California Department of Consumer Affairs**



The CIB will contain all necessary information and instructions for taking the examination and applying for a license, including:

- Requirements for taking an examination;
- How to apply/register for an examination;
- Relevant statutes and regulations;
- Examination registration forms;
- Examination fees;
- Scheduling procedures;
- Content outlines and descriptions of the format of the examinations;
- Supplies provided by PSI at the test center;
- The time limit for the examination;
- The scoring system and procedures for reporting of results;
- Admissions and examination process and procedures;
- Appropriate examination-taking strategies (e.g., “there is no penalty for incorrect answers, so be sure to answer every question”);
- Policies on the use of scratch paper, calculators, or other support material;
- Sample test questions;
- Specific information about taking the test on the computer;
- List of approved reference materials;
- List of the test centers and driving directions to each;
- List of the alternate test centers and driving directions, if needed;
- Security procedures and security breach information;
- Procedures for requesting a special accommodation;
- Licensing requirements, procedures, and forms.



Please note that all of PSI's CIBs and other informational materials are customized to the specifications required by our clients. Procedures and forms are developed based on the unique needs of each individual program. The CIB may also have sections describing PSI's refund policies, appeal process, holiday or weather-related test center closures, and clear instructions about how to contact PSI and/or the Agency. We have provided a sample CIB in **Appendix F**, included with our proposal documentation.

We will work with the Agency to ensure that all references are current and that all examination requirements and guidelines provided by the Agency are incorporated into the CIB. PSI will make the CIB available to candidates at least one month before the first scheduled examination. At the Agency's option, candidates can also call PSI's toll-free telephone number, 24 hours a day, 7 days a week, to



request a CIB, or download a CIB from our website in Adobe Acrobat PDF file format. PSI will ensure that a sufficient supply of CIBs is also available at all times to the Agency and pre-licensing schools.

4.2.23 Biennial Meeting with Agency

4.2.23 Hold biennially, in Charleston, West Virginia, a meeting with the Agency personnel, industry experts to review, develop, discuss and evaluate examination questions. The Vendor shall coordinate the biennial meeting and pay expenses of the meeting. If needed, at the request of the Agency, more frequent reviews and development may be required if statutory changes or other issues occur requiring modification of the tests.

PSI will coordinate and conduct a biennial meeting with the Agency in Charleston, West Virginia. This meeting, at the request and direction of the Agency, will include Agency personnel, industry/subject matter experts (SMEs), and PSI test developers, and have as its purpose to review, develop, discuss and evaluate examination questions. We further understand and agree that PSI will organize and pay for the meeting, and that more frequent reviews may be may be required if statutory changes or other issues occur requiring modification of the tests.

Please note that as a standard part of our test development process, PSI utilizes State-provided or recommended SMEs to participate in workshop meetings to review, modify and finalize the preliminary exam outlines, and to assign weights to the topic areas with respect to the number of test items that should be included, and later in the process we conduct item-writing and/or review workshops with the SMEs in Exam Review Committee (ERC) meetings.

The interaction with client personnel and industry experts is an important and necessary part of the initial creation and ongoing maintenance of examination question authenticity.

4.2.24 Agency Site Visits

4.2.24 The Agency shall have the right to visit test sites for integrity and contract adherence purposes provided proper identification is presented to the test site personnel and provided such visits do not disrupt the business activities of the test site.

PSI understands and agrees that the Agency has the right to visit test sites for integrity and contract adherence purposes, provided proper identification is presented to the test site personnel and provided such visits do not disrupt the business activities of the test site. PSI has established procedures for both announced and unannounced client visits. Our proctors are trained to admit client representatives presenting appropriate identification and to ensure that such visits do not impact the candidates and/or testing process.



4.2.25 Services and Materials Availability and Readiness

4.2.25 The Vendor shall provide all services and materials necessary for test administration, equipment and manage its examination sites so that candidates are able to secure appointments and take examinations within a maximum of five business days of the request of such appointments. The Vendor shall prepare for administration of the examinations including providing adequate testing space for the expected number of candidates and arranging for testing facilities that are accessible to individuals with disabilities.

PSI has been delivering credentialing and testing services for more than 65 years, and over the past two decades we have become a leader in delivering state-based regulatory licensure testing services. We are more than ready to provide all services and materials necessary for test administration. This includes a robust and user-friendly scheduling and registration system, a nationwide network of over 260 Premier PLUS™ test centers that offer clients more locations, more frequent testing dates, more capacity, greater security, special accommodations, and better proctor-to-candidate ratios, and reporting capabilities that customizes all reports to the needs of the client and is transmitted through the latest secure data transfer protocols. Our service readiness ensures that candidates will be able to secure appointments and sit for examinations within a maximum of five (5) business days.

4.2.26 Electronic Data Transfer (EDT) Capability

4.2.26 Establish and maintain Electronic Data Transfer (EDT) capability with the Agency, State Based, or subsequent, Systems, authorized business partners and National Insurance Producer Registry no later than 30 days prior to contract start date.

Electronic data interchange (EDI) is a critical aspect of the relationship between PSI and our clients. PSI can provide a State-approved effective and efficient method of electronic transmission. Submitted via a secure Internet connection, all electronic transmission will be:

- Highly secure;
- Easy-to-use;
- Fast;
- Fault tolerant; and
- Highly available.

PSI leverages our substantial experience in providing data to State-Based Systems (SBS) for our existing insurance clients, such as Maryland, Oklahoma, and Oregon, among others, allowing us to provide daily feeds within 24 hours of each examination date. We have a strong relationship with key members of the operations team at SBS and can quickly facilitate the data transfer process with only a simple authorization from Agency officials. We can do the same with subsequent systems, authorized business partners and the National Insurance Producer Registry. We will do so no later than 30 days prior to contract start date.



4.2.27 Electronic Funds Transfer (EFT) Capability

4.2.27 Establish and maintain Electronic Funds Transfer (EFT) capability with the Agency, State Based, or subsequent, Systems, authorized business partners and National Insurance Producer Registry no later than 30 days prior to contract start date. The funds transfer system must include a mechanism to identify specific monies with specific transactions/applications.

PSI currently performs many customized Electronic Funds Transfers (EFT) for our existing clients, and we will establish and maintain this capability with the Agency and any other required systems. In supporting a vast array of formats, PSI has developed an infrastructure that is extraordinarily flexible to meet the varied formats required by our clients running the gamut from sophisticated web service integrations to flat delimited text files. PSI will construct EFT protocols to meet the needs of existing Agency systems and modify/upgrade these formats as requested at no additional fee.

4.2.28 Monitor State Code, Rule and Policy Changes

4.2.28 Exercise best efforts to monitor changes in the West Virginia State Code, the West Virginia Administrative Rule and State policies to revise content outlines and implement new examination items on an as needed basis. The Agency agrees to inform the Vendor of any changes in all applicable state laws, regulations, and Agency policies regarding the licensing of West Virginia licensees which may establish a need to revise the content outlines or examination questions.

PSI recognizes that test development is an ongoing process. As such, PSI has extensive experience monitoring and maintaining item banks for licensing examinations, and PSI's test development experts will continuously review the item banks with the Agency to ensure items are current and relevant, and we will exercise our best efforts to monitor changes in the West Virginia State Code, the West Virginia Administrative Rule and State policies to revise content outlines and implement new examination items on an as needed basis.

We understand that the Agency will assist in this process by informing us of any changes in all applicable state laws, regulations, and Agency policies regarding the licensing of West Virginia licensees, which may establish a need to revise the content outlines or examination questions.

4.2.29 Testing Irregularities

4.2.29 The Vendor shall investigate all reports of testing irregularities and will notify the Agency within 10 days of each report of testing irregularities which in the judgment of the Vendor has a foundation in fact and which brings into question the validity of an individual's examination results. The Vendor will also solicit feedback from test center personnel and examinees on the effectiveness of its administrative procedures in order to make its system of administration as secure and efficient as possible.

PSI will investigate all reports of testing irregularities and report any suspected security breaches as required. PSI's proctors are extensively trained to observe unusual behavior and to intervene to prevent security breaches. This may involve warning a candidate about suspicious behavior, moving a candidate to another seat, tracking the length of time for breaks, monitoring the testing room with sound-




detection devices, and so on. It may also involve finding unauthorized notes, deliberate sharing of examination information, or an attempt to remove test material from the test center. In any event, PSI proctors are trained to provide extensive documentation of the incident, gather information from witnesses, and report the infractions immediately to PSI headquarters. If the suspected breach is discovered at the test center, the proctor will complete a PSI Incident Report, which is then electronically sent to a Supervisor of Field Operations (see Figure 16). An Incident Report is generated by a proctor in response to any unusual event.


PSI has a tremendous track record of active proctoring that results in cheaters being caught, reported, investigated, and prosecuted. PSI's diligence in security has resulted in school closures; injunctive relief orders; and license denials, suspension, and revocations.

In the event it is suspected that an examination form or examination items have been compromised, PSI will notify the Agency by telephone and/or email immediately. Following the initial notification, a written report will be submitted to the Agency within 24 hours of the discovery. In the event of any security breach, suspected or confirmed, PSI will recommend that all involved items or examination forms not be used until the matter is resolved (PSI can replace any affected items with comparable items from a reserve pool). PSI will be responsible for ensuring that these items and forms are not administered until that time.



Figure 16: Incident Report

 Examination Online

Please click here  RETURN TO MAIN PAGE

Incident Reporting Form

Proctor Name:

Test Center

State*

Incident Report

Instructions to Proctor: Use this form to document any apparent or suspected security breach, unorthodox candidate behavior, scheduling/appointment issues, or system-related events that affect normal test administration (e.g., hardware malfunction or software anomaly).
Use the space below to describe the incident in detail

Workstation:

Time Incident Was Discovered:

Time Support was Contacted:

Time Incident Resolved:

Number of Candidates Affected

Candidate Name:
(Put ALL if this was a Site-wide problem)

Candidate Id:
(Put ALL if this was a Site-wide problem)

Additional Notes :

Submit

Clear

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4.2.30 Summary Statistics

4.2.30 The Vendor shall provide, at least quarterly and as often as requested, to the Agency a summary of statistics regarding the number of candidates tested and percentages of pass/fail by type of examination.

As described previously in response to requirement 4.2.17, PSI's reporting system can provide clients with both standardized and custom reports, including demographic reports and pass-fail statistics. Reports can include rosters; results by test center; results by candidate demographics, registrations, testing statistics, or scores; and statistics summaries. Each of these reports can be generated using specific start and end dates, enabling the client to query information for a day, week, month, or for the



entire length of the testing program. Each of the reports is automatically formatted using Adobe Acrobat so that the files can be printed, saved, or emailed to staff. Please see **Appendix D** for samples of typical reports provided to our clients.

4.2.31 Annual Report

4.2.31 The Vendor shall provide the Agency with an annual report which includes statistical data for licensing candidates.

An annual report, along with virtually any other reporting format required by the Agency, can be generated and transmitted to the Agency according to any schedule it desires. PSI can also create and transmit reports to other key stakeholders, such as monthly examinee performance reports sent to each prelicense school, showing the collective performance, by general test area, of the students from the school. Please refer to our response to requirement 4.2.17 above for a full description of our Reporting platform.

4.3 Fee Collection/Billing Reconciliation

4.3.1 Refund Policy

4.3.1 The Vendor shall provide the State with its documented refund policy. The per applicant fee bid by the Vendor in accordance with price line shall remain constant. The Vendor shall collect the per applicant fee for providing the examination.

PSI will provide the State with its documented refund policy. Typically this information is included in the program's Candidate Information Bulletin, which will be approved by the Agency in advance of publication.

In general, PSI offers candidates flexible options for rescheduling and/or canceling examinations and always takes into consideration each candidate's special circumstances. Using the telephone, fax, or internet, PSI will reschedule (or cancel) an applicant wishing to take the examination at another time or place free of charge, provided it is done at least two (2) days prior to the originally scheduled examination date, or if the candidate is rescheduling due to an emergency (such as illness or a death in the immediate family), and can provide appropriate documentation. Otherwise, the applicant will forfeit their fee and may be rescheduled only by paying another examination fee. Candidates may submit supporting documentation of an excuse for a no-show at any time after the test date has passed – **this far exceeds the policies of some other vendors.**



4.3.2 Forms of Payment

4.3.2 The Vendor shall accept the following forms of payment:

- 1. Credit cards/Debit cards**
 - 2. Money orders**
 - 3. Certified checks**
 - 4. Business checks**
 - 5. Cash**
-

PSI will accept all of the above-mentioned forms of payment.

4.3.3 Invalid Fees

4.3.3 Any invalid fees collected by the Vendor, i.e., bad checks, credit cards, etc., resulting in non-payment are the sole responsibility of the Vendor. The Agency must be notified of all invalid fees. The Agency shall have the right to request waiver of examination fees.

PSI understands and agrees that any invalid fees collected by PSI resulting in non-payment are the sole responsibility of PSI. PSI will notify the Agency of all invalid fees. We also understand that the Agency will have the right to request waiver of examination fees. We realize there are many situations that require exceptions to the general rules. We work closely with our clients to swiftly resolve any issues that arise concerning fees and payment.

4.4 Confidentiality

4.4.1 Adherence with Confidentiality Policies

4.4.1. The Vendor shall agree that it will not disclose to anyone, directly or indirectly, any personally identifiable information or other confidential information gained for the Agency, unless the individual who is the subject of the information consents to the disclosure in writing or the disclosure is made pursuant to the Agency's policies, procedures and rules. Vendor must adhere with the Confidentiality Policies and Information Security Accountability Requirements, found at www.privacy.wv.gov by selecting Privacy Policies.

PSI will never disclose, directly or indirectly, any personally identifiable information or other confidential information gained for the Agency, unless the individual who is the subject of the information consents to the disclosure in writing or the disclosure is made pursuant to the Agency's policies, procedures and rules.

PSI will adhere in full with the Confidentiality Policies and Information Security Accountability Requirements, found by selecting Privacy Policies at www.privacy.wv.gov.



4.4.2 Protection of Confidential Information

4.4.2 Vendor shall take all actions reasonably necessary, in accordance with applicable Federal or State laws and policies, to preserve, protect, and maintain the confidentiality of the disclosing party's confidential information and any privileges associated therewith. In addition, all confidential information belongs to and will remain the property of the disclosing party; and, restrict access to the disclosing party's confidential information to those employees at the receiving party, and agents of the receiving party under the receiving party's direct supervision and control, (e.g., outside counsel, accountants, and consultants), who have a need for such information consistent with, and directly related to, the purposes for which the information was requested.

PSI will take all actions reasonably necessary, in accordance with applicable Federal or State laws and policies, to preserve, protect, and maintain the confidentiality of the disclosing party's confidential information and any associated privileges. We understand and agree that all confidential information belongs to and will remain the property of the disclosing party; and, restrict access to the disclosing party's confidential information to those employees at the receiving party, and agents of the receiving party under the receiving party's direct supervision and control, (e.g., outside counsel, accountants, and consultants), who have a need for such information consistent with, and directly related to, the purposes for which the information was requested.

As a matter of standard PSI procedure, we consider the secure electronic maintenance of all licensing-related files to be of the utmost importance. PSI has extensive experience with establishing, maintaining, upgrading, and monitoring security for data transmission over the Internet and via FTP. Access to PSI's system and Partner Site (discussed earlier in this proposal) is provided through a password-protected and encrypted Internet connection. PSI maintains current security standards and software at all times to protect data and database integrity as well as the security of our communications with clients.

PSI employs multi-level user access which restricts user access to particular subsets of electronic data based on business requirements. Data is secured by encryption during transmission, and routine security audits are performed on a regular basis to maintain our system integrity.

In addition, PSI requires that all proctors sign an Affidavit of Confidentiality before the first test administration.

4.4.3 Social Security Numbers (SSNs)

4.4.3 Vendor shall be cognizant of the risk the improper disclosure of social security numbers (SSNs) can have on individuals, including the risk of identity theft. Therefore the collection, management and display of SSNs must be controlled and use of a SSN as an identifier shall be limited to only purposes where it is necessary and used in compliance with federal and state law. SSNs may only be requested in certain cases where it is required by law or for a specific business purpose, with appropriate disclosure to the individual of its use. On-line and off-line systems that maintain SSN data must have adequate security controls implemented to protect its confidentiality and integrity.

As noted above, PSI considers the secure electronic maintenance of licensing-related files to be of the utmost importance. Therefore the collection, management and display of SSNs will be controlled and the use of a SSN as an identifier will be limited to only purposes where it is necessary and used in compliance with federal and state law. We acknowledge and agree that SSNs may only be requested in



certain cases where it is required by law or for a specific business purpose, with appropriate disclosure to the individual of its use.

PSI's information technology experts are well-versed in the latest security procedures and software, and PSI's systems are designed to incorporate continuing security updates.

4.4.4 Security Breach of Personal Information

4.4.4 During the term of this agreement, Vendor shall notify the Agency immediately by telephone and email, web form or fax upon the discovery of a breach of security of personal identifying information, where the use or disclosure of information is acquired by an unauthorized person.

Should there be the discovery of a breach of security of personal identifying information during the term of this agreement; PSI will immediately notify the Agency by telephone and email, web form or fax of the breach.

PSI considers the secure electronic maintenance of licensing-related files to be of the utmost importance. PSI has extensive experience with establishing, maintaining, upgrading, and monitoring security for data transmission over the Internet and via FTP. Access to PSI's system and Partner Site (discussed later in this proposal) is provided through a password-protected and encrypted Internet connection. PSI maintains current security standards and software at all times to protect data and database integrity as well as the security of our communications with clients.

PSI employs multi-level user access which restricts user access to particular subsets of electronic data based on business requirements. Data is secured by encryption during transmission, and routine security audits are performed on a regular basis to maintain our system integrity.

More details about our secure web server and the security of all data within our application infrastructure can be found below in response to requirement 4.6.4.

4.5 Examination Sites

4.5.1 Multiple Testing Sites

4.5.1 Vendor is responsible for establishing multiple testing locations throughout West Virginia, at its own expense including but not limited to, Charleston, Beckley, Morgantown and a site to address the eastern panhandle. West Virginia candidates will also be able to test at Vendor test sites located in other states. Vendor is responsible for providing services such that no applicant travels more than one hundred and fifty (50) miles to take an exam.

PSI will establish 4 test centers at our expense in the required areas of Charleston, Morgantown, Beckley and Eastern Panhandle. Similar to your current vendor, they will be a combination of owned-and-operated sites and third-party sites. Site schedules will vary but can be open Mondays through Saturdays. We can offer evening sessions as well. In addition to these 4 sites, West Virginia candidates are welcome to schedule examinations at any of our national network of over 260 Premier PLUS™ computer-based test centers, including more than 35 testing centers in states bordering West Virginia.



This coverage ensures that no applicant will travel more than one hundred and fifty miles to take an exam.

4.5.2 Facility Maintenance and Appointment Scheduling

4.5.2 Vendor is responsible for maintaining sufficient facilities and personnel to provide the State with examination services. The Vendor shall establish a toll-free number and a call center to schedule appointments for all sites maintained by the Vendor and shall assume all long distance phone charges and any other type of communication expenses.

PSI's system for establishing permanent test centers ensures that we have **direct control** over testing standards, testing staff, and scheduling. Our West Virginia will provide an unparalleled level of consistency in security, design, and procedures based on PSI's unmatched commitment to quality. PSI has control of all aspects of these test centers, with the necessary **flexibility to accommodate the number of candidates wanting to schedule appointments** – in the event of a surge in volume, PSI can add examination sessions, days, or stations because the test centers are totally under the company's control.

PSI constantly monitors the availability of testing sessions at our sites – on a weekly basis, a Supervisor runs a Site Availability Report, and adds sessions to respond to candidate demand. If the volume of candidates requesting examinations increases so that a candidate cannot be tested **within a five (5) day period after registration**, PSI is able to respond quickly and effectively to provide additional hours and/or test centers.

As previously noted, candidates who wish to inquire about the program can call PSI's toll-free telephone number, **(800) 733-9267**. PSI has been operating and maintaining its own call center operations for over 15 years, providing numerous examination and application processing services to various states; the call center is currently located in Las Vegas and houses approximately 100 PSI employees. Our call center services currently include examination and application screening, registration, payment and scheduling services, reference book sales, and other customer service-oriented activities. We also employ CSRs who are available to speak with candidates in languages other than English. Given the very special needs and requirements of our clients, PSI does not believe in outsourcing any of its call center activities. We maintain and manage all of our call center activities to maintain the highest-quality service.

4.5.3 Call Center

4.5.3 The call center shall be available between the hours of 8:00 AM to 11:00 PM ET, Monday through Friday and available at least from 8:00AM to 4:00PM on Saturday and Sunday. The Vendor shall provide operator availability during all call center operating hours. Hearing impaired services for scheduling shall also be provided by the Vendor at a separate phone number during the same hours as the call center or any other means easily accessible by the candidate. Changes to the hours of operation shall be based on applicant demand and require approval by the Agency. Candidates will have the opportunity to cancel their reservations with the Vendor up to at least (2) two calendar days before reservation.

Candidates can speak with a live Candidate Service Representative (CSR) in our in-house Las Vegas call center who will assist them in registering and/or scheduling an examination, from 7:30 a.m. to 11:00



p.m. Eastern Time, Monday through Friday, and 8:00 a.m. to 5:30 p.m. on Saturdays and Sundays, excluding holidays.

As described in response to requirement 3.8, candidates with hearing or speech impairments may contact our established TTY service, using our toll-free telephone number to schedule an examination, or may contact PSI using the Internet. All procedures for requesting special accommodations will be described in the Candidate Information Bulletin and are subject to client approval.

Using the telephone, fax, or internet methods described above, PSI will reschedule (or cancel) an applicant wishing to take the examination at another time or place free of charge, provided it is done at least two (2) days prior to the originally scheduled examination date, or if the candidate is rescheduling due to an emergency (such as illness or a death in the immediate family), and can provide appropriate documentation. Otherwise, the applicant shall forfeit their fee and may be rescheduled only by paying another examination fee. Candidates may submit supporting documentation of an excuse for a no-show at any time after the test date has passed – **this far exceeds the policies of some other vendors**

4.6 Reporting Requirements

4.6.1 Reporting

4.6.1. The Vendor shall provide accurate reports and statistical examination data provided within 3 business days in line with the schedule or requests for data made to Vendor by the Agency at no additional cost. Vendor is required to maintain a database of all information concerning the submission and processing of examinations in connection with this contract for the purpose of submitting reports.

PSI's reporting system was designed to be flexible, and PSI's procedures and business rules are customized to meet the needs of each testing program. All program information is available to the client through our Partner Site interface. We value the partnerships with our clients and understand the importance of sharing information, and by this token, ATLAS™ was designed to allow for the instantaneous sharing of information with our clients. We also provide ad hoc queries for our clients. Clients can also look up specific candidate information, such as demographic information, testing history, scores, registration and payment information, and application status.

PSI's system generates both standardized and custom reports, including demographic reports and pass-fail statistics. Reports can include rosters; results by test center; results by candidate demographics, registrations, testing statistics, or scores; and statistics summaries. Each of these reports can be generated using specific start and end dates, enabling the client to query information for a day, week, month, or for the entire length of the testing program. Each of the reports is automatically formatted using Adobe Acrobat so that the files can be printed, saved, or emailed to staff. Please see **Appendix D** for samples of typical reports provided to our clients.

PSI customizes reporting formats to meet the needs of each testing program. PSI can generate printed or electronic reports daily, weekly, monthly, yearly, or on any other schedule set by the Agency. PSI can also create and transmit reports to other key stakeholders, such as monthly examinee performance reports sent to each prelicense school, showing the collective performance, by general test area, of the students from the school.



Examination results can be mailed or transmitted to the Agency electronically. Digital transmission of data is the preferred mode of exchanging information since it alleviates the delays and risks associated with shipping hardcopy reports or diskettes. It also enables the Agency's data to be updated within hours of the candidates' examinations, if desired.

Electronic data interchange (EDI) is a critical aspect of the relationship between PSI and our clients. PSI can provide a State-approved effective and efficient method of electronic transmission. Submitted via a secure Internet connection, all electronic transmission will be:

- Highly secure;
- Easy-to-use;
- Fast;
- Fault tolerant; and
- Highly available.

We consider our reports one of the most important aspects of our programs. PSI can produce and provide reports to the Agency, customized and prepared in the format requested by the Agency.

PSI can make available to the Agency reports containing:

- Score reporting;
- Pass/Fail Rates;
- Pre-licensing school data;
- Demographic information; and
- Item and examination statistics.

PSI can easily modify, add, or delete information contained in the reports and/or change the method of transmitting the reports should the Agency wish.

The first time a candidate contacts PSI, a permanent electronic file can be created for that candidate. The file would include all pertinent personal information including name, social security number, address, telephone number, and test type. Each time the candidate schedules and/or takes an examination, that information can be added to the record. PSI will maintain these records for the length of time required by the Agency. The system is capable of monitoring the dates tested and the number of retakes allowed. On a regular basis, PSI can also provide the Agency with a statistics summary for each examination type and a demographic report.

Using the methods described above, PSI can provide the Agency secure access to an electronic reporting tool to obtain reports of examination performance and demographic, as well as statistical data associated with the administration of licensure examinations. These reports will be customized to meet the requirements of the Agency.

"Our printed monthly reports are no longer needed, due to the unprecedented flexibility of the computer system that PSI has provided for us. PSI's web-based system allows us to generate electronic reports as we need them, from month to month, saving labor, paper, and time."

**--Richard Hurlburt, Director
Occupational and Professional Licensing Division
Connecticut Department of Consumer Protection**

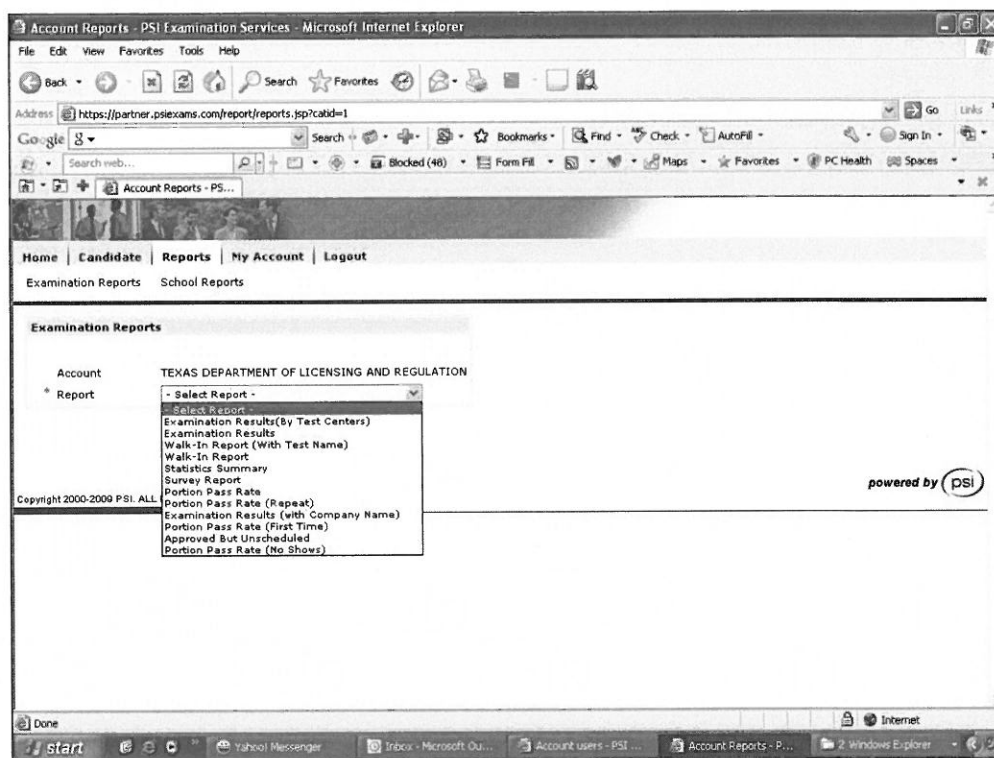


The Partner Site

Each of our clients has access to PSI's Partner Site through ATLAS™ – PSI customizes the Partner Site for each client's requirements, and can create a personalized, specific experience for the Agency. The Partner Site gives our clients secure access to candidate information, examination statistics, and reports, including overall examination reports, as well as individual candidate score reports. While PSI is fully committed to producing and delivering required reports on a weekly, monthly, quarterly, and annual basis, it is sometimes beneficial for the client to have direct access to the data. Using the Partner Site is very simple and requires only a brief, five-minute orientation from a PSI staff member. The State will be given an access code and password, and access to the site through standard web browsers. The site can be available to numerous staff members who need access to candidate data in a timely manner.

PSI routinely provides operational reports related to test administration. In addition, reports are generated based on candidate survey results, including candidate comments collected from the survey administered upon completion of an examination. See Figure 17 below for a sample screenshot from the site.

Figure 17: Sample State-Specific Partner Site



In addition to providing access to all of the information requested by the Agency, PSI provides a flexible and robust reporting interface on its Partner Site. Several reports can be generated using client-specified start and end dates, enabling the Agency to query information for a day, week, month, or for the entire length of the testing program. Each report is automatically formatted using Adobe Acrobat so that the files can be printed, saved, or emailed to staff. The following are reports and information available through PSI's Partner Site:



- Candidate Survey Report
- Examination Statistics Summary Report
- Special Accommodation Request Report
- School Summary Reports
- Examination Results Report (with and without school information)
- Specific Test Center Reports

Authorized users can access all necessary data at PSI's Partner Site from any computer with Internet access. Multiple users at the Agency can be assigned access to the information, which may be more convenient than printed reports. The Partner Site is available 24 hours a day, 7 days a week. Please see **Appendix D** for samples of typical reports provided through the Partner Site.

4.6.2 Additional Reporting

4.6.2 The Vendor may be required to provide additional data and reports in an electronic format based upon the needs of the Agency. The frequency of any additional reports (daily, weekly, etc.) will be determined by the Agency.

PSI understands that we may be required to provide additional data and reports in an electronic format based upon the needs of the Agency, and as previously mentioned can accommodate and customize whatever reports the Agency deems necessary.

4.6.3 Data Type and Field Length

4.6.3 Data type and field length will be determined by the Agency and the Vendor after contract award.

PSI understands and agrees that the data type and field length will be jointly determined by the Agency and PSI following contract award.

4.6.4 Secure Web Server

4.6.4 A secure web-server shall be used as a platform for transmission of reports. The Vendor shall provide an electronic distribution mechanism for the reports. A database from which the reports described herein can be obtained shall be developed and maintained by the Vendor and must be available 24 hours per day, seven (7) days per week.

PSI will provide a secure web-server to be used as a platform for the transmission of reports. PSI currently provides this service for many of our clients, and we will work with the Agency to determine the method of transmission that best meets your needs.

PSI has extensive experience with establishing, maintaining, upgrading, and monitoring security for data transmission over the Internet and via FTP. Access to PSI's system and Partner Site (discussed above in Section 4.6.1) is provided through a password-protected and encrypted Internet connection. PSI



maintains current security standards and software at all times to protect data and database integrity as well as the security of our communications with clients.

PSI employs multi-level user access which restricts user access to particular subsets of electronic data based on business requirements. Data is secured by encryption during transmission, and routine security audits are performed on a regular basis to maintain our system integrity.

PSI regularly conducts data backups and has prepared an extensive disaster recovery/business recovery plan that covers procedures implemented in case of a minor power outage or major natural disaster. PSI's information technology experts are well-versed in the latest security procedures and software, and PSI's systems are designed to incorporate continuing security updates.

PSI utilizes several methodologies for data recovery and data backup to provide testing services to its clients and to provide on-site data recovery in our testing centers. Backup and recovery were essential elements contemplated during the design and development of the application architecture within our platform. In addition to the internal design of our platform, PSI utilizes operational processes and procedures for company-wide data backup of all our internal systems. A complete backup of all corporate information is done weekly with daily incremental backups of all corporate information occurring in off-peak hours during the evening. All of our weekly data backups are stored securely off-site. All of our daily backups are securely stored within our network and are only accessible by a select few individuals within our organization.

PSI's data center is professionally hosted in San Diego in a Tier 1 environment. Our hosting room facility is specifically designed as a data management center with raised flooring, power line conditioning, two individual AC units, emergency shutdown switches, and UPS backup for all our systems.

Only authorized employees have access to the data center, as it remains locked at all times. Our San Diego facility has an alarm system as well as card reader access on all doors. Access to the parts of the facility where our data room is located is controlled by card access. PSI's data center is designed for expansion room. We have complete control over our environment and manage our own maintenance schedules. We have found that this provides us with more control given the type of business we run. Our services are being utilized on a seven day a week basis. By controlling our own maintenance schedules, we minimize system downtime and implement changes when our business allows for it.

PSI performs complete system backups twice a week and incremental backups on a nightly basis. Backup tapes are on a standard 4-week rotation with monthly and quarterly rotations, also known as a grandfather-father-son rotation schedule. Additionally, PSI performs log shipping of the ATLAS™ database every 5 minutes throughout the day with data mirroring of the database in an offsite location.

PSI's network infrastructure operates within the borders of a sophisticated commercial packet filtering firewall system provided by Cisco Systems. All incoming and outgoing IP traffic is logged and monitored to ensure that network security breaches are prevented at the perimeter, and network personnel are alerted to unauthorized network access attempts. Monthly security reviews are conducted encompassing IP security infrastructure, as well as physical access control to verify the integrity of our corporate data security policies.



Application Architecture

ATLAS™ is designed as a tiered architecture. There are three tiers: the central server, the test site server, and the test site desktop that candidates utilize to take exams. The design of our platform allows for distributed test-site servers located in our testing servers to perform the daily functions of test administration. Our central server is responsible for all registration, scheduling and test form delivery to the distributed test center servers. This design allows us to isolate daily test administration within the center itself. Each testing center server acts independently of the central server when administering tests. However, our test-site servers do communicate and interact with our central server regularly when conducting various additional services. All communications between our test-site servers and our central server are conducted through Secure Sockets Layer protocol with 128 bit encryption (SSL).

Central Server

A full backup of ATLAS™ is done periodically throughout the day. Should any problems occur with the database itself, a stand-by replicated database is available for fail-over if necessary. ATLAS™ also has a 45-minute UPS backup solution as part of the system configuration. This provides for clean, safe shutdowns of the system if a power interrupt should occur in our central location.

Each night, data is prepared and stored for pick-up by each of our testing centers through a secure data transfer. Each site's data is packaged and prepared for the test center server to login and retrieve data for the next day of testing. Should there be any communication problem between our test sites and our central server, an alert message is generated to several individuals of PSI's IT staff. The alert messages are placed directly into our mobile provider's Short Messaging System interface via a modem dialup connection. This bypasses the core problem of loss of any IP connectivity. IP connectivity is not a requirement for data transmission to the sites; in fact, all data files prepared for the test center can be manually placed by a PSI technician on our test center server through a terminal services connection and IP dial-up through a standard Windows Dial-Up networking connection.

Test-Site Servers

At PSI testing centers, we have a single server with desktops networked in a typical Windows LAN configuration. Each assessment desktop has an assessment module, which speaks to our test-site server and delivers an exam for each candidate. All test content is decrypted at the time of delivery to the candidate's assigned system. All test item responses and candidate keystrokes are logged in the server and on the desktop. Our test-site server is continuously communicating with the assessment module and periodically backing up candidate testing data in addition to the local desktop files, which are tracking item responses. When testing is completed, and during the daily transmission back to our central servers, the test-site server uploads all candidate information. In addition, all data from the test-site server and the test-center desktops are backed up through an operational procedure outside of the internal ATLAS™ procedures. This provides PSI with replication of all site data should there ever be a need to access actual test site data in its raw form on any given day of testing. None of the information that comes back to PSI in the upload contains any actual test content. All test and candidate information is encrypted and contains only item and option identifiers.

Our test sites are also equipped with 15 minute UPS backup systems, which allow for safe shutdown of the assessment desktops and the test-site server in case of a power interruption. Upon resumption of power at a test site, our test-site server can be safely rebooted and candidates can resume testing at the point within their examination where they left off right before power was interrupted.



5. CONTRACT AWARD

5.1 Contract Award

The Contract is intended to provide Agency with a purchase price for the Contract Services. The Contract shall be awarded to the Vendor that provides the Contract Services meeting the required specifications for the lowest overall total cost as shown on the Pricing Pages.

As indicated in Addendum #1, PSI understands that the evaluation will consider only a vendor's conformity with the RFQ specifications and price as factors in awarding the contract. PSI has provided detailed responses to indicate our compliance with the technical requirements and our cost proposal has been provided in the Pricing Page.

5.2 Pricing Page

Vendor should complete the Pricing Page by charging per examination fee with \$25 of that total fee being returned to the state pursuant to WV Code Section 33-12-6(a)(8). Vendor should complete the Pricing Page in full as failure to complete the Pricing Page in its entirety may result in Vendor's bid being disqualified.

PSI has completed the Pricing Page as required.

5.3 Errors

Notwithstanding the foregoing, the Purchasing Division may correct errors as it deems appropriate. Vendor should type or electronically enter the information into the Pricing Page to prevent errors in the evaluation.

PSI is compliant with this request and is confident there are no errors in our Pricing Page document.

5.4 Performance

Vendor and Agency shall agree upon a schedule for performance of Contract Services and Contract Services Deliverables, unless such a schedule is already included herein by Agency. In the event that this Contract is designated as an open-end contract, Vendor shall perform in accordance with the release orders that may be issued against this Contract.

PSI understands that the Agency and we will agree upon a schedule for performance of Contract Services and Contract Services Deliverables.



6. PAYMENT

There will be no direct payments from the Agency. All payments will be in the form of fees for service paid by the test takers to the Vendor services under this Agreement.

PSI understands and agrees that we will receive no direct payments from the Agency if awarded this contract. All payments will be in the form of fees for service paid by the test takers to PSI under this Agreement.



7. TRAVEL

Vendor shall be responsible for all mileage and travel costs, including travel time, associated with performance of this Contract. Any anticipated mileage or travel costs may be included in the flat fee or hourly rate listed on Vendor's bid, but such costs will not be paid by the Agency separately.

PSI understands and agrees that all travel costs, including travel time, associated with performance of this Contract will be the vendor's responsibility.



8. FACILITIES ACCESS

Performance of Contract Services may require access cards and/or keys to gain entrance to Agency's facilities. In the event that access cards and/or keys are required:

8.1 Vendor must identify principal service personnel which will be issued access cards and/or keys to perform service.

8.2 Vendor will be responsible for controlling cards and keys and will pay replacement fee, if the cards or keys become lost or stolen.

8.3 Vendor shall notify Agency immediately of any lost, stolen, or missing card or key.

8.4 Anyone performing under this Contract will be subject to Agency's security protocol and procedures.

In the unlikely event PSI personnel would need to gain entrance to the Agency's facilities, we would limit those individuals to a very small number. Their information is provided below. We acknowledge that PSI will be responsible for controlling cards and keys and will pay replacement fee if the cards or keys become lost or stolen. If a card or key goes missing, PSI will notify the Agency immediately. We also understand that any PSI employee performing under this Contract will be subject to Agency's security protocol and procedures.

The principle service personnel would be:

Tadas Dabsys, Executive Vice President

Tadas Dabsys, Executive Vice President, Marketing & Solution Management, will be the primary point of contact for the State for all business matters. Mr. Dabsys has **22 years** of experience with the company, and has spearheaded PSI's rapid growth in the licensure market and has been the point person for overseeing the contracts of all of our licensure program start-ups during this period.

Shaun Snell, Regional Site Supervisor, Eastern Region

Mr. Snell oversees all PSI facilities and Proctors in PSI's Eastern Region, and is directly responsible for the operations of all sites in that region. He hires, trains, and supervises test center staff members, and coordinates test centers for computer-based testing, special accommodations examinations (including paper-and-pencil and oral), and fingerprinting services. He is also responsible for test center quality-control issues, assurance of contract compliance, candidate incidents, and test center security investigations. He coordinates resolution of property-management matters, and assists in the development and presentation of on-going Proctor Continuing Education Training Events.

Detailed biographical resumes for Mr. Dabsys and Mr. Snell are provided in **Appendix E**.



9. VENDOR DEFAULT

9.1 The following shall be considered a vendor default under this Contract

9.2 Failure to perform Contract Services in accordance with the requirements contained herein.

9.3 Failure to comply with other specifications and requirements contained herein.

9.4 Failure to comply with any laws, rules, and ordinances applicable to the Contract Services provided under this Contract.

9.5 Failure to remedy deficient performance upon request.

PSI understands and agrees that the above cited failures will be considered a vendor default under this contract.

9.6 The following remedies shall be available to Agency upon default.

9.7 Cancellation of the Contract

9.8 Cancellation of one or more release orders issued under this Contract.

9.9 Any other remedies available in law or equity.

PSI understands and agrees that the above cited remedies will be available to the Agency upon default.



10. MISCELLANEOUS

10.1 Contract Manager

During its performance of this Contract, Vendor must designate and maintain a primary contract manager responsible for overseeing Vendor's responsibilities under this Contract. The Contract manager must be available during normal business hours to address any customer service or other issues related to this Contract. Vendor should list its Contract manager and his or her contact information below.

Contract Manager	Tadas Dabsys
Telephone Number	818.847.6180 ext. 7203
Fax Number	818.847.8701
Email Address	tadas@psionline.com

APPENDIX A

Insurance References



INSURANCE REFERENCES

PSI provides the services outlined in this proposal for a diverse group of state regulatory agencies. We test candidates for licensure in the fields of real estate, appraisal, home inspection, insurance, barbering and cosmetology, construction and associated trades, and healthcare professions, among many others.

PSI prides itself on providing the most responsive customer service in the industry, as well as delivering convenient online services and reliable technical support. What follows is a list of our insurance licensure examination clients. We are confident that the Agency, like all of our clients, will be impressed by the level of professionalism, technical expertise, and personal service that PSI provides.

Funding Agency:	Arizona Department of Insurance
Address:	2910 North 44 th Street, Suite 210 Phoenix, Arizona 85018-7269
Phone Number:	(602) 771-6710
Agency's Project Coordinator:	Scott B. Greenberg, Chief Operating Officer
Dates of Services:	July 1, 2013
Types of Services:	Examination Development, Test Administration
Email Address:	sgreenberg@azinsurance.gov
<i>PSI provides examination development for all test categories required by the State; pre-exam services, including candidate information materials, registration, and scheduling; exam administration at 5 secure locations in Arizona; electronic fingerprinting of candidates and data transmission at each of our Arizona sites; online licensing at each test site for passing candidates; and quality assurance processes that evaluate PSI's performance, as well as State Agency and candidate satisfaction.</i>	

Funding Agency:	California Department of Insurance
Address:	300 Capitol Mall, 1150 Sacramento, CA 95814
Phone Number:	(916) 492-3010
Agency's Project Coordinator:	Charlene Ferguson
Dates of Services:	December 2010 to Present
Types of Services:	Test Maintenance and Administration
Email Address:	Charlene.Ferguson@insurance.ca.gov
<i>The scope of work under this contract includes the following examination services: organizing and facilitating periodic reviews of the examination items for each of 14 test categories; candidate registration, payment, and scheduling processes, including an online system allowing candidates to self-schedule their license examinations; test administration at 15 PSI-owned test centers and 4 client-owned locations, via PSI's ATLASTM computer-based testing platform; client reporting provided through PSI's Partner Site, including results reports and demographic data; and electronic fingerprinting for background checks at all PSI test centers.</i>	



Funding Agency:	Kentucky Office of Insurance
Address:	909 Leawood Drive Frankfort, KY 40601
Phone and Fax Numbers:	Phone: (502) 564-6004, Fax: (502) 564-6030
Agency's Project Coordinator:	Sandy Chapman
Dates of Services:	June 2006 to Present
Types of Services:	Examination Development
Email Address:	Sandra.Chapman@Ky.Gov
<i>PSI's contract with the Kentucky Office of Insurance includes continuous development and maintenance of item banks for the following exams: health, life, property, casualty, personal lines, crop hail, limited lines surety, adjuster, and viatical settlement broker. Each exam consists of a basic insurance section and a section customized for the state of Kentucky. In addition to the item bank work, PSI also reviews, updates, and creates content outlines; monitors item performance; and ensures only valid items are retained on future exams. Finally, PSI maintains a list of relevant recommended study material that is posted on the KOI website for candidate access.</i>	

Funding Agency:	Maryland Insurance Administration
Address:	200 St. Paul Place, Suite 2700 Baltimore, MD 21202
Phone & Fax Numbers:	Phone: (410) 468-2397; Fax: (410) 468-2399
Agency's Project Coordinator:	Valeria Williams, Director, Licensing Unit
Dates of Services:	June 2007 to Present
Types of Services:	Examination Development & Administration
Email Address:	vwilliams@mdinsurance.state.md.us
<i>PSI was awarded this contract by the Maryland Insurance Administration to develop, prepare, and administer insurance licensing examinations for persons seeking to obtain insurance producer licenses in the state. PSI added an additional Maryland test center to our initial five for this program. In addition to test development services, PSI provides the following services for this contract: application processing and candidate notification for major-line examinations for insurance producers, limited-line examinations for title insurance producers, automobile insurance producers, advisers, and public adjusters; and exam administration on a daily basis. PSI also performs pre-licensing provider approval and course auditing.</i>	

Funding Agency:	Michigan Department. of Licensing & Regulatory Affairs (LARA), Office of Financial and Insurance Regulation (OFIR)
Address:	611 W. Ottawa Street, 3rd Floor Lansing, MI 48909
Phone Number:	(517) 373-1384
Agency's Project Coordinator:	Paige Colley, Departmental Specialist, Licensing & Product Review
Dates of Services:	October 2011 to Present
Types of Services:	Examination Development & Administration; Pre-licensing & CE Services; Fingerprinting Services
Email Address:	colleyp@michigan.gov
<i>This contract includes examination development and administration at 5 test centers for 18 insurance license categories; scoring and score reporting of required examinations; receipt and processing of insurance education (pre-licensing and continuing education) provider and course review and approvals; audits of pre-licensing and continuing education providers and/or courses; and fingerprinting for submission to Michigan State Police for background checks.</i>	



Funding Agency:	Minnesota Department of Commerce
Address:	85 7th Place East St. Paul, MN 55101
Agency's Project Coordinator & Phone Number:	Peter Bratsch, Commerce Licensing Director (651) 539-1585
Dates of Services:	January 2009 to Present
Types of Services:	Examination Development & Administration
Email Address:	Peter.bratsch@state.mn.us
<i>PSI completed a successful implementation of test development and administration services for this client's programs, which include insurance, real estate, and appraiser testing in 18 license categories. Tasks for this project include: item bank creation and maintenance; providing input for passing scores; creation and distribution of customized Candidate Information Bulletins; registration and scheduling of candidates via mail, fax, our call center, IVR phone system, and online system; test administration at 11 sites in Minnesota; immediate scoring and issuance of score reports to candidates at all test centers; providing successful candidates with on-site access to the Department's web-based license application; on-demand reporting to the Department via our Partner Site; responding to candidate challenges and appeals; and electronic fingerprint identification of all candidates at each Minnesota location.</i>	

Funding Agency:	New Jersey Department of Banking & Insurance
Address:	20 West State Street, 9 th Floor (Insurance) or 10 th Floor (Real Estate) Trenton, NJ 08625
Agency's Project Coordinators & Phone Numbers:	Joseph A. McDougal, Supervisor, Application Investigations and Producer Education, Division of Insurance, (609) 292-5316 Gwendolyn T. Cobb, Education Coordinator, Real Estate Commission, (609) 777-0558
Dates of Services:	April 2009 to Present
Types of Services:	Examination Development & Administration, Continuing Education Services
Email Address:	joseph.mcdougal@dobi.state.nj.us gwendolyn.cobb@dobi.state.nj.us
<i>PSI currently administers two programs under this contract with the Department, for the development and administration of examinations for license candidates in 9 insurance categories and 3 real estate categories. These programs include: item development; item bank maintenance; test form generation using FormCastTM; candidate registration and scheduling; computer-based test administration at PSI's test centers around the state; immediate scoring and generation of candidate score reports at each test center; and regular customized reports to the Department via the Partner Site. To ensure the delivery of these services on schedule, PSI met an accelerated start-up timeframe, establishing eight new test centers around New Jersey and developing more than 20 test types within 2 months.</i>	
<i>For the insurance program, PSI has also created a web-based Continuing Education (CE) tracking system, for the banking of CE credits, CE course schedules, and the creation of course transcripts for individual licensees.</i>	



Funding Agency:	New Mexico Office of Superintendent of Insurance
Address:	1120 Paseo de Peralta, RM 438 Santa Fe, NM 87504
Phone and Fax Numbers:	(505) 827-4554
Agency's Project Coordinator:	Lorinda Martinez, Agent Licensing Bureau Chief
Dates of Services:	April 2013 to Present
Types of Services:	Examination Development and Administration
Email Address:	Lorinda.Martinez@state.nm.us
<i>PSI developed examinations for 12 different license types that test candidates' knowledge of the specific area of insurance licensure, their responsibilities once licensed and their general competence. The exam development was based on our national job analysis, and a state-specific analysis based on the New Mexico Insurance Code, Agency rules, and other related laws and regulations. Exams were developed in both English and Spanish. PSI receives and reviews all applications, appointments and other application processing documents for licensure and delivers them electronically to the State on a daily basis. We administer the exams at one of five New Mexico-based test centers.</i>	

Funding Agency:	North Dakota Insurance Department
Address:	600 East Blvd Ave. Bismarck, ND 58505-0320
Phone Number:	Ph: (701) 328-1074 Fax: (708) 328-4880
Agency's Project Coordinator:	Kelvin W. Zimmer, Product Licensing Division Director
Dates of Services:	April 2013 to Present
Types of Services:	Test Development, Examination Administration
Email Address:	kelzimmer@nd.gov
<i>Our newest insurance client, PSI developed and administers exams for 9 difference types of licenses at three sites around the State. We score and provide exam results to the purchasing agency through the State Based System (SBS), as well as providing additional summary statistics.</i>	



Funding Agency:	Oklahoma Insurance Department
Address:	3625 N.W. 56th Street, Suite 100 Oklahoma City, OK 73112
Phone and Fax Numbers:	Phone: (405) 522-0806 Fax: (405) 522-3642
Agency's Project Coordinator:	Courtney A. Phipps, Licensing Manager
Dates of Services:	May 2007 to Present
Types of Services:	Examination Development & Administration
Email Address:	Courtney.Phipps@oid.ok.gov
<p><i>The scope of services required under PSI's contract with the Oklahoma Insurance Department includes the performance of a job analysis, exam development (including item bank creation and maintenance), and exam administration for 15 insurance license categories; legal support to the OID; and communication with the OID, with the insurance industry, and with the candidates themselves, through toll-free phone number, mail, email, and fax. PSI also publishes and makes available all examination program information and necessary forms; candidates may receive this information by mail, email, or from PSI's website. PSI meets quarterly and annually with the OID for updates on test performance, and annual meetings are conducted to review the content of all examinations and ensure compliance with State and Federal insurance laws, rules, and practices.</i></p> <p><i>PSI administers these exams at our four secure, uniform testing facilities in the State, in McAlester, Oklahoma City, Tulsa, and Woodward. As in other PSI programs, our ATLAS™ platform provides electronic delivery and immediate scoring for all tests. PSI regularly audits examinations and test center facilities to ensure compliance with all Oklahoma insurance standards, laws, and rules. PSI's Partner Site provides weekly electronic reports to the OID on examination results.</i></p> <p><i>In January 2012, PSI was again awarded this contract through a new competitive bidding process.</i></p>	

Funding Agency:	Oregon Department of Consumer and Business Services, Insurance Division
Address:	350 Winter St NE Salem, OR 97301
Phone and Fax Numbers:	Phone: (503) 947-7247; Fax: (503) 378-4351
Agency's Project Coordinator:	Lynn Marshall, Compliance Specialist 2
Dates of Services:	September 2010 to Present
Types of Services:	Test Development and Administration
Email Address:	lynn.marshall@state.or.us
<p><i>Services provided under this contract include: test development, review, and update activities for 15 examination categories, including regular meetings with the client and approved subject matter experts; conducting industry meetings to update stakeholders on the examinations; pretesting of new exam items; development, publishing, and distribution of a customized Candidate Information Bulletin; registration and scheduling of candidates via mail, fax, phone, and internet; verification of candidate pre-license training requirements; computer-based test administration at 6 PSI test centers in Oregon; electronic fingerprinting and background check services at all PSI test centers, for both candidates taking the examination and those who only require fingerprint submission; immediate score reporting at each test center; provision of a computer terminal at each test center for online license application submission; regular reporting of examination and demographic data to the client, via email and PSI's Partner Site; responding to candidate inquiries and complaints; and monthly financial reporting.</i></p>	



Funding Agency:	South Carolina Department of Insurance
Address:	1201 Main Street, Suite 1000 Columbia, SC 29201
Phone and Fax Numbers:	Phone: (803) 737-6095
Agency's Project Coordinator:	Mary Ann O'Brien Manager, Licensing and Education Services
Dates of Services:	July 2012 to Present
Types of Services:	Test Development and Administration
Email Address:	mobrien@doi.sc.gov
<i>Services provided under this contract include: test development, review, and update activities for 20 examination categories, including regular meetings with the client and approved subject matter experts; conducting industry meetings to update stakeholders on the examinations; pretesting of new exam items; development, publishing, and distribution of a customized Candidate Information Bulletin; registration and scheduling of candidates via mail, fax, phone, and internet; verification of candidate pre-license training requirements; computer-based test administration at 5 PSI test centers in South Carolina; immediate score reporting at each test center; provision of a computer terminal at each test center for online license application submission; regular reporting of examination and demographic data to the client, via email and PSI's Partner Site; responding to candidate inquiries and complaints; and monthly financial reporting.</i>	

APPENDIX B

Special Accommodation Request Form



SPECIAL ARRANGEMENT REQUEST FORM

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 special examination arrangements.

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

Requirements for special arrangement 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 _____

Legal Name: _____
Last Name First Name

Address: _____
Street City, State, Zip Code

Telephone : (_____) _____ - _____ (_____) _____ - _____
Home Work

Email Address: _____

Check any special arrangements you require (requests must concur with documentation submitted):

- | | |
|---|--|
| <input type="checkbox"/> Reader (as accommodation for visual impairment or learning disability) | <input type="checkbox"/> Extended Time
(Additional time requested: _____) |
| <input type="checkbox"/> Large-Print written examination | <input type="checkbox"/> Other _____ |

- ✎ Complete and fax this form, along with supporting documentation, to (702) 932-2666.
- ✎ After 4 business days, please call (702) 939-6750 and leave a voice message.
- ✎ PSI Special Accommodations will call you back to schedule the examination within 48 hours.

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

APPENDIX C

Sample Score Reports

Maryland Insurance Administration

CANDIDATE I.D. # 234567890
EXAMINATION DATE: 02/01/2013
EXAMINATION NAME: MD General Accident and Health
Insurance Producer

JANE SAMPLE
9 EXAMS AVENUE
BALTIMORE, MARYLAND 21230



RESULT *** FAIL ***

We regret to report that you failed the MD General Accident and Health Insurance Producer examination.

To achieve a passing score on this examination, you must have had 42 correct answers.

The following information is being provided to assist you in preparing for re-examination. Please refer to your Candidate Information Bulletin for more specific information.

Topic	# Questions	# Correct
General Insurance	8	6
Health Insurance Basics	10	8
Individual Health Ins Policy General Provisions	8	6
Disability Income and Related Insurance	7	4
Medical Plans	8	5
Group Health Insurance	6	5
Dental Insurance	1	1
Health Ins Senior Citizens\Special Need Individual	5	3
Federal Tax Considerations For Health Insurance	4	1
Long-Term Care (LTC) Policies	3	1
Total	60	40

Candidates are only required to retake the portion of the examination that was failed (state or general). The failed portion of the examination must be passed within one (1) year from the date PSI receives your eligibility from the approved provider. Within the one (1) year time period failed portions of the examination may be taken until passed.

You must wait one business day before contacting PSI to schedule a new examination.

You may schedule for a re-examination via the Internet 24 hours a day at www.psiexams.com, or using a touch-tone phone, call PSI 24 hours a day at 1-800-733-9267. To schedule with a PSI registrar, call Monday through Friday, between 7:30 am and 8:00 pm and Saturday, between 11:00 am and 5:00 pm, Eastern Time.

Retain this score report for your records.

Maryland Insurance Administration

CANDIDATE I.D. # 234567890
EXAMINATION DATE: 02/01/2013
EXAMINATION NAME: MD State Accident and Health
Insurance Producer

JANE SAMPLE
9 EXAMS AVENUE
BALTIMORE, MARYLAND 21230



RESULT * PASS *****

Congratulations! You have passed the MD State Accident and Health Insurance Producer examination.

To achieve a passing score on this examination, you must have had 14 correct answers.

In order to apply for a license, you must pass both portions of your exam. You may visit our website www.mdinsurance.state.md.us to complete your license application on-line using a Visa, MasterCard, or American Express card. You will receive an immediate application status. An applicant with an approved status will be issued the Maryland Insurance license within 72 hours.

NOTE: Any candidate who has passed the exam and wishes to apply for a license on line should wait 72 hours before doing so. This will allow time for the exam scores to be reported to the necessary licensing databases.

If you are not interested in completing the application process on-line, you may download the uniform application and supplement from our website www.mdinsurance.state.md.us and forward it with the appropriate fee to:

Maryland Insurance Administration
Producer Licensing Services
200 St. Paul Place, #2700
Baltimore, MD 21202

Note: The processing of a paper application and issuance of a license may take 7 - 10 business days.

If you have questions about your application, please refer to your Candidate Information Bulletin or call the MIA's Customer Service Department at 888-204-6198 between 8 am and 5 pm Eastern time, Monday through Friday.

APPENDIX D

Sample State Reports

RESULTS BY TEST CENTER

Page: 1
Date: 02/19/03

FROM: 01/01/2003 TO: 01/31/2003

SITE NAME	TESTED		National Portion			State Portion			Tested	BOTH	
			Tested	Pass	Pass%	Tested	Pass	Pass%		Pass	Pass%
TEST CENTER 1	64	ORIGINAL	39	32	82.0	39	32	82.0	39	27	69.0
		RETAKE	21	6	28.0	13	9	69.0	9	1	11.0
TEST CENTER 2	72	ORIGINAL	45	28	62.0	45	39	86.0	45	27	60.0
		RETAKE	26	11	42.0	7	6	85.0	6	2	33.0
TEST CENTER 3	28	ORIGINAL	15	12	80.0	16	13	81.0	15	11	73.0
		RETAKE	11	4	36.0	2	0	0.0	1	0	0.0
TEST CENTER 4	13	ORIGINAL	5	1	20.0	6	1	16.0	5	1	20.0
		RETAKE	7	2	28.0	4	3	75.0	4	2	50.0
TEST CENTER 5	1	ORIGINAL	0	0	0.0	0	0	0.0	0	0	0.0
		RETAKE	1	0	0.0	0	0	0.0	0	0	0.0
TOTALS :	178	ORIGINAL	104	73		106	85		104	66	
		RETAKE	66	23		26	18		20	5	

Approved But Unscheduled Candidates

Page: 1

01/01/07 to 01/15/07

Candidate Name	Candidate ID	Log No	Company Name	Registration / Eligibility	Last Date
Steven Michael Acquard				01/08/2007 07/07/2007	No Previous
Syed Ali				01/03/2007 06/29/2007	No Previous
Melissa Velma Alvarado				01/11/2007 07/10/2007	No Previous
Elizabeth F Arellano				01/10/2007 07/07/2007	05/19/2006
Jose Ili Arredondo				01/12/2007 07/13/2007	No Previous
Maria Lourdes Atlaro				01/11/2007 07/12/2007	No Previous
Arthur Gregory Augustine				01/11/2007 07/10/2007	No Previous
Juan Gabriel Avila				01/09/2007 07/10/2007	No Previous
Joanna Kanoe Banks				01/03/2007 06/30/2007	No Previous
Antonio Barletta				01/10/2007 07/11/2007	No Previous
Charlotte Marie Baune				01/12/2007 07/12/2007	01/23/2007
Stephen Bellard				01/11/2007 07/12/2007	No Previous
James Lee Bennett				01/09/2007 07/10/2007	No Previous
Sandy D Bolinger				01/10/2007 07/07/2007	No Previous
Andrew Neil Bowen				01/04/2007 07/05/2007	No Previous
Theresa Ann Boyd				01/12/2007 07/13/2007	No Previous
Cora L Brooks				01/08/2007 07/05/2007	11/21/2006
Yolanda M Brooks				01/12/2007 07/13/2007	No Previous
Paul Raymond Ili Buitron				01/08/2007 07/05/2007	No Previous
Nancy Marie Camarillo				01/03/2007 06/30/2007	No Previous
Michael Cancino				01/03/2007 06/30/2007	No Previous
Bertha N Cantu				01/03/2007 06/28/2007	No Previous
Amir Waleed Carey				01/05/2007 06/30/2007	04/12/2005
John S Carlsen				01/09/2007 07/07/2007	12/10/2004
Dolores Mae Casper				01/08/2007 07/05/2007	No Previous
Cesar Gonzalez Castillo				01/03/2007 06/29/2007	No Previous
Justin Randal Clarke				01/03/2007 06/29/2007	No Previous
Jeffrey Scott Clayton				01/10/2007 07/11/2007	No Previous
Kerry Allen Clement				01/03/2007 06/29/2007	No Previous
Veletta Atkins Coleman				01/11/2007 07/11/2007	04/02/2003
Stephan An Cownden				01/10/2007 07/07/2007	07/24/2006
Justin Deshaun Davis				01/11/2007 07/12/2007	No Previous
Kenneth Leon Davis				01/12/2007 07/12/2007	07/25/2006
Rhonda Julianne Davis				01/05/2007 06/30/2007	No Previous
Anna Zamora Deleon				01/03/2007 06/30/2007	No Previous
Richard Brian Dessenberger				01/08/2007 07/06/2007	12/08/2003
John Anthony Diaz				01/11/2007 07/12/2007	No Previous
Scarlette Rogers Dillard				01/05/2007 07/06/2007	No Previous
Quy Nhat Doan				01/09/2007 07/10/2007	No Previous
Michael Jay Dohoney				01/08/2007 07/05/2007	No Previous
Jennifer Albright Dorrance				01/12/2007 07/12/2007	No Previous
Virginia Duron				01/08/2007 07/07/2007	No Previous

CANDIDATE COMMENTS

01/01/2003 - 01/31/2003

Page: 1

Site: TEST CENTER 1

Exam Type: Real Estate Salesperson

Exam Date	Candidate ID	Candidate Name	Portion	Score	Result
Question: How would you rate the conditions at the test center (temperature, lighting, noise level, seating arrangement)?					
01/10/2003	999999999	MILLER, CATHERINE A	National Portion	52.00	FAIL
Comments: The room was a bit chilly.					
01/18/2003	999999999	FANCHER, JEANNIE ANN	National Portion	51.00	FAIL
			State Portion	20.00	FAIL

Comments The testing room was very comfortable.

Survey Report
01/01/2003 - 01/31/2003

Page: 1

1 How would you rate the location of the test center?

Excellent	1042
Good	1019
Average	236
Poor	39
Total	2336

2 How would you rate the computer testing system overall?

Excellent	1141
Good	991
Average	178
Poor	24
Total	2334

3 How would you rate the registration and scheduling procedures?

Excellent	1057
Good	959
Average	238
Poor	71
Total	2325

4 How would you rate the conditions at the test center (temperature, lighting, noise level, seating arrangement)?

Excellent	1013
Good	1040
Average	231
Poor	41
Total	2325

5 How would you rate the convenience of the examination date and time?

Excellent	1015
Good	1034
Average	219
Poor	54
Total	2322

6 How would you rate the test center staff?

Excellent	1488
Good	720
Average	92
Poor	23
Total	2323

7 How would you rate the content of the examination (relevance and importance of test items)?

Excellent	566
Good	1138
Average	506
Poor	112
Total	2322

8 How would you rate the style of the items (clearly written, direct, unambiguous)?

Excellent	477
Good	1002
Average	626
Poor	204
Total	2309

9 How would you rate the information in the Candidate Information Brochure?

Excellent	812
Good	1165
Average	263
Poor	51
Total	2291

10 How would you rate the clarity of the computer tutorial?

Excellent	1082
Good	1025
Average	154
Poor	20
Total	2281

PSI EXAMINATION SERVICES

Test Date : 01/01/2003 - 01/31/2003

Examination Results**REAL ESTATE**Real Estate Salesperson
FAILING CANDIDATES

CANDIDATE NAME & I.D NUMBER	ADDRESS	SCHOOL CODE	TEST DATE	PORTION(S)	SCORE
BEHAIN, BASSIMA 999999999	1234 STONEBRIAR CIRCLE SHREVEPORT Louisiana 71115	0059	01/18/2003	National Portion	49.00
				State Portion	32.00
CHARIN, CRYSTAL 999999999	1234 Brian Drive West Monroe Louisiana 71291	0100	01/25/2003	National Portion	47.00
				State Portion	38.00
DEARAND, WANDA A 999999999	123 LARK DR LAFAYETTE Louisiana 70598	0100	01/04/2003	National Portion	47.00
FEATTY, STEPHEN 999999999	1234 Friendship Rd Walker Louisiana 70785	0002	01/25/2003	National Portion	44.00
				State Portion	41.00

Portion Pass Report (First Time Only)

Page 1

Test Date : 01/01/10 - 01/31/10

Date: 02/09/10

Portion	Passed	%Passed	Failed	%Failed	Exams
AIR CONDITIONING	2	33.33	4	66.67	6
ALARM CODE OF LAWS	2	66.67	1	33.33	3
ASPHALT PAVING	1	50.00	1	50.00	2
BRIDGES	3	75.00	1	25.00	4
BURGLAR ALARM	0	0.00	2	100.00	2
BUSINESS MGMT AND LAW	50	76.92	15	23.08	65
CONCRETE	2	33.33	4	66.67	6
CONCRETE PAVING	3	75.00	1	25.00	4
ELECTRICAL CONTRACTOR	5	45.45	6	54.55	11
GENERAL ROOFING	1	50.00	1	50.00	2
GRADING	1	50.00	1	50.00	2
HEATING	2	100.00	0	0.00	2
LIMITED BUILDING CONTRACTOR	1	33.33	2	66.67	3
PLUMBING CONTRACTOR	3	75.00	1	25.00	4
PRESSURE AND PROCESS PIPING (200409)	2	100.00	0	0.00	2
SPECIALTY ROOFING	2	66.67	1	33.33	3
STRUCTURAL FRAMING	1	100.00	0	0.00	1
SWIMMING POOL	1	100.00	0	0.00	1
UNLIMITED BUILDING CONTRACTOR	15	83.33	3	16.67	18
WATER AND SEWER LINES	4	100.00	0	0.00	4
TOTAL	101	69.66	44	30.34	145

Portion Pass Report (Repeat Only)

Page 1

Test Date : 01/01/10 - 01/31/10

Date: 02/09/10

Portion	Passed	%Passed	Failed	%Failed	Exams
AIR CONDITIONING	2	100.00	0	0.00	2
ALARM CODE OF LAWS	1	100.00	0	0.00	1
BURGLAR ALARM	0	0.00	3	100.00	3
BUSINESS MGMT AND LAW	9	81.82	2	18.18	11
CONCRETE	2	100.00	0	0.00	2
ELECTRICAL CONTRACTOR	3	37.50	5	62.50	8
GRADING	1	33.33	2	66.67	3
LIMITED BUILDING CONTRACTOR	2	66.67	1	33.33	3
PLUMBING CONTRACTOR	0	0.00	1	100.00	1
SPECIALTY ROOFING	1	100.00	0	0.00	1
UNLIMITED BUILDING CONTRACTOR	3	60.00	2	40.00	5
WATER AND SEWER LINES	2	100.00	0	0.00	2
TOTAL	26	61.90	16	38.10	42

Portion Pass Report

Page 1

Test Date : 01/01/10 - 01/31/10

Date: 02/09/10

Portion	Passed	%Passed	Failed	%Failed	Exams
AIR CONDITIONING	4	50.00	4	50.00	8
ALARM CODE OF LAWS	3	75.00	1	25.00	4
ASPHALT PAVING	1	50.00	1	50.00	2
BRIDGES	3	75.00	1	25.00	4
BURGLAR ALARM	0	0.00	5	100.00	5
BUSINESS MGMT AND LAW	59	77.63	17	22.37	76
CONCRETE	4	50.00	4	50.00	8
CONCRETE PAVING	3	75.00	1	25.00	4
ELECTRICAL CONTRACTOR	8	42.11	11	57.89	19
GENERAL ROOFING	1	50.00	1	50.00	2
GRADING	2	40.00	3	60.00	5
HEATING	2	100.00	0	0.00	2
LIMITED BUILDING CONTRACTOR	3	50.00	3	50.00	6
PLUMBING CONTRACTOR	3	60.00	2	40.00	5
PRESSURE AND PROCESS PIPING (200409)	2	100.00	0	0.00	2
SPECIALTY ROOFING	3	75.00	1	25.00	4
STRUCTURAL FRAMING	1	100.00	0	0.00	1
SWIMMING POOL	1	100.00	0	0.00	1
UNLIMITED BUILDING CONTRACTOR	18	78.26	5	21.74	23
WATER AND SEWER LINES	6	100.00	0	0.00	6
TOTAL	127	67.91	60	32.09	187

PSI Examination Services
EXAMINATION RESULTS
REAL ESTATE

03/01/03 to 03/31/03

PASSING CANDIDATES

Real Estate Salesperson

SCHOOL NAME

Candidate Name	Test Date	Portion(s)	Raw Score
BRANDT, JULIA	03/12/2003	State Portion	43.0
DEGOULD, STEVEN	03/17/2003	National Portion	61.0
JACKSON, LINDA	03/22/2003	National Portion	56.0
		State Portion	46.0
KNOTTS, JAMES	03/01/2003	National Portion	63.0
		State Portion	51.0
LEON, SHANNON	03/08/2003	National Portion	71.0
		State Portion	52.0
ROW, BRETT	03/22/2003	National Portion	58.0
		State Portion	40.0
SOUTER, RANDY	03/25/2003	National Portion	62.0
		State Portion	43.0

SCHOOL SUMMARY

Page: 1

Date: 02/19/03

Test Dates: 01/01/2003 to 01/31/2003

School Name: ABC

School Code: 1234

FIRST TIME EXAMINEES

	CONTRACTS	FINANCING	LAND USE CONTROLS AND REGULATIONS	LAWS OF AGENCY	MANDATED DISCLOSURES	MATHEMATICS	PRACTICE OF REAL ESTATE	PROPERTY OWNERSHIP	SPECIALTY AREAS	TRANSFER OF PROPERTY	VALUATION AND MARKET ANALYSIS	Topic Scores	No. Tested	No. Pass	Percent Pass
No. Of Items	10.0	10.0	8.0	9.0	3.0	9.0	6.0	10.0	3.0	6.0	6.0	80.0	13	0	0.0
School Mean	7.77	7.23	6.23	6.85	2.46	6.62	4.15	7.46	2.31	3.77	4.85	59.7	13	9	69.0
State Mean	7.32	6.63	6.16	7.05	2.39	6.63	4.38	7.78	2.39	3.86	4.73	59.32	104	73	70.0

National Portion - REPEATERS

	CONTRACTS	FINANCING	LAND USE CONTROLS AND REGULATIONS	LAWS OF AGENCY	MANDATED DISCLOSURES	MATHEMATICS	PRACTICE OF REAL ESTATE	PROPERTY OWNERSHIP	SPECIALTY AREAS	TRANSFER OF PROPERTY	VALUATION AND MARKET ANALYSIS	Topic Scores	No. Tested	No. Pass	Percent Pass
No. Of Items	10.0	10.0	8.0	9.0	3.0	9.0	6.0	10.0	3.0	6.0	6.0	80.0	10	0	0.0
School Mean	6.9	7.0	5.4	6.1	2.2	5.2	4.6	6.7	2.2	3.1	4.5	53.9	10	5	50.0
State Mean	6.83	6.2	5.36	6.36	2.02	5.27	4.17	6.88	2.06	3.45	4.11	52.71	66	23	34.0

State Portion - FIRST TIME EXAMINEES

	DUTIES/POWER S	LAW OF AGENCY	LICENSING REQUIREMENTS	LOUISIANA CIVIL LAW	RECOVERY FUND	RESEARCH & EDUCATION FUND	STATUTORY REQUIREMENTS	Topic Scores	No. Tested	No. Pass	Percent Pass
No. Of Items	5.0	8.0	8.0	16.0	2.0	1.0	15.0	55.0	13	0	0.0
School Mean	4.62	5.46	6.54	12.08	1.92	0.92	12.69	44.23	13	11	84.0
State Mean	4.48	5.97	6.69	11.66	1.48	0.91	12.57	43.76	106	85	80.0

State Portion - REPEATERS

	DUTIES/POWER S	LAW OF AGENCY	LICENSING REQUIREMENTS	LOUISIANA CIVIL LAW	RECOVERY FUND	RESEARCH & EDUCATION FUND	STATUTORY REQUIREMENTS	Topic Scores	No. Tested	No. Pass	Percent Pass
No. Of Items	5.0	8.0	8.0	16.0	2.0	1.0	15.0	55.0	4	0	0.0
School Mean	4.5	5.5	5.75	11.0	1.25	1.0	12.25	41.25	4	4	100.0
State Mean	4.31	5.04	6.35	10.81	1.35	0.85	11.65	40.36	26	18	69.0

Test Date : 01/01/2003 to 01/31/2003

REAL ESTATE SCHOOL SUMMARY

Page: 1
Date: 02/19/03

Test Name : Real Estate Salesperson

Component : National Portion (Includes First-Time and Repeat Examinees)

School Code	School Name	Tested	Passed	Failed	% Passed
9999	AAAAAAAAAAAAAAAA	5	4	1	80.00
9999	BBBBBBBBBBBBBBBB	11	5	6	45.00
9999	CCCCCCCCCCCCCCCC	23	14	9	60.00
9999	DDDDDDDDDDDDDDDD	45	21	24	46.00
		170	96	74	57.46

REAL ESTATE

Page: 1

Special Accomodation Request Update

Name	ID Number	Accomodation Requested	Date Approved	Exam Date	Portion	Result
MILLER, KATHLEEN	555555555	Sent in documents from doctor. 11/11/2002 Needs time 1/2 due to back injury and needs to stretch.		03/05/2003	National Portion	Failed
					State Portion	Failed
VARGO, LISA	55556666666	Extended time and a 1/2.	02/03/2003	03/08/2003	National Portion	Failed
					State Portion	Passed

EXAMINATION STATISTICS SUMMARY

For the Period of 01/01/2003-01/31/2003

Printed on 02/19/03

Page: 1

Exam Type	National Portion		State Portion	
	Candidates	%	Candidates	%
First time Passes:	73	70.19	85	80.19
First time Fails:	31	29.81	21	19.81
Repeat Passes:	23	34.85	18	69.23
Repeat Fails:	43	65.15	8	30.77
Total	170		132	

Exam Type 2	National Portion		State Portion	
	Candidates	%	Candidates	%
First time Passes:	7	77.78	10	100.0
First time Fails:	2	22.22	0	0.0
Repeat Passes:	2	50.0	0	0.0
Repeat Fails:	2	50.0	0	0.0
Total	13		10	

APPENDIX E

Key Staff Resumes



KEY STAFF RESUMES

PSI's leadership team is formidable, with more than 90 years of collective experience in the testing and assessment solutions space. They understand regulatory agency requirements, technically sound and legally defensible products, and the responsibility of protecting the public trust. Their work experience includes specializing in the assessment and education markets, customer service and strategic business planning for publicly traded Internet-based companies, contributing to the emergence of computer-based testing, developing and delivering a portfolio of high-quality, innovative assessments and product lines, and much more.

Based on our experience with other insurance licensing programs, PSI has assembled a professional project team that includes experienced and trained staff members responsible for all aspects of your program operations. Every employee assigned or who will be assigned to this project possesses the qualifications, education, training, and requisite experience necessary to perform the services under the contract in the manner required by this RFQ.

This appendix details the talented and experienced team of professionals that will lead the delivery of the required insurance examination services for the Insurance Commission and the citizens of West Virginia. Below is a table that lists the key personnel involved and their job title or roles, project responsibilities and contact information. The table is followed by bios for each of these individuals.

Name	Title	Project Responsibilities	Job Function	Email Address	Ofc. Ext. # / Cell Ext. #
EXECUTIVE LEADERSHIP					
Stephen Tapp	President & CEO	Supervisory	Oversight	stapp@psionline.com	Ext. 7201
Tadas Dabsys	Executive Vice President, Marketing & Solution Mgmt	Contracts	Customer interface	tadas@psionline.com	Ext. 7203 (O) Ext. 7178 (C)
Brett Greenwood	Chief Operating Officer	Operations Lead	Operations including customer service, sites, & hardware	brett@psionline.com	Ext. 7370 (O) Ext. 7197 (C)
Jeff Moxie	Chief Financial Officer	Financial Lead	Oversight of Finances	jmoxie@psionline.com	Ext. 7215
Ian Necus	Chief Technology Officer	IT Lead	Oversight of IT	inecus@psionline.com	Ext. 7232
John Weiner	Chief Science Officer	Psychometric Lead	Psychometric Oversight	john@psionline.com	Ext. 7241 (O) Ext. 5924 (C)
TEST DEVELOPMENT					
Elaine Grainger	Director, Test Development and Psychometrics	Content Management & Test Publication Lead	Content Management & Test Publication	egrainger@psionline.com	Ext. 7252
Roberta Chinn, Ph.D.	Psychometrician	Psychometric Analysis	Psychometric Support	rchinn@psionline.com	Ext. 7265
Amin Saiar, Ph.D.	Psychometrician	Psychometric Analysis	Psychometric Support	asaiair@psionline.com	Ext. 7272
Florence Hernandez	Supervisor of Content	Content Management	Item Bank Management	fhernandez@psionline.com	Ext. 7266



Name	Title	Project Responsibilities	Job Function	Email Address	Ofc. Ext. # / Cell Ext. #
	Management				
Gina Hoffman	Senior Specialist, Key Accounts	Test Development	Test Development	gina@psionline.com	Ext. 7218
Clinton Kelly	Test Development Specialist	Test Development	Test Development	ckelly@psionline.com	916.216.5199 (C)
Megan Pierce	Test Development Specialist	Test Development	Test Development	mpierce@psionline.com	Ext. 7221
Jason Schaefer	Test Development Specialist	Test Development	Test Development	jschaefer@psionline.com	Ext. 5967
Andrea Dominiack, M.S.	Test Development Specialist	Test Development	Test Development	adominiack@psionline.com	Ext. 7256
OPERATIONS AND PROGRAM MANAGEMENT					
Michael Landman	Manager, Client Services	Client Interface	Customer contact, and contract deliverables	mlandman@psionline.com	Ext. 7294
Jo Anne Wingate	Director, Business Development	Account Support	Customer contact, and contract deliverables	jwingate@psionline.com	Ext. 7383
Anthony Shaw	Director of Candidate Services	Operations	Customer service management	anthony@psionline.com	Ext. 6711
Jason Ralph	Director, Network & Project Management	Operations	Site management & program implementation	jralph@psionline.com	Ext. 7204
Dan Chase	Senior Manager, National Test Center Operations	Operations	Site management, auditing, & candidate	dchase@psionline.com	Ext. 7368
Cathy Laitinen	Client Services Manager	Operations	Site management, auditing, & candidate materials	cathy@psionline.com	Ext. 6710
Michael Murray	Client Services Manager, Security and Data	Operations	Site management, auditing, & candidate materials	mike@psionline.com	Ext. 7236
Shaun Snell	Regional Site Supervisor, Eastern Region	Operations	Site management, auditing	snell@psionline.com	Ext. 7405 818.614.8262 (C)
INFORMATION TECHNOLOGY					
Charlie Koop	Vice President, Solution Management	IT	IT	ckoop@psionline.com	Ext. 7274 (O) Ext. 7196 (C)
Timothy Bergeron	Director of Software Development	IT	IT & programming	tbergeron@psionline.com	Ext. 7242
Richard Buschkoetter	Director of Infrastructure	IT	Technical support	richardb@psionline.com	Ext. 7212 (O) Ext. 7179 (C)
Jerome Mason	Technical Operations Support Manager	IT	Technical support	jmason@psionline.com	Ext. 7235 818.531.6413 (C)



Executive Leadership Team

STEVE TAPP

President & CEO

For the past 15 years, Steve has been an executive specializing in the assessment and education markets. He joined PSI as President and CEO in 2008 with the goal of using his experience to continue the development of PSI into the vendor of choice for corporations, governmental agencies and professional associations seeking quality, cost effective assessment solutions.

Prior to joining PSI, Steve was a leading executive with the leading US-based educational publisher. In his last position, serving as Senior Vice President, Finance & Strategy, he was responsible for managing the integration plan for the merging of two businesses.

From May 2006 to December 2007, Steve was the President of a supplemental educational publisher. Prior to that, Steve was a key executive for over nine years at Promissor, the Houghton Mifflin Assessment business that was sold to Pearson in January 2006. As President of Promissor for two years he was responsible for the overall performance of the company and led the divestiture of the unit to Pearson. Before taking the top position, he played a key leadership role in nearly every aspect of the company's service delivery and financial operations, including terms as Vice President, Client Services and Vice President of Business Services.

Originally from England, Steve started his career working as an economist specializing in regulated industries for a government agency in the United Kingdom. Mr. Tapp holds a Bachelor of Science Degree in Economics from the UK's University of Southampton, and is a Certified Management Accountant (ACMA).

TADAS DABSYS

Executive Vice President, Marketing & Solution Management

Tadas joined PSI in 1991 and played an integral role in establishing PSI in the licensure marketplace. Currently, as Executive Vice President of Marketing & Solution Management, Tadas is responsible for leading all business development and marketing efforts for the licensure, certification, and employment assessment markets. With over 15 years of experience managing PSI's growth in these markets, Tadas has managed all segments of PSI, including Operations, Test Development, Information Technology, and Business Development.

Under his leadership, PSI has evolved into the market leader in the Real Estate, Construction/Occupational Trades, and Barber & Cosmetology arenas. Recently his efforts have focused on the Insurance market as well as technological solutions for data and license management. Additionally, Tadas has transformed the testing and registration processes at PSI to incorporate the latest in technology advances, including custom-software development and web-deployed applications.

Tadas routinely serves on industry committees and is an active participant and speaker at national conferences. He is considered a testing industry expert and has presented extensively on examination development, administration and security issues. Tadas has been instrumental in the implementation of several national testing programs.



Before joining PSI, Tadas worked in the Career Counseling Department of DeVry Institute of Technology. Tadas received his Bachelor of Arts degree from UCLA, where he focused on motivational and cognitive psychology, as well as human information processing.

BRETT GREENWOOD

Chief Operating Officer

Brett Greenwood, Chief Operating Officer, is responsible for managing operations teams for PSI's market segments. Brett joined PSI in 2002. His responsibilities include the management of existing client relationships, test center operations, supervision of professional field staff, and supervision of several regional offices, including a sixty-seat call center. In addition, Brett is responsible for the development of training materials and administration manuals, and coordination with the Test Development and Information Technology teams at PSI to ensure compatibility of data and reporting functions.

Brett also maintains an advisory and execution role within various PSI task force committees charged with the introduction of prospective process enhancements and miscellaneous corporate initiatives, including the oversight for the design and development of a new integrated voice response System and candidate website.

Before joining PSI, Brett held various positions in customer service and strategic business planning for publicly traded companies in the Internet-based companies. His cross-functional responsibilities included project management, marketing, sales, and accounting. Brett received his Bachelor of Arts degree in Economics from UCLA and his MBA from California State University, Northridge.

JEFF MOXIE

Treasurer & Chief Financial Officer

Jeff Moxie brings over 25 years of financial expertise to PSI. He is responsible for the oversight of all of PSI's accounting and finance activities, including banking, financial reporting, auditing, accounting policies and procedures, tax and treasury matters, budgeting, and forecasting. He also oversees PSI's Human Resources and Facilities functions. Jeff is also involved in strategic issues and planning for the company as a whole, and in the management of outside vendor relationships and the negotiation of contract terms. In addition to his experience at PSI in the testing industry, he has expertise in agricultural, multi-location retail, manufacturing, technology, financial services, and real estate. He also has experience working with the Boards of Directors in both publicly- and privately-held companies.

Jeff joined PSI from Sunkist Growers, Inc., where he held the position of Chief Administrative Officer. He reported directly to Sunkist's CEO and was responsible for the Legal, IT, Human Resources, and Finance functions. Prior to Sunkist, Jeff held positions as the CFO for both Virgin Entertainment Group, Inc. and Kinko's, Inc. At Virgin, he was responsible for the full range of traditional finance functions, including accounting, financial reporting, taxes, treasury, and planning, as well as managing the Legal and Real Estate functions. During his over five years at Kinko's, Jeff managed a staff of over 400 in addition to being responsible for the full range of traditional finance functions. He also acted as the Finance point person with the company's Chairman of the Board, Audit Committee, commercial bankers, investment bankers, and outside accountants.



Jeff received his Bachelor of Arts degree in Accounting from Grove City College in Grove City, Pennsylvania, and he is a Certified Public Accountant in the State of Ohio.

IAN NECUS

Chief Information Officer

Ian joined PSI in 2008 and is responsible for leading and driving PSI's technology strategy and system development, as well as managing all of PSI's technology operations.

For the last seven years, Ian has worked in the assessment industry as an executive for Pearson PLC in the United Kingdom, primarily working with many clients to implement assessment solutions. He has been instrumental in the emergence of computer-based testing, as implemented for numerous clients in Europe and a growing number of clients in the U.S. His most recent role, as Vice President of Technology and Operation for Pearson Language tests, involved developing and delivering a portfolio of high quality, innovative assessments in the area of language proficiency on a global scale.

Before working in the assessment industry, Ian gained 15 years of experience in software project management, consulting, and change management within large blue-chip organizations, such as British Airways and Sainsbury's. Ian is a highly experienced program delivery manager, involved with enterprise-wide system developments for both operational and customer data-related applications. He has managed large architecture, design, and development teams in a variety of arenas. Ian has also presented at several assessment conferences, both in the US and Europe. Ian received a Bachelor of Science Degree in Math and Chemistry from Keele University in the UK.

JOHN WEINER

Chief Science Officer

John is responsible for ensuring the technical quality and value of assessment solutions for employment, licensure, and certification assessments. To this end, he provides technical oversight of PSI's assessment products and practices, advancing the strategic vision of the product roadmap, and providing thought leadership for assessment practice.

In a career spanning over 25 years in the assessment industry, John has led the strategic development and deployment of technically sound and legally defensible products and solutions that have benefited hundreds of organizations in the employment and regulatory markets. Prior to working previously for PSI as a consultant for several years in the 1980's, John joined PSI in 1998 to lead Products and Services in the employment assessment division. During his tenure with the company, John has led the development of several new assessment product lines and components of the ATLAS(TM) platform. He also developed PSI's FormCast(TM) method which serves as the engine for licensure and certification test construction and delivery. He directed several major consulting projects that resulted in large-scale testing programs. Before joining PSI, John served as a consultant to the California Commission on Peace Officer Standards for over a decade, where he led the development of widely-used assessment tools and standards for selection and certification.

John is an active participant in professional testing organizations (SIOP, NCME, ITC, ATP) and frequently presents at international conferences. He has authored numerous publications on a range of issues in assessment, including a book on Automated Staffing Systems (Blackwell



publishing). He serves on advisory boards at two assessment industry firms, and holds a master's degree in psychology from California State University, Sacramento, specializing in quantitative and industrial psychology.

Test Development

ELAINE GRAINGER

Director, Test Development and Psychometrics

Ms. Grainger is responsible for data analysis and content management in support of PSI's test development group. Ms. Grainger has more than 35 years of experience in state and district educational agencies, including 30 years of experience in assessment and psychometrics. Her areas of expertise include Classical Test Theory; Item Response Theory; test development, administration, and use of norm-referenced, criterion-referenced, and standards-based tests; performance standards setting; alternative assessment development, administration, and use; training of scorers and monitoring of scoring activities for student constructed-responses; clinical diagnosis and remedial reading instruction; evaluation of programs and organizations; data collection and sampling; and survey design and analysis.

Most recently, Ms. Grainger worked as the Senior Director, Educational Products Research and Development, for Harcourt Assessment, Inc., in San Antonio, Texas. In this position, she oversaw the Research and Development team in support of developing test product architecture, including the construct of the test; the subtest structure; test content; sampling specifications; studies needed for validity, scoring, etc.; research questions and data analyses; as well as the completion of all material for production and publication of the product. Prior to that, Ms. Grainger worked as Harcourt Assessment's Director of Psychometric Services, providing training and mentoring for 22 psychometricians and analysts, as well as providing quality control auditing for all psychometric services. During her tenure at Harcourt, Ms. Grainger participated in national, regional, and state forums on large-scale assessment issues. Before working at Harcourt, Ms. Grainger held Director of Assessment positions at both the Vermont Department of Education and Uniscore, Inc., and she worked for 15 years for the Virginia Department of Education.

Ms. Grainger completed all coursework and the comprehensive examination toward a doctorate in Educational Research at the University of Virginia in Charlottesville, Virginia, and received her B.A. in Latin from Randolph Macon Women's College in Lynchburg, Virginia.

ROBERTA CHINN, PH.D.

Managing Psychometrician

Dr. Roberta Chinn is a Psychometrician with over 22 years of experience in the measurement field. She joined PSI in 2011. Prior to PSI, she worked for six years as the Assistant Director of Psychometric Services at Comira, five years as the general partner of HZ Assessments, a private psychometric consulting firm that she co-founded in 2001; and nearly 12 years as a senior psychometric consultant at the California Department of Consumer Affairs. During her tenure at Consumer Affairs, she handled sensitive aspects of examination programs for more than 30 licensing boards and was instrumental in the development of standardized practical examinations, applied law and ethics examinations, and standardized oral examinations. Her feasibility studies and program evaluations have been used as background research for pending



legislation governing state licensure programs for general dentists and oral and maxillofacial surgeons.

She has developed licensing and certification examinations for several jurisdictions including Arizona, California, District of Columbia, Nevada, Oregon, Virginia, and Washington. She has conducted job/practice analysis studies, developed licensing and certification examinations, and conducted cut score studies for numerous professions, including real property appraisers, contaminated sites approved professionals, cosmetologists, court reporters, dental auxiliaries, gerontological and oncology nutrition dietitians, engineers, engineering geologists, fiduciaries, hydrogeologists, legal document preparers, medication aides, pest control professionals, pharmacists, psychologists, ship pilots, smog check technicians and veterinarians. She specializes in the development of practice- and scenario-based multiple-choice examinations, performance examinations, and simulation examinations.

She received a B.S. in psychology from the University of California at Davis, an M.A. in experimental psychology from the University of the Pacific in Stockton, California, and a Ph.D. in experimental and cognitive psychology from Louisiana State University in Baton Rouge.

AMIN SAIAR, PH.D.

Psychometrician

Dr. Amin Saiar is a Psychometrician at PSI and brings over five years of experience in the assessment industry. He joined PSI in 2013 and his prior work experience includes the position of Senior Psychometrician at Comira, Psychometrician at the American Nurses Credentialing Center, and Research Scientist at Consulting Measurement Group. He has conducted practice analysis studies, psychometric audits, program evaluations, examination development, and standard setting studies for several professions, including: surgical instrument operators, personal fitness trainers, nurses and nurse practitioners, chefs, educators, crane operators, strength and conditioning coaches, veterinary technicians, pharmacists, chief information officers, real estate developers, and real estate appraisers. Given his experience with a variety of test populations, he is familiar with technical and medical terminology associated with a number of professions.

Dr. Saiar is experienced in a variety of assessment formats including written examinations with alternate item types and practical examinations. He is well-versed in both classical and item-response test theory and specializes in the advanced statistical technique of structural equation modeling. In addition to developing examinations for certification and licensure, he has developed and validated research and assessment instruments and surveys for use in medicine, public health, and organizational psychology. He received his B.A. in psychology with a minor in Cognitive Science from the University of California, Los Angeles and a Ph.D. in Industrial/Organizational Psychology from Alliant International University.

FLORENCE HERNANDEZ

Supervisor, Content Publication

Ms. Hernandez been with PSI since 2002, and is responsible for maintaining the item banks of all of PSI's test development clients. Since 2007, Ms. Hernandez has been directly involved with the California Department of Consumer Affairs' test publications for numerous boards. She supervises a team of technicians who directly communicate with PSI's Test Development Specialists, assisting them in organizing and arranging examination review committee (ERC)



meetings. Ms. Hernandez's experience includes creating test structures in PSI's ATLAS™ platform, applying and proofing item content and examination changes, and ensuring the prompt delivery of finalized examinations to PSI's IT staff for quality assurance. Ms. Hernandez has a B.A. in Business Administration & Computer Applications.

GINA HOFFMAN

Senior Specialist, Key Accounts

Ms. Hoffman has been with PSI for 14 years, and has worked in every facet of the production of developing tests. Ms. Hoffman's experience includes writing test items, training item writers, editing test items for both content and style, and verifying sources. Ms. Hoffman also conducts ERC meetings. In addition, she reviews and responds to candidate comments and inquiries, and recommends test item modifications when necessary.

CLINTON KELLY

Test Development Specialist

Mr. Kelly has specialized in test development since 2006, and is experienced in job analysis, test development and validation, and psychometric analyses. At PSI, he develops licensing examinations, facilitates item writing and examination review committees, conducts standard setting/pass point studies, reviews psychometric item analyses, and performs quality control procedures and maintenance of item banks. Mr. Kelly joined PSI in 2013 and previously worked as a Test Development Consultant for Cooperative Personnel Services HR Consulting, where he was responsible for developing employment selection tests for public sector organizations and providing consultation on test implementation and use. He has also worked for the Contractors State License Board of California where he assisted in the development of licensure tests.

Mr. Kelly received a B.S. in Psychology from Brigham Young University and has completed all course work towards his M.A. in Industrial/Organizational Psychology from California State University, Sacramento.

MEGAN PIERCE, M.A.

Test Development Specialist

Ms. Pierce has over 5 years of experience developing certification and licensing examinations for private credentialing organizations and government agencies. Her background is in examination development principles and techniques, job analysis, validation methodology and research. At PSI, she develops licensing examinations, facilitates examination review committees, conducts standard setting/pass point studies, performs statistical review of item and test statistics and performs quality control procedures and maintenance of item banks. Prior to her employment with PSI, she worked as a Psychometric Specialist at Comira conducting job analyses, developing test specifications, facilitating examination development workshops, establishing passing (cut) score studies, and, evaluating candidate data using classical item statistics (ITEMAN) and other statistical software (SPSS). Additionally, she managed item banks for several licensing and certification programs. Ms. Pierce also worked as a Graduate Student Assistant at two California state agencies. At the California State Personnel Board she conducted job audits and developed job analysis questionnaires. At the California Corrections Standards Authority she worked on a comprehensive job families project.



Ms. Pierce received a Master of Arts in Industrial/Organizational Psychology from California State University, Sacramento and a Bachelor of Arts in Psychology from San Diego State University.

JASON SCHAEFER, M.A., M.B.A.

Test Development Specialist

Jason Schaefer has more than 7 years of experience in test development and validation work including designing and administering job analyses, writing, reviewing and revising exam items, conducting item relevancy/review panels, preparing test plans, constructing tests, conducting item analyses, and writing technical reports. He also provided technical guidance to clients in test design, use, and analysis. This includes work with PSI's insurance regulatory clients, including the Oklahoma Insurance Department. Additional responsibilities included the design, administration, and analysis of surveys assessing employee attitudes, organizational climate, client satisfaction, program/process effectiveness and 360 degree feedback for leadership development purposes. Recent survey project clients included: California State Personnel Board, California Department of Mental Health, California Department of Consumer Affairs, California Lottery, Napa Sanitation District, and City of Greenville. Jason holds an M.A. (I/O Psychology), and M.B.A from California State University, Sacramento.

ANDREA DOMINIACK

Test Development Specialist

Ms. Dominiack joined PSI in 2013 with 4 years of experience in developing certification and licensing examinations for various government agencies and professional associations. She has experience facilitating both in-person and web-based item writing and review workshops, job analyses, and standard setting studies. In addition, Ms. Dominiack reviews item and exam statistics and performs regular maintenance of the item banks.

Prior to her employment with PSI, Ms. Dominiack worked at Prometric in Saint Paul, Minnesota, where she managed various clients in the government, financial, information technology, and academic market segments. Her responsibilities included conducting job analyses, developing test specifications, facilitating examination development workshops, and establishing a passing (cut) score through standard setting studies.

Ms. Dominiack received a Master of Science in Industrial/Organizational Psychology from Saint Cloud State University and a Bachelor of Science in Psychology from South Dakota State University.

Operations & Program Management

MICHAEL LANDMAN

Manager, Client Services

Mr. Landman is responsible for all aspects of PSI's client services. His responsibilities include contract administration and the supervision of the Operations supervisors. Mr. Landman manages a staff of professionals in areas ranging from Client Services to Business Planning. His operational responsibilities include:



- Managing client relationships for all of PSI's Licensure programs;
- Ensuring that delivery of services is consistent with both the scope of the client contract and PSI's service culture;
- New project implementation.

In addition to PSI, Mr. Landman previously worked at a sports publishing company, where he was responsible for managing the company's entire operations, including extensive client relation and sales responsibilities. Mr. Landman received his B.A. in Business Management from Varsity College in Johannesburg, South Africa.

JO ANNE WINGATE

Director, Business Development

Jo Anne joined PSI in 2013 with over 17 years of experience in the Insurance, Real Estate, Barber & Cosmetology arenas. Jo Anne has worked primarily in the operational areas of these markets, establishing back-office operations in Colorado, Georgia and North Carolina for the full-cycle licensing processes for the Colorado Division of Insurance, Colorado Office of Barber and Cosmetology Licensure, Colorado Certified Nursing Assistant Program, North Carolina Department of Insurance and the Georgia Department of Insurance. Jo Anne brings a wealth of knowledge and experience in understanding state agencies licensing needs from the point of pre-licensing education to the issuance of a license and the maintenance of that license for state agencies.

Before joining PSI, Jo Anne worked as a Senior Client Program Manager for Pearson VUE. Jo Anne received her Master's Certificate in Applied Project Management from Villanova University in October 2003 and is expected to complete her Bachelor of Science Degree in Business Administration in October 2013.

ANTHONY SHAW

Director of Candidate Services

Mr. Shaw is responsible for overseeing many of PSI's daily operational functions, including ensuring that each candidate receives first-rate customer service, as well as making sure that PSI's service culture is communicated and consistently implemented across all of the Candidate Services departments. Mr. Shaw manages staffing at PSI's test centers; maintains overall responsibility for the test center scheduling process; and oversees test center issue reporting, escalation, and resolution, including security incidents; and all other service and safety issues. In addition, Mr. Shaw manages – in conjunction with the Call Center Manager – all call center activities and related customer service activities throughout the various PSI candidate contact channels. Mr. Shaw has been with PSI for nearly twelve years. Prior to joining PSI, Mr. Shaw worked as a telephone sales representative for Aegis Communications and Thaya Communications, both in Los Angeles. Mr. Shaw is completing his B.A. in Business Management at the University of Phoenix.

JASON RALPH

Director, Network and Project Management

Jason is responsible for developing PSI's site network strategy, including identifying and implementing strategic partnerships. In addition, Jason project manages our larger client implementations. Jason joins PSI from Catalysis, a marketing company focused on data and



reporting based in Seattle, where he headed their Project Management department. Prior to moving to the US, Jason worked in the assessment industry for Promissor and Pearson. He led the successful transition of the Training and Development Agency for Schools QTS assessments and the introduction of new CPC tests for bus, coach and lorry drivers for the UK Driving Standards Agency. Jason also managed the London Project Management department.

Prior to Promissor, Jason worked to deliver successful solutions to multiple clients at Andersen Consulting & PA Consulting Group in London. He graduated from Brasenose College, Oxford University with a degree in Biochemistry.

DAN CHASE

Senior Manager, National Test Center Operations

Mr. Chase oversees all PSI facilities and proctors nationwide. He is directly responsible for the operations of sites in a number of states, and manages three regional supervisors in the Eastern, Midwest, and Western regions. Mr. Chase is responsible for hiring, training, and supervising test center staff members and coordinating test centers for electronic and special accommodation examinations. He is also responsible for test center site selection and design, property management activities, and for auditing examination sites to ensure security and quality control. In addition, he creates and edits in-house documentation pertaining to program information and test centers. Mr. Chase also conducts ongoing investigations and research into examination security issues. Prior to joining PSI, Mr. Chase worked in Media Communications for Micro Solutions Enterprises creating press releases, producing industrial videos, and editing advertising and marketing content. He has worked as a sports editor for Sneaker.com and also as a special orders buyer for Amazon.com. Mr. Chase is a graduate of the University of Miami and holds a Bachelor of Science in Communications and a Bachelor of Arts in Judaic Studies.

CATHY LAITINEN

Client Services Manager

Ms. Laitinen is responsible for hiring, training, and supervising test center staff members and coordinating test centers for electronic and special accommodation examinations. In addition, she is responsible for property management activities at examination sites, and for auditing examination sites to ensure security and quality control. In addition, Ms. Laitinen prepares and edits all candidate information brochures for PSI's programs. Prior to joining PSI, Ms. Laitinen spent several years in customer service and quality assurance for a web-based company. She also has a strong background in help desk and training. Ms. Laitinen consulted at Proctor & Gamble, building a Help Desk and training facility over a three-year period. Ms. Laitinen holds a Masters degree in Psychology from the Alfred Adler Institute in Minneapolis. Her Bachelor of Science degree in Management is from Mankato State University, Minnesota.

MICHAEL MURRAY

Client Services Manager, Security and Data

Mr. Murray is responsible for maintaining the accuracy and integrity of data transfers to and from PSI. Mr. Murray also monitors the Quality Performance of our Customer Service Department's day-to-day operations. This department is responsible for all examination eligibility, examination registration, examination scheduling, special accommodations, telephone inquiries, collections, shipment and dissemination of bulletins, and candidate complaints. PSI's candidate service has always been an integral part of the company in that it is



the main point of contact with all candidates. Mr. Murray joined PSI in 1997. Mr. Murray has over 20 years experience in customer care. Prior to joining PSI, Mr. Murray was involved in the operations of major call centers for Marriott Corporation and Citibank. Mr. Murray's resume also includes Human Resource experience at Hughes Aircraft Corporation and Customer service with Hertz Corporation.

SHAUN SNELL

Regional Site Supervisor, Eastern Region

Mr. Snell oversees all PSI facilities and Proctors in PSI's Eastern Region, and is directly responsible for the operations of all sites in that region. He hires, trains, and supervises test center staff members, and coordinates test centers for computer-based testing, special accommodations examinations (including paper-and-pencil and oral), and fingerprinting services. He is also responsible for test center quality-control issues, assurance of contract compliance, candidate incidents, and test center security investigations. He coordinates resolution of property-management matters, and assists in the development and presentation of on-going Proctor Continuing Education Training Events.

Prior to joining PSI, Mr. Snell served in many facets of business marketing, personnel management, computer logistics, and business/legal records management. Mr. Snell is a graduate of the Loyola College of Maryland, in the Sellinger Business School Small Business Administration Program, and holds an Associate's Degree in Health Education.

Information Technology

CHARLIE KOOP

Vice President, Solution Management

Mr. Koop is responsible for driving the strategic application/technology decisions that enable PSI to continue to provide premium services to our existing customer base, and to create new opportunities to expand on our market share. Mr. Koop's responsibilities include:

- Manage, design, and make key decisions for all PSI applications;
- Provide Program and Project Management for existing and new programs;
- Facilitate collaboration with all departments for application improvements and changes;
- Manage prioritization of releases, new functionality, and new programs for all applications for onshore and offshore teams to ensure that all expectations are communicated, are understood, and are met;
- Act as Operational Liaison for business requirements within PSI's application framework;
- Manage the optimization and redesign of existing applications; and
- Provide Technical Support management and oversight.

Since joining PSI in 2002, Mr. Koop has cemented his expertise in operational business requirements and software platform architecture. He has been integral in achieving PSI's objective of systems integration across the selection:assessment and licensure:certification platforms, as well as the optimization and redesign of all of PSI's existing applications.



Before coming to PSI, Mr. Koop owned a private computer consulting company where he led implementations and provided infrastructure support for small business and enterprise concerns. In addition to holding Microsoft Certified Systems Engineer and Cisco Certified Network Associate certifications, he has extensive experience in the management of technical support services. Mr. Koop's certifications include:

Certifications – Charlie Koop	Exam
Installing, Configuring and Administering Microsoft Windows 2000 Professional	70-210
Installing, Configuring and Administering Microsoft Windows 2000 Server	70-215
Implementing and Administering a Microsoft Windows 2000 Network Infrastructure	70-216
Implementing and Administering a Microsoft Windows 2000 Directory Services Infrastructure	70-217
Designing Security for a Microsoft 2000 Network	70-220
Implementing and Supporting Microsoft Systems Management Server 2.0	70-086
Administering Microsoft SQL Server 7.0	70-028
Cisco Certified Network Associate	640-607 CCNA
Cisco Routing and Switching	640-604

TIMOTHY BERGERON

Director of Software Development

Timothy Bergeron serves PSI as the company's Director of Software Development. In this position, he is responsible for overseeing PSI's strategic technical direction and processes as well as managing the day-to-day operations of the software development and quality assurance teams.

Mr. Bergeron has over 20 years of management and engineering experience in software development for both major corporations and startups. Prior to joining PSI in 2012, he held technology management and engineering positions at Disney/ABC Television Group and Activision Blizzard, Inc. Prior to that, Mr. Bergeron held a variety of executive, management, and technical positions at a number of Internet and technology-based startup companies.

Mr. Bergeron is a professional who has significant experience in Internet applications and service-oriented architectures. His background includes managing several projects simultaneously that have included both onshore and offshore development. Timothy also brings significant process and project management skills to PSI, and has worked with senior management to align IT needs with our clients' strategic and business goals.

Timothy received his Master of Business Administration degree from the John M. Olin School of Business at Washington University in St. Louis in 1995. He earned his B.A. degree in Russian Literature and Language from Washington University in St. Louis in 1988.



RICHARD BUSCHKOETTER

Director of Infrastructure

Mr. Buschkoetter is responsible for all aspects of the corporate network infrastructure, from designing and implementing new technologies to backing up corporate data. He administers Windows NT / 2000 in a multi-domain environment that is the core operating system for PSI. He is also responsible for such infrastructure systems as Exchange Server, Internet Information Server, SQL server, Check Point Firewall-1, Veritas Backup Exec, and a Time-Step Encrypted Virtual Private Network (VPN). In addition, he is available via cell phone at all times to respond to field calls from our test centers.

Prior to joining PSI, Mr. Buschkoetter spent four years with US Interactive, an Internet services consulting company, as an IS Supervisor/Network Engineer. He was responsible for the daily operations of the office including managing and training support staff, designing system standards, administering Exchange and SMS systems, server documentation and support, and research into Y2K problems and solutions. He was part of a 24-hour on-call infrastructure to support the global operations of the company.

Mr. Buschkoetter earned his Bachelor of Science in Electrical Engineering from UCLA. Since that time, he has earned a Microsoft Certified Systems Engineer certification.

JEROME MASON

Technical Operations Support Manager

Mr. Mason serves PSI as its Information Technology Support Operations Manager. In this capacity, Mr. Mason is responsible for planning and implementing the technology roadmap for PSI, including new implementations, system upgrades and modifications, and disaster recovery/business continuity.

Mr. Mason has over 15 years in technology support and management. Prior to joining PSI, Mr. Mason was responsible for technology implementations at UBM Canon, where he was responsible for the integration and implementation of new technology and supervised daily support operations in support of UBM's worldwide publication business. He oversaw the implementation of major IT solutions in support of the company's global business re-engineering initiatives based on Salesforce.com and Great Plains ERP platforms, as well as the development of standard IT architecture and infrastructure.

Prior to working at UBM Canon, Mr. Mason was the Executive Director of Technology for Initiative/Mediabrand. At Mediabrand, Mr. Mason had responsibility for the company's information systems and telecommunications within North America, including standards, policies, processes and structure.

APPENDIX F

Sample Candidate Information Bulletin



PSI licensure: certification
3210 E Tropicana
Las Vegas, NV 89121
www.psiexams.com

Before paying for
your examination registration,
be sure you understand
the contents of this bulletin.
Please retain and use it as a reference
when contacting PSI.



STATE OF MARYLAND INSURANCE ADMINISTRATION CANDIDATE INFORMATION BULLETIN

Examinations by PSI licensure: certification.....	1	Examination Site Locations	8
Examination Eligibility and Approval Process.....	1	Reporting to the Examination Site	8
MIA's On-Line Services	1	Required Identification	9
Pre-licensing Requirements	2	Security Procedures	9
Licenses	4	Taking the Examination by Computer	9
Examination Scheduling Procedures	7	Identification Screen	9
Internet Scheduling	7	Tutorial.....	9
Telephone Scheduling	7	Examination Question Example.....	9
Canceling an Examination	7	Examination Review	9
Scheduling a Re-Examination	7	Score Reporting	10
Missed Appointment or Late Cancellation.....	7	Tips for Preparing for your License Examination	10
Special Examination Arrangements	8	Examination Content Outlines.....	10
Emergency Examination Center Closing	8	Registration and Eligibility Forms.....	End of Bulletin
Social Security Confidentiality	8	Special Arrangement Request Form	End of Bulletin

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

EXAMINATIONS BY PSI

This Candidate Information Bulletin provides you with information about the examination and application process for insurance licensing in the State of Maryland.

The Maryland Insurance Administration has contracted with PSI to conduct the examination program. PSI provides examinations through a network of computer examination centers in Maryland. 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.

EXAMINATION ELIGIBILITY AND APPROVAL PROCESS

PRE-LICENSING EDUCATION REQUIREMENTS

Pre-licensing education through a Maryland-approved provider, or an experience affidavit, is required for applicants. As a condition of initial licensure, and to be eligible to take the required examination, candidates must satisfy the education requirements found in the Pre-Licensing Requirements section of this document.

Your education provider will provide your eligibility to PSI upon successful completion of the course requirements. After your provider has submitted your file to PSI, you may visit: www.psiexams.com or call 1-800-733-9267 to register and schedule your examination. Note, if PSI does not have record of your course completion, you must contact your education provider.

All questions and requests for information should be directed to PSI.

PSI licensure:certification
3210 E Tropicana
Las Vegas, NV 89121
(800) 733-9267 • Fax (702) 932-2666
www.psiexams.com

PRE-LICENSING EDUCATION WAIVERS

The Maryland Insurance Commissioner may waive the pre-licensing education requirement for an individual who:

- Holds an approved insurance designation,
- Has a qualifying level of work experience, or
- Has taken equivalent college courses.

The examination types which qualify for a waiver (in lieu of pre-licensing education) are: Life, Health, Property, Casualty, Title, Personal Lines, and Automobile. **Unless a waiver has been approved by the Maryland Insurance Administration, candidates must complete a Maryland approved pre-licensing course.**

ON-LINE SERVICES

WWW.MDINSURANCE.STATE.MD.US

INITIAL LICENSING

Applications for initial licenses and registrations may be submitted on line via NIPR (www.nipr.com). This service allows for a license to be issued within 72 hours, provided the on-line transaction, upon completion, receives an approved status. Applicants with an approved status may print the license via State Based Systems at www.statebasedsystems.com within 48 hours of approval.

Actively licensed producers attempting to add a line of authority to an existing producer license are not required to submit an application. Please visit the Maryland Insurance Administration website www.mdinsurance.state.md.us for further information related to line of authority modification process.

LICENSE RENEWAL / REINSTATEMENT

Current licensees may submit applications to renew or reinstate their license on-line via NIPR (www.nipr.com) using their resident state license number, National Producer Number (NPN), and last four (4) digits of the SSN or full FEIN. Applicants with an approved status may print the license via State Based Systems at www.statebasedsystems.com within 48 hours of approval.

ON-LINE PRINTING OF LICENSES

Current licensees may print copies of their Maryland license on-line, via State Based Systems at www.statebasedsystems.com. Licensees are allowed one free print following the approval of an initial or renewal transaction or any demographic or qualification change.

ON-LINE ADDRESS UPDATES

Current licensees may update their resident, business, and mailing addresses, on-line via NIPR (www.nipr.com) using the resident state license number, National Producer Number (NPN), and last four (4) digits of the SSN or full FEIN. **Licensees may not process updates that result in a change in the licensee's resident state.**

ON-LINE LICENSE VERIFICATION

Current licensees may verify license information on line using the State Based Systems (www.statebasedsystems.com) Licensee Look-Up Tool. The Maryland Insurance Administration no longer issues a letter of certification or letter of clearance. The results page from the Licensee Look-Up tool or a Producer Database (PDB) printout may be used in lieu of the letter that was previously issued.



Pre-licensing Requirements Guide for Producers

Examination	Educational Requirements	Additional Information
Life Examination Health Examination	Must meet requirements of EITHER #1 or #2 below: 1. Satisfactory completion of a 60-hour study course given by an approved school or course provider. 2. Regular employment by an insurer, producer, or agency as described on the Affidavit contained in this bulletin. Must send the Affidavit to MIA for approval as a part of the examination registration process.	Pre-licensing is not required of a candidate who holds one of the designations listed below: LIFE 1. Chartered Life Underwriter (CLU) 2. Certified Employee Benefit Specialist (CEBS) 3. Fellow of the Society of Actuaries 4. Chartered Financial Consultant (ChFC) 5. Certified Insurance Counselor (CIC) 6. Certified Financial Planner (CFP) 7. Fellow Life Mgmt. Institute (FLMI) 8. Life Underwriter Training Council (LUTCF) HEALTH 1. Registered Health Underwriter (RHU) 2. Health Insurance Associate (HIA) 3. Certified Employee Benefit Specialist (CEBS) 4. Registered Employee Benefit Consultant
Variable	Must have license for Life.	Resident applicants must successfully complete the appropriate securities exams and register with FINRA.
Property Examination Casualty Examination	Must meet requirements of EITHER #1 or #2 below: 1. Satisfactory completion of a 96-hour study course given by an approved school or course provider. 2. Regular employment by an insurer, producer, or agency as described on the Affidavit contained in this bulletin. Must send the Affidavit to MIA for approval as a part of the examination registration process.	Pre-licensing is not required of a candidate who holds one of the designations listed below: PROPERTY / CASUALTY 1. Accredited Adviser in Insurance (AAI) 2. Associate in Risk Management (ARM) 3. Certified Insurance Counselor (CIC) 4. Chartered Property/Casualty Underwriter (CPCU)
Personal Lines Examination	Must meet requirements of EITHER #1 or #2 below: 1. Satisfactory completion of a 30-hour study course given by an approved school or course provider. 2. Regular employment by an insurer, producer, or agency as described on the Affidavit of Employer contained in this bulletin; must send the Affidavit to MIA for approval as a part of the examination registration process.	An applicant must take the Personal Lines examination only if he/she does not currently hold the Property and Casualty Lines of Insurance or has not passed the Property and Casualty exams within the last year.
Automobile Examination	Must meet requirements of EITHER #1 or #2 below: 1. Satisfactory completion of a 30-hour study course given by an approved school or course provider. 2. Regular employment by an insurer, producer, or agency as described on the Affidavit of Employer contained in this bulletin; must send the Affidavit to MIA for approval as a part of the examination registration process.	An applicant must take the Automobile examination only if he/she does not currently hold the Property and Casualty Lines of Insurance or has not passed the Property and Casualty exams within the last year.
Title Examination	Must meet requirements of EITHER #1 or #2 below: 1. Satisfactory completion of a 30-hour study course given by an approved school or course provider. 2. Regular employment by an insurer, producer, or agency as described on the Affidavit of Employer contained in this bulletin; must send the Affidavit to MIA for approval as a part of the examination registration process.	Attorneys admitted to practice before the Court of Appeals of the State of Maryland are exempt from taking the examination.
Credit	None required	
Travel	None required	



Pre-licensing Requirements Guide for Adviser and Public Adjuster

Public Adjuster	At least one (1) year experience in property and casualty or claims adjusting.	
Adviser Life & Health Examination	None required	<p>No examination is required of a person who:</p> <ol style="list-style-type: none"> 1. is a member in good standing of the Society of Actuaries; or 2. has been conferred the C.L.U. designation and is a member in good standing of the "American Society of Chartered Life Underwriters and Chartered Financial Consultants"; or 3. has been conferred the Certified Employee Benefit Specialists designation; and is a member in good standing of the International Society of Certified Employee Specialists; or 4. has been conferred the Certified Financial Planner designation and whose designation is current and in good standing with the Certified Financial Planners Board of Standards; or 5. has been conferred the Certified Insurance Counselor designation by the Society of Certified Insurance Counselors (L&H) and is a member in good standing.
Adviser Property & Casualty Examination	None required	<p>No examination is required of a person who:</p> <ol style="list-style-type: none"> 1. is a member in good standing of the Casualty Actuarial Society; or 2. has been conferred the C.P.C.U. designation by The American Institute for Chartered Property and Casualty Underwriters and is a member in good standing of The Society of Chartered Property and Casualty Underwriters; or 3. has been conferred the Certified Insurance Counselor designation by the Society of Certified Insurance Counselors and is a member in good standing.
Adviser's Variable	Must have license for Life/Health Adviser.	

**The Maryland Insurance Administration
License Information**

License Type	Pre-licensing [♣] Education Required	Exam [♣] Required	CE [♣] Required	Renewal Period		Appointment Required (To Write Business)	Bond Required	Residency Requirements	Applicant Type	License Fee		Renewal Fee
				Cycle	Date					>1 Year from Renewal	<=1 Year from Renewal	
Insurance Adviser	NO EDUCATION Experience Required	Y/N ■	N	Biennial	6/30 - Odd Years Only	N	Y	Resident or Nonresident	Individual Only	\$200	\$100	\$215
Producer	Y/N ■	Y/N ■	Y/N ■	Biennial		N	Y (TITLE ONLY)	Resident or Nonresident	Individual or Firm	\$54	\$54	\$69
Motor Club Rep	N	N	N	Annual	08/31	Y	N	Resident or Nonresident	Individual Only	\$5	\$5	\$2
Public Adjuster	N	Y	N	Biennial	6/30 - Odd Years Only	N	N	Resident or Nonresident	Individual or Firm	\$50	\$25	\$65
Surplus Lines Producer	N	N	N	Biennial		N	Y (RESIDENTS ONLY)	Resident or Nonresident	Individual or Firm	\$200 Based on expiration of producer license	\$100	\$200
TPA	N	N	N	Biennial	6/30 - Odd Years Only	N	Y	Resident or Nonresident	Firm Only	\$250	\$250	\$65
Temporary Producer Death/ Disability	N	N	N	NA	NA	N	N	Resident Only	Individual Only	\$27	\$27	N/A

♣ Required for individual licensees only.

■ Varies depending on exemptions or designations

Note: The \$15 fraud prevention fee has been incorporated into the renewal fee listed for Producers, Public Adjusters, Insurance Advisers, and Third Party Administrators.

Note: CONTINUING EDUCATION SERVICES

Prometric is MIA's vendor for continuing education services. For information regarding course offerings or to view your continuing education transcript, please visit Prometric's website, www.prometric.com, or contact Prometric at: 1-800-324-4592.



**The Maryland Insurance Administration
Line of Insurance Requirements for Producers**

Line of Insurance	Pre-licensing ■ Education Required	Exam ■ Required	CE ■ Required	Applicant Type	Bond(s) Required	Line Category	Pre- Requisite Line(s)
Major Lines of Insurance							
Casualty	Y	Casualty	Y	Individual or Firm	N		N
Health	Y	Health	Y	Individual or Firm	N		N
Life	Y	Life	Y	Individual or Firm	N		N
Property	Y	Property	Y	Individual or Firm	N		N
Personal Lines	Y	Personal Lines	Y	Individual or Firm	N		N
Variable	Y-Life	Y-Life & NASD	Y-Life	Individual or Firm	N	L&H	Y-Life
Limited Lines of Insurance							
Automobile	Y	Auto	Y	Individual or Firm	N	P&C	N
Credit	N	N	N	Individual or Firm	N	L&H/P&C	N
Title	Y●	Title●	Y●	Individual or Firm	Y◆	P&C	N
Travel	N	N	N	Individual Only	N	P&C	N
■ Required for individual licensees only.							
● Attorneys who are admitted to practice before the Maryland Court of Appeals do not have to fulfill examination, pre-licensing, or CE requirements.							
◆ Attorneys who are admitted to practice before the Maryland Court of Appeals and who practice law at a Maryland law firm do not have to fulfill Title bond requirements; individuals who are associated with a Title firm which has both a Title fidelity and surety bond do not have to fulfill Title bond requirements because they are covered by their firm's Title bonds.							
Note: A law firm selling Title insurance does not have to be licensed, but the individual attorneys working at the law firm who are selling Title insurance must be licensed.							

**The Maryland Insurance Administration
Reinstatement License Fees**

License Type	Reinstatement Fee (July 1 - July 31)	Reinstatement Fee (August 1 - August 31)	Reinstatement Fee (September 1 - September 30)
Insurance Adviser	\$240	\$265	\$290
Public Adjuster	\$165	\$165	\$165
TPA	\$90	\$115	\$140
Reinstatement Fee for License Types Listed Below (Valid up to 1 year after license expiration)			
Producer	\$169		
Surplus Lines	\$300		
The reinstatement license fee amount is determined by the postmark date on the application, not the date the license is issued.			

Note: The \$15 fraud prevention fee has been incorporated into the reinstatement fee listed for Producers, Public Adjusters, Insurance Advisers, and Third Party Administrators.



EXAMINATION SCHEDULING PROCEDURES

ELIGIBILITY AND FEES

The following fee table lists the applicable fee for each examination(s). The fee is for each registration, whether you are taking the examination(s) for the first time or repeating.

EXAMINATION FEE

Examination Fee	\$70
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The fee is \$70 for the 2 examination portions, regardless of whether you take 1 or both examination portions. Examination retakes are \$70 for 1 or both examination portions. The examination fee is valid for one year.

NOTE: REGISTRATION FEES ARE NOT REFUNDABLE OR TRANSFERABLE

- All eligibilities are valid for 1 year from the date PSI receives your eligibility from the approved provider. If you do not pass the examination(s) within the 1 year period, you must reapply with PSI, including retaking the Pre-licensing Education Courses.
- Candidates are only required to retake the portion of the examination that was failed (state or general). The failed portion of the examination must be passed within one (1) year from the date PSI receives your eligibility from the approved provider. Within the one (1) year time period failed portions of the examination may be taken until passed.
- You may take examinations on an unlimited basis.

English as a Second Language (ESL) candidates must call PSI at (800) 733-9267 to schedule for their examination, if they wish to receive additional time. Please do not schedule online, as you will not receive the additional time.

INTERNET SCHEDULING

For the fastest and most convenient test scheduling process, PSI recommends that candidates register for their exams using the Internet. In order to register over the Internet, candidates will need to have a valid MasterCard or Visa. Candidates register online by accessing PSI's registration website at www.psiexams.com. Internet registration is available 24 hours a day. In order to register by Internet, complete the steps below. For internet registration, you will need a valid VISA or MasterCard.

1. Log onto PSI's website and create an account. Please enter your email address and first and last name. This information must match exactly with the information your educator has provided to PSI. Be sure to **check the box next to "Check here to attempt to locate existing records for you in the system"**
2. You will be asked to select the examination and enter your ss#. Your record will be found and you will now be ready to pay and schedule for the exam. Enter your zip code and a list of the testing sites closest to you will appear. Once you select the desired test site, available dates will appear. If you have problems contact PSI at (800) 733-9267 for help.

TELEPHONE SCHEDULING

The second fastest method of scheduling is via the telephone with PSI's Interactive Voice Response system (IVR) during non-business hours, or through live registrars during business hours. For telephone registration, you will need a valid VISA or MasterCard.

Complete the Examination Registration Form, including your credit card number and expiration date, so that you will be prepared with all of the information needed to register by telephone.

Call (800) 733-9267, 24 hours a day and register using the Automated Registration System. Otherwise, PSI registrars are available Monday through Friday, between 7:30 am and 8:00 pm and Saturday, between 11:00 am and 5:00 pm, Eastern Time, to receive the information listed on your Examination Registration Form and schedule your appointment for the examination.

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. Please note that you may also use the automated system, using a touch-tone phone, 24 hours a day in order to cancel and reschedule your appointment.

Note: A voice mail message is not an acceptable form of cancellation. Please use the Internet, automated telephone system (IVR), or call PSI and speak to a Customer Service Representative.

SCHEDULING A RE-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 to schedule the examination. In order to retest, you must re-register following the steps for registration and scheduling as outlined earlier. You may re-register over the Internet, telephone or by mail.

MISSED APPOINTMENT OR LATE CANCELLATION

Your registration will be invalid, you will not be able to take the examination as scheduled, and you will forfeit your examination fee, if you:

- Do not cancel your appointment 2 days before the schedule 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.



SPECIAL EXAMINATION ARRANGEMENTS

All examination centers are equipped to provide access in accordance with the Americans with Disabilities Act (ADA) of 1990, and every reasonable accommodation 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 form at the end of this Candidate Information Bulletin and fax to PSI (702) 932-2666. This form also includes out-of-state testing requests.

WORD-TO-WORD TRANSLATION DICTIONARY

Candidates may request to use a Word-to-Word dictionary at no cost. The dictionary cannot contain pictures or definitions.

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 may also check our website at www.psiexams.com.

SOCIAL SECURITY NUMBER CONFIDENTIALITY

PSI will use your social security number only as an identification number in maintaining your records and reporting your examination scores 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 are the examination centers where you may take the Maryland Insurance Licensing Examination(s).

Baltimore Center:

The Rotunda

711 W. 40th Street, Suite 352

Baltimore, MD 21211

From the Beltway I-695, take I-83 South (Jones Falls Expressway) to the Cold Spring Lane exit East. Turn left onto Cold Spring Lane. Turn right onto Fall Road (2nd light). Go about ½ mile to light at 41st St and turn left. Again, keep to the right-hand lane. At the light at the top of the hill at Roland Avenue, 41st Street will dogleg a little to the right and become 40th Street. The Rotunda is visible ahead to your right.

Parking and getting to the examination center: Turn into the first parking lot entrance and park in back in a white space. Come in the entrance that looks like a theatre entrance. Take the first elevators to your left to the 3rd floor. Turn right, then right again to 352.

Crofton Center

Morauer III Building

2137 Espey Court, Suite 3

Crofton, MD 21114

From the Defense Highway 450, take the Priest Bridge Rd exit going South. Turn right on Espey Court.

From the Washington Beltway, take 50 East to 3 North. Turn right on Defense Highway 450, take the Priest Bridge Rd exit going South. Turn right on Espey Court.

College Park Center:

The Sterling Building

4920 Niagara Road, Suite 211

College Park, MD 20740

From I-95 North/Beltway, take Exit 25/Route 1 toward College Park. Continue straight across Route 1 onto Edgewood Road. Continue to the 4-way stop.

Turn left onto Rhode Island Avenue. Turn left at the next road - Niagara Road. The Sterling Building is on the right. Park in the appropriately marked spaces.

From I-95 South take Exit 25. Stay in the left turn lane and make a left at the next light which is Edgewood Road. Continue to the 4-way stop. Turn left onto Rhode Island Avenue. Turn left at the next road - Niagara Road. The Sterling Building is on the right. Park in the appropriately marked spaces.

Hagerstown Center:

Westshire Professional Center

920 West Washington Street, #204

Hagerstown, MD 21740

From I-70, take I-81 North, take Exit 6 (Route 40) east (Washington Avenue). Turn right at Devonshire (3rd light). The building is at the end of the block, on the left. Building is an old school house. Parking is available in the front parking lot. Enter at D2.

Lanham Center:

5900 Princess Garden Pkwy

Suite 240

Lanham, MD 20706

Take the 20B-A/Annapolis Road Exit towards Lanham. Take Princess Garden Parkway exit. Turn left, following Princess Garden Parkway exit, veer into far right lane. Turn right on Princess Garden Parkway - turn left at first driveway.

Salisbury Center:

1323 Mt. Hermon Road

Beaglin Park Plaza, Suite 2A

Salisbury, MD 21804

From Rt 50 E, take 50 Business thru Salisbury. Turn right onto Beaglin Park Dr. Turn left onto Mt Hermon Road. Take the first left into Beaglin Park Plaza Complex. Look for Building 2.

From Rt 13S, take 13 S Norfolk exit. Take 50 Business exit and turn left onto Beaglin Park Dr. Turn left onto Mt Hermon Rd. Take the first left into Beaglin Park Plaza Complex. Look for Building 2.

From Rt 13N, take Rt 50/Salisbury Business exit. Turn left onto Beaglin Park Dr. Turn left onto Mt Hermon Rd. Take the first left into Beaglin Park Plaza Complex. Look for Building 2.

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 AT EXAMINATION SITE

You must provide 2 forms of identification. One must be a VALID form of government issued identification (driver's license, state ID, passport), which bears your signature and has your photograph. The second ID must have your signature and preprinted legal name. All identification provided must match the name on the Examination Registration Form and your Registration Confirmation Notice.

If you cannot provide the required identification, you must call (800) 733-9267 at least 3 weeks prior to your scheduled appointment to arrange a way to meet this security requirement.

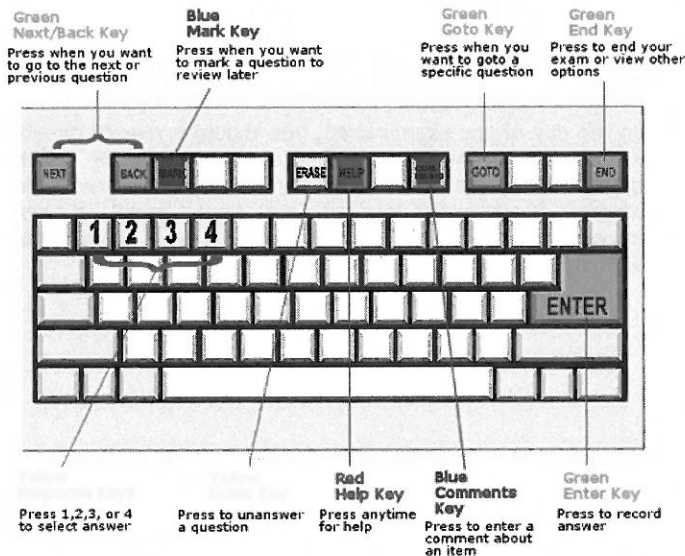
SECURITY PROCEDURES

The following security procedures will apply during the examination:

- NO conversing or any other form of communication among candidates is permitted once you enter the examination area.
- Cell phones, pagers, and children are not allowed in the examination center. **NO personal items are to enter the testing center.** PSI will not be responsible for any personal items and suggests that you leave them locked in the trunk of your car.
- Only non-programmable calculators that are silent, battery-operated, do not have paper tape printing capabilities, and do not have a keyboard containing the alphabet will be allowed in the examination site.
- No smoking, eating, or drinking will be allowed at the examination site.
- You may not exit the building during the examination.
- Copying or communicating examination content is a violation of PSI security policy and the State Law. Either one may result in the disqualification of examination results and may lead to legal action.

TAKING THE EXAMINATION BY COMPUTER

Taking the PSI examination by computer is simple. You do not need any computer experience or typing skills. You will use fewer keys than you use on a touch-tone telephone. All response keys are colored and have prominent characters. An illustration of the special keyboard is shown here. You may also use the mouse.



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.

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.

EXAMINATION QUESTION EXAMPLE

During the examination, you should press 1, 2, 3, or 4 to select your answer or press "MARK" to mark it for later review. You should then press "ENTER" to record your answer and move on to the next question. A sample question display follows:

Mark Comments Goto ? Help End

Question: 3 of 10 Answered: 2 Unanswered: 1 Marked: 0 View All Time Left/Min: 359

3. What do the stars on the United States of America's flag represent?

(Choose from the following options)

☐ 1. Presidents

☐ 2. Colonies

☐ 3. States

☐ 4. Wars

<<Back Next>>

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.

PRETEST ITEMS

In addition to the number of questions per examination, a small number of five to ten "pretest" 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 non-scored experimental questions is an essential step in developing future licensing examinations.

EXAMINATION REVIEW

PSI, in cooperation with the Maryland Insurance Administration, 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, by using the comments key on the keyboard. These comments will be analyzed by PSI examination development staff. PSI does not respond to individuals regarding these comments, all substantive comments are reviewed. This is the only review of examination materials 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 paper** - an official score report will be printed at the examination site.
 - If you **pass**, you will immediately receive a passing score report.
 - If you **do not pass**, you will receive a failing score report with a diagnostic report indicating your strengths and weaknesses by examination type. Registration forms for submittal to PSI to retake the examination will be available at the examination site.

Candidates are only required to retake the portion of the examination that was failed (state or general). The failed portion of the examination must be passed within one (1) year from the date the previously passed portion of the examination was taken. Within a one (1) year time period failed portions of the examination may be taken until passed.

DUPLICATE SCORE REPORTS

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

EXAMINATION SCORES AND LICENSE APPLICATION

You must apply for a license within 2 years of successfully completing the examination.

TIPS FOR PREPARING FOR YOUR LICENSE EXAMINATION

The following suggestions will help you prepare for your examination.

- 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. Underline or highlight key ideas that will help with a later review.
- 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.

Many of the reference materials are available for purchase at www.psionlinestore.com or by calling the PSI Online Store, toll-free, at (866) 589-3088.

Titles currently in stock are listed on the order form near the end of this candidate information bulletin.

EXAMINATION CONTENT OUT

Individual content outlines are available from PSI for each examination. Content outlines indicate the examination time limit, subject area and the number of items in each area. It also provides a list of references. To obtain a content outline for your specific examination, visit www.psiexams.com or call 800-733-9267.





MARYLAND INSURANCE EXAMINATION REGISTRATION FORM

Read the Candidate Information Bulletin before filling out this registration form. You must provide all information requested and submit the appropriate fee. PLEASE TYPE OR PRINT LEGIBLY. Registration forms that are incomplete, illegible, or not accompanied by the proper fee will be returned unprocessed. Registration fees are not refundable or transferable.

1. Legal Name: _____
Last Name First Name Middle Name
2. Social Security: - - (FOR IDENTIFICATION PURPOSES ONLY)
3. Date of Birth: _____
Month Date Year
4. School Code: (See listing on page 13)
5. Mailing Address: _____
Number, Street (Must be a physical address, PO Boxes are NOT accepted) Apt/Ste

City State Zip Code
6. Telephone: Home _____ - _____ Office _____ - _____
7. Email: _____@_____
8. Examination: (You may only take one examination at a time, please check one)
- | | | |
|---|---|--|
| <input type="checkbox"/> Life General and State (\$70) | <input type="checkbox"/> Life General Only (\$70) | <input type="checkbox"/> Life State Only (\$70) |
| <input type="checkbox"/> Accident & Health General and State (\$70) | <input type="checkbox"/> Accident & Health General Only (\$70) | <input type="checkbox"/> Accident & Health State Only (\$70) |
| <input type="checkbox"/> Life, Accident & Health Combo General and State (\$70) | <input type="checkbox"/> Life, Accident & Health Combo General Only (\$70) | <input type="checkbox"/> Life, Accident & Health Combo State Only (\$70) |
| <input type="checkbox"/> Property General and State (\$70) | <input type="checkbox"/> Property General Only (\$70) | <input type="checkbox"/> Property State Only (\$70) |
| <input type="checkbox"/> Casualty General and State (\$70) | <input type="checkbox"/> Casualty General Only (\$70) | <input type="checkbox"/> Casualty State Only (\$70) |
| <input type="checkbox"/> Property & Casualty Combo General and State (\$70) | <input type="checkbox"/> Property & Casualty Combo General Only (\$70) | <input type="checkbox"/> Property & Casualty Combo State Only (\$70) |
| <input type="checkbox"/> Automobile General and State (\$70) | <input type="checkbox"/> Automobile General Only (\$70) | <input type="checkbox"/> Automobile State Only (\$70) |
| <input type="checkbox"/> Title General and State (\$70) | <input type="checkbox"/> Title General Only (\$70) | <input type="checkbox"/> Title State Only (\$70) |
| <input type="checkbox"/> Public Adjuster General and State (\$70) | <input type="checkbox"/> Public Adjuster General Only (\$70) | <input type="checkbox"/> Public Adjuster State Only (\$70) |
| <input type="checkbox"/> Personal Lines General and State (\$70) | <input type="checkbox"/> Personal Lines General Only (\$70) | <input type="checkbox"/> Personal Lines State Only (\$70) |
| <input type="checkbox"/> Adviser's Life & Health General and State (\$70) | <input type="checkbox"/> Adviser's Property & Casualty State Only (\$70) | |
| <input type="checkbox"/> Adviser's Life & Health General Only (\$70) | <input type="checkbox"/> Adviser's Property & Casualty General Only (\$70) | |
| <input type="checkbox"/> Adviser's Life & Health State Only (\$70) | <input type="checkbox"/> Adviser's Property & Casualty General and State (\$70) | |
9. Examination: (Check one) ☐ FIRST TIME ☐ RETAKE

BE SURE TO SIGN THE FOLLOWING PAGE

The following sections 10-15 are optional. You will not be penalized for declining. However, we encourage the applicants for the Life Only exam, the Accident & Health Only exam, and the Life, Accident & Health combination exam to respond to participate so that the Insurance Administration can be in compliance with Section 10-109 (e) of the Insurance Article.

10. Gender

- ☐ I decline to participate
☐ Female
☐ Male
☐ Unspecified

11. Race

- ☐ I decline to participate
☐ American Indian and Alaska Native
☐ Asian
☐ Black or African American
☐ Native Hawaiian and Other Pacific Islander
☐ White
☐ Two or more races
☐ Unspecified

12. Education Level

- ☐ I decline to participate
☐ High School or GED
☐ Some College
☐ 2-Year College Degree(Associates)
☐ 4-Year College Degree(BA,BS)
☐ Master's Degree
☐ Doctoral Degree
☐ Unspecified

13. Age Group

- ☐ I decline to participate
☐ Under 18
☐ 18-24
☐ 25-29
☐ 30-34
☐ 35-39
☐ 40-44
☐ 45-49
☐ 50-54
☐ 55-59
☐ 60-64
☐ 65 and over
☐ Unspecified

14. Ethnicity

- ☐ I decline to participate
☐ American/Canadian
☐ Chinese
☐ Cuban
☐ Dutch
☐ English
☐ Filipino
☐ French
☐ German
☐ Irish
☐ Italian
☐ Japanese
☐ Korean
☐ Mexican
☐ Other Asian
☐ Other European
☐ Other Hispanic or Latino
☐ Polish
☐ Puerto Rican
☐ Russian
☐ Scottish
☐ Swedish
☐ Vietnamese
☐ Unspecified

15. Native Language

- ☐ I decline to participate
☐ Arabic
☐ Chinese
☐ English
☐ French
☐ German
☐ Italian
☐ Korean
☐ Polish
☐ Russian
☐ Spanish
☐ Tagalog
☐ Vietnamese
☐ Unspecified

16. Total Fees Included: \$_____ (Money Order, Cashier's Check, MasterCard or VISA are accepted. Make checks payable to "PSI licensure:certification" and write the applicant's social security number on the check). **Personal and company checks are not accepted.**

Credit card (MasterCard or VISA) payment accepted for phone, internet, or fax registrations only. (Check One): ☐ MC ☐ VISA

Card No: _____ Exp. Date: _____

Card Verification No: _____ *For your security, PSI requires you to enter the card identification number located on your credit card. The card identification number is located on the back of the card and consists of the last three digits on the signature strip.*

Cardholder Name (Print): _____ Signature: _____

17. I am faxing the Special Arrangement Request (at the end of this bulletin) and required documentation. ☐ Yes ☐ No

18. Affidavit: *I certify that the information provided on this registration form (and/or telephonically to PSI) is correct. I understand that any falsification of information may result in denial of licensure. I have read and understand the examination information bulletin.*

Signature: _____ Date: _____

IF YOU ARE REGISTERING BY MAIL OR FAX, SIGN AND DATE THIS REGISTRATION FORM ON THE LINES PROVIDED.

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

PSI licensure:certification * ATTN: Examination Registration MD INS

3210 E Tropicana * Las Vegas, NV * 89121

Fax (702) 932-2666 * (800) 733-9267 * TTY (800) 735-2929

www.psiexams.com

MARYLAND APPROVED PRE-LICENSING SCHOOLS

For Life & Health

15703 1st ABC Professional Schools
 15695 1st ASAP Insurance School
 11675 A.A. Coleman & Robinson National Training Center
 15688 AAOnlineclasses.com
 11173 A.D. Banker & Company, LLC
 15274 A+ Life & Health Training
 15681 CAPE Education, Inc.
 15702 Capital Insurance Training Center
 14410 Carol J McCain
 15676 Combined Insurance Company of America (Accident & Health only)
 15673 Complete Benefit Solutions, Inc.
 15067 Conroy Insurance Training
 15672 Delmarva Insurance Training School
 14778 Enterprise Training School, Inc.
 15352 ExamFX, Inc.
 15680 Financial Education Concepts
 15059 Greater Baltimore Property & Casualty Educational Center
 15210 Greater Washington Foundation of Insurance and Financial Advisors Formerly DC Life Underwriters Foundation, Inc.
 15697 Greenlight Training, Inc.
 14788 Harford Continuing Education Group
 14791 Independent Insurance Agents of Maryland
 77060 John Hancock Financial Network-McLean Agency
 10199 Kaplan Financial
 15689 LOGOS Business Services, Inc.
 15698 M & T Securities, Inc.
 15684 MetLife Gateway Capitol Financial
 12950 MODA Systems, Inc.
 15064 Montgomery College
 15691 NAIFA Baltimore
 14215 Online Training Institute
 15700 Prelicense.com, a service of WebCE
 10080 Primerica Life Insurance Company
 15678 Scott C. Lodice & Associates w/ Northwestern Mutual Financial Network - Maryland
 11614 Securities Training Corporation
 15694 The License Coach
 15677 The Grigsby Group, LLC
 15369 The Community College of Baltimore County
 11049 Tutor, Teach & Tell, Ltd.
 14859 WOR-WIC Community College

For Property & Casualty

15703 1st ABC Professional Schools
 15695 1st ASAP Insurance School
 11675 A.A. Coleman & Robinson National Training Center
 11173 A.D. Banker & Company, LLC
 15688 AAOnlineclasses.com
 15610 A.D. Lowinger & Associates
 14746 Anne Arundel Community College
 15681 CAPE Education, Inc.
 14410 Carol J McCain
 15067 Conroy Insurance Training
 15672 Delmarva Insurance Training School
 14778 Enterprise Training School, Inc.
 15352 ExamFX, Inc.
 15680 Financial Education Concepts
 15059 Greater Baltimore Property & Casualty Educational Center
 14788 Harford Continuing Education Group
 14791 Independent Insurance Agents of Maryland
 15063 John E. Gallup, Jr.
 10199 Kaplan Financial
 15689 LOGOS Business Services, Inc.
 12950 MODA Systems, Inc.
 15064 Montgomery College
 15682 Prince George's Community College
 14835 RTB Insurance Education
 15369 The Community College of Baltimore County
 15694 The License Coach
 15692 Walter A Crowther Ins Agcy, Inc.
 14859 WOR-WIC Community College

For Title

15681 CAPE Education, Inc.
 14778 Enterprise Training School, Inc.
 15701 Greene & T, LLC
 12099 Maryland Land Title Association
 15495 Mobile Notaries Group
 15064 Montgomery College
 15675 The Training Exchange, Inc.
 15696 TitleTrainer, LLC

Maryland Insurance Administration
200 St. Paul Place, Suite 2700, Baltimore, Maryland 21202

INSURANCE EDUCATION WAIVER APPLICATION / AFFIDAVIT OF EMPLOYER

Submission may be made via mail to the address above or via fax to (410) 468-2399.

Name of Applicant: _____ Date of Birth: _____

Social Security #: _____ Email Address: _____

Address: _____

City: _____ State: _____ Zip: _____ Phone: _____

Type of Education Waiver requested (check one):

LIFE	HEALTH	PROPERTY
CASUALTY	PERSONAL LINES	TITLE

Reason for requested education waiver (check one):

- ☐ Maintain approved insurance designation in good standing. Provide letter of good standing issued by the organization conferring the designation. (See MIA website for listing of approved designations - www.mdinsurance.state.md.us)
- ☐ Equivalent college courses taken. Attach transcript of insurance course(s) showing college credits and official course description(s) from college catalog.

Type of Affidavit of Employer requested (check one):

AFFIDAVIT OF EMPLOYER (TITLE)	AFFIDAVIT OF EMPLOYER (PROPERTY / CASUALTY/ AUTO)	AFFIDAVIT OF EMPLOYER (LIFE & HEALTH)
----------------------------------	--	--

Work experience can be substituted for course work in the lines of insurance for which the applicant will be testing (Reference: §10-104 and §10-105 of the Insurance Article, Annotated Code of Maryland.) The work experience must be with one of the following types of employers: Maryland Insurance Administration, Insurance Company, Insurance Producer (or Firm). The period of work experience must be one year within the past 3 calendar years. In order to meet the one-year requirement, more than one employer may need to complete an Affidavit. The completed Affidavits must be sent to and approved by the Maryland Insurance Administration before taking the examination. (This form may be photocopied.)

Under the provisions of the Maryland Insurance laws, and in support of an application for an insurance license examination I hereby declare the Applicant has been regularly employed by:

Name of Employer: _____ Signature of Employer Representative: _____ Title: _____

Address: _____

Type of Employer (check one): Insurance Company _____ Insurance Producer or Firm _____ For period(s): From _____ To: _____

Work Hours: Full Time (40+Hours) _____ Part-Time (Less than 40 Hours) _____ Please indicate hours per week _____

Please select and attach a description of the duties the employee has been responsible for in the lines of insurance listed below. A "Responsible Duty" is a duty that would result in the applicant becoming reasonably familiar with the basic policy forms, fundamental procedures and practices for the line(s) of insurance for which the applicant is applying.

Life Insurance	Property Insurance	Automobile Insurance
Health Insurance	Casualty Insurance	Other:

Please attach a description of the duties the employee has been responsible for in the categories of Title Insurance Experience listed below. Your employee should have experience in at least three of these categories.

Title Search & Abstract Review	Preparation & Review of Commitments / Policies
Examination of Title	Settlement Accounting Procedures

Name of Producer or Insurer

Telephone Number

Date

State of _____ City/ County of _____

On this _____ day of _____, _____, personally appeared before me the said named _____ known to me to be the person described in and who executed the foregoing instrument, and he/she acknowledge the same and, being duly sworn by me, made oath that the statements in the application are true.

Notary Public

My commission expires: _____

BOOKS AND MORE ARE NOW AVAILABLE AT THE PSI ONLINE STORE!

To place an order for one or more of the following items listed, you may:

➤ Order online at www.psionlinestore.com

➤ Call the PSI Online store toll-free at (866) 589-3088

Note: prices are available online at www.psionlinestore.com

<input type="checkbox"/>	<u>Life & Health Pathfinder</u> Cummings, Spears, Pathfinder Pub
<input type="checkbox"/>	<u>Property & Casualty Pathfinder</u> Cummings, Pathfinder Pub
<input type="checkbox"/>	<u>Property and Liability Insurance Principles</u> Insurance Institute of America
<input type="checkbox"/>	<u>Dictionary of Insurance Terms</u> 2000, 4th Ed, Harvey W. Rubin,
<input type="checkbox"/>	<u>Insurance Law: A Guide to Fundamental Principles, Legal Doctrines, and Commercial Practices,</u> Keeton and Widiss

Please note: Inventory and pricing subject to change without notice.

➤ You may also place a checkmark next to the items that you would like to order, and mail or fax this form to PSI (be sure to include your contact information). A Customer Service Rep will call you to place the order.

Mail or FAX to:
PSI licensure:certification ** 3210 E Tropicana * Las Vegas * NV * 89121 (Attn Shipping)
Fax (702) 932-2668

Name _____
Address _____
City _____ State _____ Zip _____
Phone Number _____



SPECIAL ARRANGEMENT REQUEST FORM OR OUT-OF-STATE TESTING REQUEST

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 special examination arrangements.

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

Requirements for special arrangement 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: _____

Legal Name: _____
Last Name First Name

Address: _____
Street City, State, Zip Code

Telephone : (_____) _____ - _____ (_____) _____ - _____
Home Work

Email Address: _____

Check any special arrangements you require (requests must concur with documentation submitted):

- | | |
|---|--|
| <input type="checkbox"/> Reader (as accommodation for visual impairment or learning disability) | <input type="checkbox"/> Extended Time
(Additional time requested: _____) |
| <input type="checkbox"/> Large-Print written examination | <input type="checkbox"/> Other _____ |
| <input type="checkbox"/> Out-of-State Testing Request (this request does not require additional documentation: _____) | |

Site requested: _____

- Complete and fax this form, along with supporting documentation, to (702) 932-2666.
- After 4 business days, please call 800-733-6750 and leave a voice message.
- PSI Special Accommodations will call you back to schedule the examination within 48 hours.

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

PSI licensure:certification
3210 E Tropicana
Las Vegas, NV 89121



State of West Virginia
Department of Administration
Purchasing Division
2019 Washington Street East
Post Office Box 50130
Charleston, WV 25305-0130

Solicitation

NUMBER
INS14004

PAGE
1

ADDRESS CORRESPONDENCE TO ATTENTION OF:
CONNIE OSWALD 304-558-2157


V E N D O R	RFQ COPY
	TYPE NAME/ADDRESS HERE
	PSI Services LLC
	2950 N. Hollywood Way, Suite 200 Burbank, CA 91505

S H I P T O	INSURANCE COMMISSION
	1124 SMITH STREET
	CHARLESTON, WV
	25305-0540 304-558-3707

DATE PRINTED
08/09/2013

BID OPENING DATE: 08/22/2013 BID OPENING TIME 1:30PM

LINE	QUANTITY	UOP	CAT. NO.	ITEM NUMBER	UNIT PRICE	AMOUNT
ADDENDUM NO. 1						
1. TO PROVIDE ANSWERS TO QUESTIONS RECEIVED.						
2. TO PROVIDE THE ADDENDUM ACKNOWLEDGMENT. THIS						
DOCUMENT SHOULD BE SIGNED AND RETURNED WITH YOUR						
BID. FAILURE TO SIGN AND RETURN MAY RESULT IN						
DISQUALIFICATION OF YOUR BID.						
END OF ADDENDUM NO. 1						

SIGNATURE 	TELEPHONE (818) 847-6180	DATE 09/10/13
TITLE President & CEO	FEIN 20-5910717	ADDRESS CHANGES TO BE NOTED ABOVE

WHEN RESPONDING TO SOLICITATION, INSERT NAME AND ADDRESS IN SPACE ABOVE LABELED 'VENDOR'

SOLICITATION NUMBER: INS14004

Addendum Number: 01

The purpose of this addendum is to modify the solicitation identified as ("Solicitation") to reflect the change(s) identified and described below.

Applicable Addendum Category:

- ☐ | Modify bid opening date and time
- ☐ | Modify specifications of product or service being sought
- ☒ | Attachment of vendor questions and responses
- ☐ | Attachment of pre-bid sign-in sheet
- ☐ | Correction of error
- ☐ | Other

Description of Modification to Solicitation:

1. To provide answers to questions received.
2. To provide the addendum acknowledgment.

Additional Documentation: Documentation related to this Addendum (if any) has been included herewith as Attachment A and is specifically incorporated herein by reference.

Terms and Conditions:

1. All provisions of the Solicitation and other addenda not modified herein shall remain in full force and effect.
2. Vendor should acknowledge receipt of all addenda issued for this Solicitation by completing an Addendum Acknowledgment, a copy of which is included herewith. Failure to acknowledge addenda may result in bid disqualification. The addendum acknowledgement should be submitted with the bid to expedite document processing.

ATTACHMENT A

REQUEST FOR QUOTATION Addendum #1

State of West Virginia
Offices of the Insurance Commissioner

INS14004

Questions for the state of West Virginia Offices of the Insurance Commissioner (OIC)

1. Page 15, Section 51 - Does the State expect that Contractor's employees will have access to sensitive or critical information?

Answer: Yes, the awarded vendor will have access to a candidates personal identifying information.

2. Page 29, Section 5.1 - When does the State anticipate making a contract award?

Answer: Within 60 days of the Bids received.

3. Page 18, requirement 3.2 There are no vendors, not even your current testing vendor whose website shows 24 states plus the District of Columbia, that have insurance testing contracts in a majority of states. There are several predominant vendors with capable experience profiles that could serve the interests of the State of West Virginia. Wouldn't it be advantageous to the Commission to accept proposals from all qualified vendors?

Answer: Page 18, requirement 3.2 does not stipulate a requirement of 24 states plus the District of Columbia. The RFQ states that the Vendor should have a minimum of ten (10) years experience providing insurance testing services in a majority of states

4. Page 20, Requirement 3.17. Please confirm that it should say the Vendor, not the candidate, who will collect the examination fees and return the required examination fee to the state?

Answer: Correct, this is an error. The Vendor will collect the examination fees and return the required examination fee to the state.

5. Page 21, Requirement 4.2.1. In order to plan for testing centers, can you provide the current testing volume by site and exam title?

Answer: This information is not available at this time

6. Page 22, Requirement 4.2.3, and p. 23 4.2.12. These requirements seem to indicate that items will be available to a new vendor, if selected. Please confirm that this applies to the existing contract. Also, can you clarify how many questions/items, statistics, etc. would become available?

Answer: This information is not available at this time

REQUEST FOR QUOTATION Addendum #1

State of West Virginia
Offices of the Insurance Commissioner

INS14004

Questions for the state of West Virginia Offices of the Insurance Commissioner (OIC)

7. Page 24, Requirement 4.2.18. Reference is made to assisting candidates with questions about locations of fingerprinting sites, but no other information is provided regarding fingerprinting for candidates (there is reference to the service provider employee requirement). Can you detail the fingerprinting requirements for West Virginia candidates? Does the vendor just direct candidates to fingerprinting sites or is the expectation that the vendor will provide these services?

Answer: The vendor will be required to direct candidates to fingerprinting sites and answer questions in assistance to fingerprinting.

8. Page 29, 5.1. Contract Award. This section indicates that the award will go to the Vendor that provides the Contract Services meeting the required specifications for the lowest overall total cost. Can you provide the evaluation criteria and what are the weights assigned to the technical response and expertise vs. cost?

Answer: Conformity to specifications and price are the only factors used in the evaluation process.

9. We note the remittance of \$25 to the State. Are there any additional fees to be remitted and are there any fee caps on service?

Answer: There are no additional fees to be remitted to the state. There are no fee caps on service.

10. In section 4.2.16 it states the Agency has the right that there be multiple exams offered for a particular examination. Does this mean the Agency has a preference regarding the how the items are assembled for the exams? **Does the Agency prefer forms based or items based exams?**

Answer: The agency does not have a preference regarding how the items are assembled for the exams. The agency is requesting that as a preference it be permitted to request multiple examinations be given regardless of volume for particular license classes or types.

11. Under page 10 regarding general terms and conditions, item #12 – please clarify if liquidated damages are applicable for a contract awarded under this solicitation. If yes, please provide specifics regarding what services the damages would apply to and the amounts.

Answer: The agency is not asking for Liquidated damages.

REQUEST FOR QUOTATION Addendum #1

State of West Virginia
Offices of the Insurance Commissioner

INS14004

Questions for the state of West Virginia Offices of the Insurance Commissioner (OIC)

12. The current candidate bulletin includes paper forms to be filled out by the candidates for requests such as additional score reports. Do these requests have to be on paper, or can they be managed via online request forms?

Answer: **The Agency would like for the option to be provided by paper and online requests.**

13. What is the annual practice exam volume?

Answer: **This information is not available at this time**

14. The current Candidate Bulletin does not say they accept cash but it's listed as a mandatory requirement in the RFQ? Can we clarify what they currently will accept?

Answer: **Although the current candidate bulletin does not mention accepting cash payments, the RFQ is requesting that cash payments be accepted with awarded Vendor.**

15. Does the 150-mile requirement apply only to the sites within West Virginia?

Answer: **The 150 mile requirement does only apply to sites within West Virginia.**

16. On the Pricing Sheet, in the "Note" – do they mean we cannot charge more than one registration fee regardless of how many exams a candidate schedules at one time?

Answer: **The Property and Casualty and Life and Accident & Sickness should be provided as combo exams if the candidate so chooses to take the exams simultaneously and if so one fee should be charged. If the candidate chooses to take the exams separately then separate fees should be charged.**

17. Please clarify the scoring criteria, under section 5.1 it states the contract shall be awarded to the Vendor that provides the Contract Services meeting the required specifications for the lowest overall total cost. Is cost the only basis for selecting a vendor or does the scoring committee take into consideration other aspects of the vendor's proposal? If other aspects are taken into consideration what are they and how is each item weighted?

Answer: **Yes, conformity to specifications and price are the only factors used in the evaluation process.**

18. Under section 4.2.1 it states the vendor shall establish 4 testing centers throughout West Virginia, if the vendor maintains scoring sites within the highest populated areas and the

REQUEST FOR QUOTATION Addendum #1

State of West Virginia
Offices of the Insurance Commissioner

INS14004

Questions for the state of West Virginia Offices of the Insurance Commissioner (OIC)

candidates are within a 150 mile radius, does the testing center need to be within West Virginia or can it be in a bordering town?

Answer: **The requirement is that 4 testing centers be established throughout West Virginia.**

19. What are the testing volumes for 2010, 2011, 2012 broken down for each test and test location?

Answer: **This information is not available at this time**

20. What is the testing volume by month and location?

Answer: **This information is not available at this time ?**

21. How does the current vendor validate pre-licensing certificates? Does this happen prior to an eligibility record being produced?

Answer: **The candidate is required to provide the current vendor with the prelicensing certificate before/at the time of the scheduled examination.**

22. What is the expectation of the delivery of practice tests, are they to be delivered on-line or at test centers?

Answer: **They are to be delivered on-line at the request of the candidate.**

23. The current exam price is \$110, does the vendor retain all of the exam price?

Answer: **The \$25 remitted to the state is taken from the \$110 the vendor collects from the candidate.**

24. Section 3.6 states the vendor shall establish services no later than 30 days after the date of the contract, is the 30 days negotiable?

Answer: **In the request section 3.6 was listed as mandatory however, after further consideration the agency has decided to make this negotiable.**

25. What is the percentage breakdown of candidates who register via web vs. phone?

Answer: **This information is not available at this time.**

ADDENDUM ACKNOWLEDGEMENT FORM
SOLICITATION NO.: INS14004

Instructions: Please acknowledge receipt of all addenda issued with this solicitation by completing this addendum acknowledgment form. Check the box next to each addendum received and sign below. Failure to acknowledge addenda may result in bid disqualification.

Acknowledgment: I hereby acknowledge receipt of the following addenda and have made the necessary revisions to my proposal, plans and/or specification, etc.

Addendum Numbers Received:

(Check the box next to each addendum received)

<input checked="" type="checkbox"/> Addendum No. 1	<input type="checkbox"/> Addendum No. 6
<input type="checkbox"/> Addendum No. 2	<input type="checkbox"/> Addendum No. 7
<input type="checkbox"/> Addendum No. 3	<input type="checkbox"/> Addendum No. 8
<input type="checkbox"/> Addendum No. 4	<input type="checkbox"/> Addendum No. 9
<input type="checkbox"/> Addendum No. 5	<input type="checkbox"/> Addendum No. 10

I understand that failure to confirm the receipt of addenda may be cause for rejection of this bid. I further understand that any verbal representation made or assumed to be made during any oral discussion held between Vendor's representatives and any state personnel is not binding. Only the information issued in writing and added to the specifications by an official addendum is binding.

PSI Services LLC

Company



Authorized Signature

September 10, 2013

Date

NOTE: This addendum acknowledgement should be submitted with the bid to expedite document processing.
 Revised 6/8/2012



State of West Virginia
Department of Administration
Purchasing Division
2019 Washington Street East
Post Office Box 50130
Charleston, WV 25305-0130

Solicitation

NUMBER
INS14004

PAGE
1

ADDRESS CORRESPONDENCE TO ATTENTION OF:
CONNIE OSWALD 304-558-2157

RFQ COPY

TYPE NAME/ADDRESS HERE

PSI Services LLC
2950 N. Hollywood Way, Suite 200
Burbank, CA 91505

INSURANCE COMMISSION

1124 SMITH STREET
CHARLESTON, WV
25305-0540 304-558-3707

DATE PRINTED
08/19/2013

BID OPENING DATE: 08/29/2013

BID OPENING TIME 1:30PM

LINE	QUANTITY	UOP	CAT. NO	ITEM NUMBER	UNIT PRICE	AMOUNT
ADDENDUM NO. 2						
1.	TO MOVE THE BID OPENING FROM: 8/22/2013 TO: 8/29/2013 @ 1:30 PM SAME LOCATION.					
2.	TO PROVIDE THE ADDENDUM ACKNOWLEDGMENT. THIS DOCUMENT SHOULD BE SIGNED AND RETURNED WITH YOUR BID FAILURE TO SIGN AND RETURN MAY RESULT IN DISQUALIFICATION OF YOUR BID.					
END OF ADDENDUM NO. 2						

SIGNATURE	TELEPHONE (818) 847-6180	DATE 09/10/13
TITLE President & CEO	FEIN 20-5910717	ADDRESS CHANGES TO BE NOTED ABOVE

WHEN RESPONDING TO SOLICITATION, INSERT NAME AND ADDRESS IN SPACE ABOVE LABELED 'VENDOR'

SOLICITATION NUMBER: INS14004

Addendum Number: 02

The purpose of this addendum is to modify the solicitation identified as ("Solicitation") to reflect the change(s) identified and described below.

Applicable Addendum Category:

- ☒ | Modify bid opening date and time
- ☐ | Modify specifications of product or service being sought
- ☐ | Attachment of vendor questions and responses
- ☐ | Attachment of pre-bid sign-in sheet
- ☐ | Correction of error
- ☐ | Other

Description of Modification to Solicitation:

1. To move the bid opening date from: 8/22/2013 to 8/29/2013 at 1:30 pm, same location.
2. To provide the addendum acknowledgment.

Additional Documentation: Documentation related to this Addendum (if any) has been included herewith as Attachment A and is specifically incorporated herein by reference.

Terms and Conditions:

1. All provisions of the Solicitation and other addenda not modified herein shall remain in full force and effect.
2. Vendor should acknowledge receipt of all addenda issued for this Solicitation by completing an Addendum Acknowledgment, a copy of which is included herewith. Failure to acknowledge addenda may result in bid disqualification. The addendum acknowledgement should be submitted with the bid to expedite document processing.

ADDENDUM ACKNOWLEDGEMENT FORM
SOLICITATION NO.: INS14004

Instructions: Please acknowledge receipt of all addenda issued with this solicitation by completing this addendum acknowledgment form. Check the box next to each addendum received and sign below. Failure to acknowledge addenda may result in bid disqualification.

Acknowledgment: I hereby acknowledge receipt of the following addenda and have made the necessary revisions to my proposal, plans and/or specification, etc.

Addendum Numbers Received:

(Check the box next to each addendum received)

<input checked="" type="checkbox"/> Addendum No. 1	<input type="checkbox"/> Addendum No. 6
<input checked="" type="checkbox"/> Addendum No. 2	<input type="checkbox"/> Addendum No. 7
<input type="checkbox"/> Addendum No. 3	<input type="checkbox"/> Addendum No. 8
<input type="checkbox"/> Addendum No. 4	<input type="checkbox"/> Addendum No. 9
<input type="checkbox"/> Addendum No. 5	<input type="checkbox"/> Addendum No. 10

I understand that failure to confirm the receipt of addenda may be cause for rejection of this bid. I further understand that any verbal representation made or assumed to be made during any oral discussion held between Vendor's representatives and any state personnel is not binding. Only the information issued in writing and added to the specifications by an official addendum is binding.

PSI Services LLC

Company



Authorized Signature

September 10, 2013

Date

NOTE: This addendum acknowledgement should be submitted with the bid to expedite document processing.
 Revised 6/8/2012



State of West Virginia
Department of Administration
Purchasing Division
2019 Washington Street East
Post Office Box 50130
Charleston, WV 25305-0130

Solicitation

NUMBER
INS14004

PAGE
1

ADDRESS CORRESPONDENCE TO ATTENTION OF:
CONNIE OSWALD 304-558-2157

RFQ COPY

TYPE NAME/ADDRESS HERE

PSI Services LLC
2950 N. Hollywood Way, Suite 200
Burbank, CA 91505

INSURANCE COMMISSION

1124 SMITH STREET
CHARLESTON, WV
25305-0540 304-558-3707

DATE PRINTED
08/26/2013

BID OPENING DATE: 09/12/2013

BID OPENING TIME 1:30PM

LINE	QUANTITY	UOP	CAT NO.	ITEM NUMBER	UNIT PRICE	AMOUNT
ADDENDUM NO. 3						
1. TO MOVE THE BID OPENING FROM: 8/29/2013 TO: 09/12/2013 @ 1:30 PM SAME LOCATION						
2. TO PROVIDE THE ADDENDUM ACKNOWLEDGMENT. THIS DOCUMENT SHOULD BE SIGNED AND RETURNED WITH YOUR BID. FAILURE TO SIGN AND RETURN MAY RESULT IN DISQUALIFICATION OF YOUR BID.						
END OF ADDENDUM NO. 3						

SIGNATURE	TELEPHONE (818) 847-6180	DATE 09/10/13
TITLE President & CEO	FEIN 20-5910717	ADDRESS CHANGES TO BE NOTED ABOVE

WHEN RESPONDING TO SOLICITATION, INSERT NAME AND ADDRESS IN SPACE ABOVE LABELED 'VENDOR'

SOLICITATION NUMBER: INS14004

Addendum Number: 03

The purpose of this addendum is to modify the solicitation identified as ("Solicitation") to reflect the change(s) identified and described below.

Applicable Addendum Category:

- ☒ Modify bid opening date and time
- ☐ Modify specifications of product or service being sought
- ☐ Attachment of vendor questions and responses
- ☐ Attachment of pre-bid sign-in sheet
- ☐ Correction of error
- ☐ Other

Description of Modification to Solicitation:

1. To move the bid opening from: 8/29/2013 to: 9/12/13 at 1:30 pm; same location.
2. To provide the addendum acknowledgment.

Additional Documentation: Documentation related to this Addendum (if any) has been included herewith as Attachment A and is specifically incorporated herein by reference.

Terms and Conditions:

1. All provisions of the Solicitation and other addenda not modified herein shall remain in full force and effect.
2. Vendor should acknowledge receipt of all addenda issued for this Solicitation by completing an Addendum Acknowledgment, a copy of which is included herewith. Failure to acknowledge addenda may result in bid disqualification. The addendum acknowledgement should be submitted with the bid to expedite document processing.

ADDENDUM ACKNOWLEDGEMENT FORM
SOLICITATION NO.: INS14004

Instructions: Please acknowledge receipt of all addenda issued with this solicitation by completing this addendum acknowledgment form. Check the box next to each addendum received and sign below. Failure to acknowledge addenda may result in bid disqualification.

Acknowledgment: I hereby acknowledge receipt of the following addenda and have made the necessary revisions to my proposal, plans and/or specification, etc.

Addendum Numbers Received:

(Check the box next to each addendum received)

<input checked="" type="checkbox"/> Addendum No. 1	<input type="checkbox"/> Addendum No. 6
<input checked="" type="checkbox"/> Addendum No. 2	<input type="checkbox"/> Addendum No. 7
<input checked="" type="checkbox"/> Addendum No. 3	<input type="checkbox"/> Addendum No. 8
<input type="checkbox"/> Addendum No. 4	<input type="checkbox"/> Addendum No. 9
<input type="checkbox"/> Addendum No. 5	<input type="checkbox"/> Addendum No. 10

I understand that failure to confirm the receipt of addenda may be cause for rejection of this bid. I further understand that any verbal representation made or assumed to be made during any oral discussion held between Vendor's representatives and any state personnel is not binding. Only the information issued in writing and added to the specifications by an official addendum is binding.

PSI Services LLC

Company



Authorized Signature

September 10, 2013

Date

NOTE: This addendum acknowledgment should be submitted with the bid to expedite document processing.
Revised 6/8/2012



State of West Virginia
Department of Administration
Purchasing Division
2019 Washington Street East
Post Office Box 50130
Charleston, WV 25305-0130

Solicitation

NUMBER
INS14004

PAGE
1

ADDRESS CORRESPONDENCE TO ATTENTION OF:
CONNIE OSWALD 304-558-2157

RFQ COPY

TYPE NAME/ADDRESS HERE

PSI Services LLC
2950 N. Hollywood Way, Suite 200
Burbank, CA 91505

INSURANCE COMMISSION

1124 SMITH STREET
CHARLESTON, WV
25305-0540 304-558-3707

DATE PRINTED
08/26/2013

BID OPENING DATE: 09/12/2013

BID OPENING TIME 1:30PM

LINE	QUANTITY	UOP	CAT. NO.	ITEM NUMBER	UNIT PRICE	AMOUNT
ADDENDUM NO. 04						
1.	TO PROVIDE ANSWERS TO QUESTIONS RECEIVED.					
2.	TO PROVIDE THE ADDENDUM ACKNOWLEDGMENT. THIS DOCUMENT SHOULD BE SIGNED AND RETURNED WITH YOUR BID. FAILURE TO SIGN AND RETURN MAY RESULT IN DISQUALIFICATION OF YOUR BID.					
END OF ADDENDUM NO. 04						

SIGNATURE	TELEPHONE (818) 847-6180	DATE 09/10/13
TITLE President & CEO	FEIN 20-5910717	ADDRESS CHANGES TO BE NOTED ABOVE

WHEN RESPONDING TO SOLICITATION, INSERT NAME AND ADDRESS IN SPACE ABOVE LABELED 'VENDOR'

SOLICITATION NUMBER: INS14004

Addendum Number: 04

The purpose of this addendum is to modify the solicitation identified as ("Solicitation") to reflect the change(s) identified and described below.

Applicable Addendum Category:

- ☐ | Modify bid opening date and time
- ☐ | Modify specifications of product or service being sought
- ☒ | Attachment of vendor questions and responses
- ☐ | Attachment of pre-bid sign-in sheet
- ☐ | Correction of error
- ☐ | Other

Description of Modification to Solicitation:

1. To provide answers to questions received.
2. To provide the addendum acknowledgment.

Additional Documentation: Documentation related to this Addendum (if any) has been included herewith as Attachment A and is specifically incorporated herein by reference.

Terms and Conditions:

1. All provisions of the Solicitation and other addenda not modified herein shall remain in full force and effect.
2. Vendor should acknowledge receipt of all addenda issued for this Solicitation by completing an Addendum Acknowledgment, a copy of which is included herewith. Failure to acknowledge addenda may result in bid disqualification. The addendum acknowledgement should be submitted with the bid to expedite document processing.

ATTACHMENT A

REQUEST FOR QUOTATION Addendum #4

State of West Virginia
Offices of the Insurance Commissioner

INS14004

Questions for the state of West Virginia Offices of the Insurance Commissioner (OIC)

5. Page 21, Requirement 4.2.1. In order to plan for testing centers, can you provide the current testing volume by site and exam title?

Answer:

Based on data available please see the chart below for the number of exams per calendar year for 2010, 2011 and 2012 by exam title.

Exam Title	CY 2010	CY 2011	CY2012
Accident & Sickness	836	714	859
Adjuster	757	575	554
Life	1,091	976	1,409
Personal Lines	3	2	5
Property & Casualty	493	500	559
Surplus Lines	1	2	0
Total	3,181	2,769	3,386

During calendar year 2012 there were 224 exams given in the Beckley location, 1,395 in the Charleston location, 824 in the Morgantown location and 943 at location outside of West Virginia.

13. What is the annual practice exam volume?

Answer: Please see response to question 5.

19. What are the testing volumes for 2010, 2011, 2012 broken down for each test and test location?

Answer: Please see response to question 5.

20. What is the testing volume by month and location?

Answer: Please see response to question 5.

RFQ No. INS14004STATE OF WEST VIRGINIA
Purchasing Division**PURCHASING AFFIDAVIT**

MANDATE: Under W. Va. Code §5A-3-10a, no contract or renewal of any contract may be awarded by the state or any of its political subdivisions to any vendor or prospective vendor when the vendor or prospective vendor or a related party to the vendor or prospective vendor is a debtor and: (1) the debt owed is an amount greater than one thousand dollars in the aggregate; or (2) the debtor is in employer default.

EXCEPTION: The prohibition listed above does not apply where a vendor has contested any tax administered pursuant to chapter eleven of the W. Va. Code, workers' compensation premium, permit fee or environmental fee or assessment and the matter has not become final or where the vendor has entered into a payment plan or agreement and the vendor is not in default of any of the provisions of such plan or agreement.

DEFINITIONS:

"Debt" means any assessment, premium, penalty, fine, tax or other amount of money owed to the state or any of its political subdivisions because of a judgment, fine, permit violation, license assessment, defaulted workers' compensation premium, penalty or other assessment presently delinquent or due and required to be paid to the state or any of its political subdivisions, including any interest or additional penalties accrued thereon.

"Employer default" means having an outstanding balance or liability to the old fund or to the uninsured employers' fund or being in policy default, as defined in W. Va. Code § 23-2c-2, failure to maintain mandatory workers' compensation coverage, or failure to fully meet its obligations as a workers' compensation self-insured employer. An employer is not in employer default if it has entered into a repayment agreement with the Insurance Commissioner and remains in compliance with the obligations under the repayment agreement.

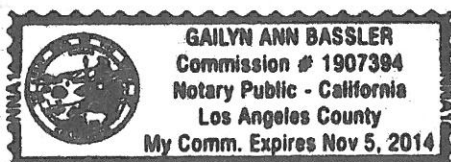
"Related party" means a party, whether an individual, corporation, partnership, association, limited liability company or any other form or business association or other entity whatsoever, related to any vendor by blood, marriage, ownership or contract through which the party has a relationship of ownership or other interest with the vendor so that the party will actually or by effect receive or control a portion of the benefit, profit or other consideration from performance of a vendor contract with the party receiving an amount that meets or exceeds five percent of the total contract amount.

AFFIRMATION: By signing this form, the vendor's authorized signer affirms and acknowledges under penalty of law for false swearing (W. Va. Code §61-5-3) that neither vendor nor any related party owe a debt as defined above and that neither vendor nor any related party are in employer default as defined above, unless the debt or employer default is permitted under the exception above.

WITNESS THE FOLLOWING SIGNATURE:Vendor's Name: PSI Services LLCAuthorized Signature: [Signature] Date: September 10, 2013State of CaliforniaCounty of Los Angeles, to-wit:Taken, subscribed, and sworn to before me this 10th day of September, 2013My Commission expires November 5th, 2014.

AFFIX SEAL HERE

NOTARY PUBLIC

Gailyn Ann Bassler*Purchasing Affidavit (Revised 07/01/2012)*

CERTIFICATION AND SIGNATURE PAGE

By signing below, I certify that I have reviewed this Solicitation in its entirety; understand the requirements, terms and conditions, and other information contained herein; that I am submitting this bid or proposal for review and consideration; that I am authorized by the bidder to execute this bid or any documents related thereto on bidder's behalf; that I am authorized to bind the bidder in a contractual relationship; and that to the best of my knowledge, the bidder has properly registered with any State agency that may require registration.

PSI Services LLC

(Company)



(Authorized Signature)

Stephen Tapp, President and CEO

(Representative Name, Title)

(818) 847-6180

(Phone Number)

(818) 847-8701

(Fax Number)

September 10, 2013

(Date)

ADDENDUM ACKNOWLEDGEMENT FORM
SOLICITATION NO.: INS14004

Instructions: Please acknowledge receipt of all addenda issued with this solicitation by completing this addendum acknowledgment form. Check the box next to each addendum received and sign below. Failure to acknowledge addenda may result in bid disqualification.

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PSI Services LLC

Company



Authorized Signature

September 10, 2013

Date

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Revised 6/8/2012