



# WISCONSIN

Office of the Commissioner of Insurance

## Licensing Information Handbook

Effective as of September 1, 2019

**Register online at [www.prometric.com/wisconsin/insurance](http://www.prometric.com/wisconsin/insurance)**

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**Providing License Examinations for the State of Wisconsin**

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## Introduction

### ***A Message from the Office of the Commissioner of Insurance***

The Office of the Commissioner of Insurance (OCI) was created by the legislature in 1870 and vested with broad powers to ensure that the insurance industry including all licensees meet the insurance needs of Wisconsin citizens responsibly and adequately. Agent Licensing is in charge of reviewing and issuing insurance licenses to individual intermediaries and firms. It also provides oversight of the professional licensing testing services and administration of pre-licensing and continuing education program.

Wisconsin insurance law requires resident agents applying for a major line or some limited lines to pass an examination and submit fingerprints as part of the application process. The licensing process grants permission to individuals to engage in the practice of and prohibits all others from legally practicing insurance sales. By ensuring a minimum level of competence, the licensure process protects the public. OCI is responsible for establishing the acceptable level of safe practice and for determining whether an individual meets that standard.

OCI has contracted with Prometric to develop, evaluate, maintain and revise insurance related examinations for individuals seeking to obtain various insurance licenses in Wisconsin, and to administer the pre-licensing and continuing education program.

### ***Overview of Licensing Process***

This handbook provides information about the examination and licensing process for obtaining a resident insurance license. You should read this Licensing Handbook including the examination content outlines prior to taking an exam.



### **Licensing Process**

**Follow these main steps if you are interested in obtaining an insurance license.**

1. Read this handbook to learn about examination and licensing requirements.
2. Complete the required pre-licensing education (if applicable) from a Wisconsin approved education provider and obtain a certificate of prelicensing course completion. You can find approved education providers at <https://sbs.naic.org/solar-external-lookup/>.
3. Make a fingerprint reservation with Fieldprint at [www.fieldprintwisconsin.com](http://www.fieldprintwisconsin.com) for the digital fingerprint. Use Fieldprint code **FPWIOCIINSURANCE** when scheduling your appointment. Fingerprint information is valid for 180 days.
4. Schedule your exam. The easiest way to schedule is online at <http://www.prometric.com/wisconsin/insurance>
5. Review the examination content outlines which can be found at the end of this document. The content outlines in this guide are the basis for the exams.
6. Bring one, valid, government issued form of identification and a pre-license certificate for line of authority to the test center. Certificates are not required for those taking the Title (2211) or Credit (2212) exams.

7. Apply for the license via NIPR at **www.nipr.com** or an NIPR authorized business partner. You must wait 48-72 hours after passing the examination, before submitting the electronic application. **Tip:** If you cannot find the license type or line of authority (loa) you wish to apply for, make sure any previous order(s) are removed/deleted. Start the NIPR application process again, and your license type/loa should appear. If not, please contact NIPR Customer Service for assistance.

Applications can be processed within 24 to 48 hours; however, if your application has been deferred to the state for further review, the processing time could be delayed.

Once your application has been submitted to the State of Wisconsin, you will have **90 days** to submit any required information/requirements. Failure to supply the required documentation will cause your application to be **CLOSED** as **EXPIRED**. **Fees are non-refundable and non-transferable.**

If you applied for a license type in error, you will need to submit a written request to our office requesting the withdrawal of the application. The application process and the withdrawal of the application represent an administrative expense for the agency and, therefore, the fees are non-refundable and non-transferable. Request can be submitted via email to [ociagentlicensing@wisconsin.gov](mailto:ociagentlicensing@wisconsin.gov).

Please refer to our **Helpful Tips for Completing the Agent Licensing Application** via the following link

<https://oci.wi.gov/Documents/AgentsAgencies/TipsAgentApplication.pdf>

Our office encourages companies, agents, and providers to refer to this document in order to help make the application process easier.



**To get answers that may not be provided in this handbook**

**Visit our Website:** [www.prometric.com/wisconsin/insurance](http://www.prometric.com/wisconsin/insurance)

**Frequently Asked Questions are available:**

<https://www.prometric.com/en-us/clients/insurance/Documents/wisconsin/WIInsuranceExamFAQs.pdf>

#### **PRELICENSING AND CONTINUING EDUCATION COURSE LOOKUP**

A list of courses are available online at <https://sbs.naic.org/solar-external-lookup/>.

#### **FINGERPRINTING INFORMATION**

You must make a reservation on Fieldprint at

[www.fieldprintwisconsin.com](http://www.fieldprintwisconsin.com)

At the time of reservation, you must enter the Fieldprint code (not case sensitive): **FPWIOCIInsurance**

#### **LICENSING INFORMATION**

##### **Office of the Commissioner of Insurance**

P.O. Box 7872

Madison, WI 53707-7872

Tel. (608) 266-8699

E-mail: [ociagentlicensing@wisconsin.gov](mailto:ociagentlicensing@wisconsin.gov)

Website: [oci.wi.gov](http://oci.wi.gov)

More detailed information may be found on [oci.wi.gov](http://oci.wi.gov) regarding licensing requirements along with requirements for licenses that do not require prelicensing or examinations.

#### **QUESTIONS ABOUT EXAMINATIONS**

##### **Prometric**

[www.prometric.com/wisconsin/insurance](http://www.prometric.com/wisconsin/insurance)

E-mail: [pro.ceservices@prometric.com](mailto:pro.ceservices@prometric.com)

Phone: (866) 370-3411

Fax: (800) 347-9242

TDD User: (800) 790-3926

# Wisconsin Licensing Requirements

This section describes:

- The types of licenses that require prelicensing and/or an exam and their requirements.
- Pre-licensing education requirements and exemptions.

The OCI requires examinations for the license types and lines of authority listed below. Each license granted is valid only for the line of authority named on the license. The basic requirements for each type of license are shown in this chart.

License Type	Lines of Authority	Prelicensing Education Required*	Exam Required	Fingerprint-Criminal Background Check	
<b>Individual Intermediary</b>	<b>Major Lines</b>				
	•Life	20 hours	Yes	Yes	
	•Accident & Health	20 hours	Yes	Yes	
	•Property	20 hours	Yes	Yes	
	•Casualty	20 hours	Yes	Yes	
	•Personal Lines P&C (this license limits the sale of P&C insurance to individuals and families for non-commercial purposes)	20 hours	Yes	Yes	
	•Variable Life/Variable Annuity	(*)	No	No	
	<b>Limited Lines</b>				
	•Credit	None	Yes	Yes	
	•Title	None	Yes	Yes	
<b>Individual Navigator</b>	--	16 hours	Yes	Yes	
<b>Certified Application Counselor</b>	--	16 hours	Yes	No	

(\*) Individuals seeking the variable life/variable annuity authority must hold a life insurance license and must be registered for Series 6 or Series 7 through the Financial Industry Regulatory Authority (FINRA).

**NOTE:** To sell auto and/or homeowner's insurance, an agent must obtain both property and casualty authorities or the personal lines P&C authority. Personal Lines P & C is limited to individuals and families auto and homeowner's for primarily noncommercial purposes.

**Refer to [oci.wi.gov](http://oci.wi.gov) for other license types and requirements that do not require prelicensing education or an examination.**

## Pre-licensing Education Requirements

The pre-licensing education is not a preparatory course for passing the examination.

You must successfully complete the prelicensing education requirement and pass the corresponding prelicensing proctored exam (if applicable). Prelicensing courses must be offered by an approved provider approved by the OCI.

A list of approved prelicensing education schools is available at <https://sbs.naic.org/solar-external-lookup/>.

The definition of an approved proctor is someone who is an impartial, disinterested third party or is currently licensed agent with no family or financial relationship to the student and that will verify that the student received no outside assistance. Membership in a professional association or organization does not constitute a financial relationship.

Limited lines of authority do not require prelicensing education.

The chart below lists the prelicensing education and self-study examination requirements for each license type.

License Type	Required Education (classroom & self-study)	Additional Self-Study - Requirements
<b>Individual Intermediary</b>	8 hours – principles of insurance, general Wisconsin insurance laws and ethics 12 hours – <b>for each line of authority</b> : policies, terms and concepts and line specific insurance laws	<b>Must pass a proctored examination and submit proctored affidavit form to approved school for credit.</b> This is prior to and in addition to the licensing examination.
<b>Individual Navigator</b>	8 hours – principles of insurance, Wisconsin insurance laws, ethics and health insurance 4 hours – Wisconsin public assistance program 4 hours – Affordable Care Act	<b>Must pass a proctored examination and submit proctored affidavit form to approved school for credit.</b> This is prior to and in addition to the licensing examination.
<b>Certified Application Counselor</b>	8 hours – principles of insurance, Wisconsin insurance laws, ethics and health insurance 4 hours – Wisconsin public assistance program 4 hours – Affordable Care Act	<b>Must pass a proctored examination and submit proctored affidavit form to approved school for credit.</b> This is prior to and in addition to the licensing examination.

### Pre-licensing Education Completion Certificate

You **must** present a certificate of completion of the required prelicensing education (classroom or self-study) to the test center in order to test. Failure to do so will cause you to be turned away and your fee will be forfeited. The certificate must be printed on state or school letterhead and signed and dated by the provider.

**Certificates are valid for one (1) year from date of issuance.** This certificate can be presented in the form of a faxed copy, electronic version, or paper copy only. Altered certificates will not be accepted. If you have not passed your exam within the one year of completing your prelicensing education, you will be required to retake the pre-licensing education course.

## ***Pre-licensing Exemptions***

The minimum pre-licensing educational requirement do not apply to the following:

- If you are applying for the variable life/variable annuity authority or a limited lines credit, legal expense, title, crop, surety, or travel insurance license.
- If you have completed a 2-year Wisconsin vocational school degree program in insurance.
- If you have completed a 4-year college degree in business with an insurance emphasis.
- If you are applying for the applicable line of authority, and hold one of the following professional designations:

<b>Life</b>	<b>Accident &amp; Health</b>	<b>Property, Casualty, or Personal Lines P&amp;C</b>
<ul style="list-style-type: none"> <li>- Certified Employee Benefit Specialist (CEBS)</li> <li>- Chartered Financial Consultant (ChFC)</li> <li>- Certified Insurance Counselor (CIC)</li> <li>- Certified Financial Planner (CFP)</li> <li>- Chartered Life Underwriter (CLU)</li> <li>- Fellow of the Life Management Institute (FLMI)</li> <li>- Life Underwriter Training Council Fellow (LUTCF)</li> </ul>	<ul style="list-style-type: none"> <li>- Registered Health Underwriter (RHU)</li> <li>- Certified Employee Benefit Specialist (CEBS)</li> <li>- Registered Employee Benefits Counselor (REBC)</li> <li>- Health Insurance Associate (HIA)</li> </ul>	<ul style="list-style-type: none"> <li>- Accredited Advisor in Insurance (AAI)</li> <li>- Associate in Risk Management (ARM)</li> <li>- Certified Insurance Counselor (CIC)</li> <li>- Chartered Property and Casualty Underwriter (CPCU)</li> </ul>

If you are seeking an exemption from the pre-licensing requirement, you must submit the Pre-licensing Exemption Form and official documentation providing evidence of designation. The exemption form and instructions can be obtained via the following link

<https://oci.wi.gov/Pages/Agents/Prelicensing.aspx#PrelicensingExemptions>. You can submit the form electronically via the OCI website or by mail or fax with the required supporting documentation to the Agent Licensing Section at (608) 267-9451 or by e-mail at [ociagentlicensing@wisconsin.gov](mailto:ociagentlicensing@wisconsin.gov).



## ***Fingerprinting and Criminal Background Check Information***

You are required to submit your fingerprints in order to obtain your criminal history from the Wisconsin Department of Justice, Crime Bureau, and the Federal Bureau of Investigation. You can make a fingerprint reservation online on Fieldprint at [www.fieldprintwisconsin.com](http://www.fieldprintwisconsin.com). At the time of reservation, you must enter the Fieldprint code (not case sensitive): **FPWIOCIInsurance**.

Applicants must complete this requirement through Fieldprint. Fingerprint cards will NOT be accepted if submitted directly to OCI.

The cost is \$39.25 for digital fingerprinting. You must present two (2) forms of current signature identification. The primary identification must be government issued, photo bearing with a signature and the secondary identification must contain a valid signature. Identification must be in English.

Fingerprinting/Criminal History results typically are made available electronically to OCI within 24-72 hours after completion. **Note:** If fingerprints are rejected, this will delay OCI in processing your application.

Our office does not pre-qualify for licensing. Each application is reviewed on an individual basis after applicant has been successful on the examination(s) and all licensing requirements are completed.

Examples of some of the criteria OCI may consider in reviewing an individuals criminal background are:

1. The basis for the criminal charges/convictions & whether they are related to activities or character required of insurance agents.
2. The age of the applicant at the time of the charge/conviction.
3. The age of the charges/convictions.
4. Whether the applicant has successfully completed the sentence and probation.
5. Pending criminal charges.
6. Whether all charges/convictions were disclosed on the application.
7. Whether the applicant disclosed charges or convictions that are not listed on the criminal background check. i.e. Other state convictions, federal charges/convictions or Wisconsin charges/convictions not listed.
8. Other Ordinance violations such as, but not limited to, theft.

## Scheduling Your Exam

### Scheduling Information

Prometric provides computerized testing through its multistate testing network. **You may take the exam at any Prometric test center in the United States.** Follow the instructions here to register and schedule an appointment.

**Testing Accommodations.** If you require an Americans with Disabilities Act (ADA) accommodation(s) or English as Second Language (ESL) additional time, see the “**Testing Accommodations**” section below.



#### Online

***Schedule online—it saves time and it's easy!***

**You can easily schedule your exam online at any time using our Internet Registration Service by going to:**

- 1** [www.prometric.com/wisconsin/insurance](http://www.prometric.com/wisconsin/insurance).
- 2** Click on **Create or Login to Your Account** to register.
- 3** Click on **Schedule Your Test** and follow the prompts.

#### By fax or mail

You may **fax** the completed Exam Registration Form found at the end of this handbook to Prometric to (800) 347-9242. You must also include the completed Credit Card Payment Form (Visa, MasterCard or American Express). The cardholder's signature must be on the Form.

**OR**

You may **mail** the completed Exam Registration Form and the appropriate exam fee to the address on the form. When registering by mail, you may pay the exam fee by Visa, MasterCard or American Express. **Personal checks and cash are not accepted.**

If paying by credit card, you must also include the completed Credit Card Payment Form (Visa, MasterCard or American Express). The cardholder's signature must be on the Form.

#### By phone

If you are unable to schedule online, you may schedule the examination by calling (866) 370-3411 between 8 a.m. and 9 p.m. (Eastern Time), Monday through Friday, and between 10 a.m. and 3 p.m. (Eastern Time), Saturday and Sunday. Please have your exam information and credit card information for payment available.

#### Reschedule and Cancellation

To reschedule your existing exam appointment, you must contact Prometric 24 hours prior to the exam appointment date in order to avoid forfeiting your exam fee.

To cancel your existing exam appointment, you must contact Prometric either through our toll-free number or by visiting [www.prometric.com/wisconsin](http://www.prometric.com/wisconsin) at least three (3) calendar days prior to your scheduled exam appointment in order to avoid forfeiting \$40 of your original exam fee. After you cancel your exam, you must

initiate a refund by going to <https://fs6.formsite.com/Prometric/form33/index.html> and completing the refund form.

Prometric will review refund requests and email decisions to you within 7-10 business days of receipt unless further research and/or documentation are required. Prometric reserves the right to request documentation to support any illness or emergency claim. **Refund requests made via phone will not be accepted.**

If you change or cancel your appointment without proper notice, you will forfeit your examination fee(s).

### **If absent or late for your appointment**

If you miss your appointment, or arrive late and are not allowed to test, you will forfeit your exam fee(s).

### **Available Wisconsin Examinations**

LIST OF WISCONSIN EXAM LINE OF AUTHORITY	EXAM SERIES
<b>Life Exam</b>	22-01
Life (for agent who held life license)	22-02
<b>Accident &amp; Health Exam</b>	22-03
Accident & Health (for agent who held A&H license)	22-04
<b>Property Exam</b>	22-05
Property (for agent who held property license)	22-06
<b>Casualty Exam</b>	22-07
Casualty (for agent who held casualty license)	22-08
<b>Personal Lines P&amp;C Exam</b>	22-09
Personal Line PC (for agent who held this license)	22-10
<b>Title Exam</b>	22-11
<b>Credit Exam</b>	22-12
<b>Navigator Exam</b>	22-14

Individuals who are eligible for the examination “**for agent who held property license**” are individuals that previously held the specific line(s) of authority in

Wisconsin or another state. Proof of eligibility may be required by OCI during the application process.

## Test Centers

You may take the exam at any Prometric test center in the United States.

**Test center locations are subject to change. Be sure to verify the address of and directions of the test center before you leave for the exam.**

## Wisconsin Test Centers

Test centers that might be most convenient in Wisconsin include:

For a list of ALL Prometric test sites, please visit [www.prometric.com/wisconsin](http://www.prometric.com/wisconsin)

Test Sites		
<b>Wausau, WI</b> 1 Corporate Drive Suite 102 Wausau, WI 54401	<b>Eau Claire, WI</b> 1903 Keith Street 1st Floor, Suite 4 Eau Claire, WI 54701	<b>La Crosse, WI</b> 210 South 7th Street Suite 4 La Crosse, WI 54601
<b>Madison, WI</b> 1721 Thierer Rd, East Pointe Plaza - 1st Floor Madison, WI 53704	<b>Ashwaubenon, WI</b> 1525 Park Place (Suite 400) Ashwaubenon, WI 54304	<b>Brookfield, WI</b> 19435 West Capitol Drive Suite L04 Brookfield, WI 53045
<b>Duluth, MN</b> 2200 London Road Suite 202 Duluth, MN 55812	<b>Rochester, MN</b> 2001 2 <sup>nd</sup> Street SW Moga Building Rochester, MN 55902	<b>Woodbury, MN</b> 1811 Weir Drive Suite 340 Woodbury, MN 55125
<b>Bloomington, MN</b> Northland Center 3600 American Blvd West Suite 200A Bloomington, MN 55431	<b>Sycamore, IL</b> 1715 Dekalb Ave Suite B Sycamore, IL 60178	<b>Deerfield, IL</b> 770 Lake Cook Road Suite 200 Deerfield, IL 60015

## Holidays

Testing generally does not occur on federal holidays. Additional state holidays may be observed in the state where you schedule the exam appointment.

## Emergency Closings

Severe weather or an emergency could require canceling scheduled exams. If this occurs, Prometric will attempt to contact you by phone; however, you may check for testing site closures by checking our website at [www.prometric.com/en-us/pages/siteclosure.aspx](http://www.prometric.com/en-us/pages/siteclosure.aspx) or calling Prometric at (866) 370-3411. If the site is closed, the exam will be rescheduled without a rescheduling fee.

If a test center is open for testing and you choose not to appear for the appointment, you will forfeit the exam fees and must reschedule and pay another exam fee.

## **Testing Accommodations**

**ADA Accommodation.** Reasonable testing accommodations are provided to allow candidates with documented disabilities recognized under the ADA an opportunity to demonstrate their skills and knowledge. Prometric makes every effort to provide reasonable testing accommodations that enable all test takers to take examinations.

If you require testing accommodations under the Americans with Disabilities Act (ADA), please complete and submit a Testing Accommodation Request Form online at <https://www.prometric.com/en-us/for-test-takers/prepare-for-test-day/pages/arrange-testing-accommodations.aspx>, or contact Prometric at (888) 226-9406 to obtain an Accommodation Request Form.

Professional documentation of the disability must be submitted with the Accommodation Request Form to aid Prometric in determining the appropriate testing accommodations. Thirty days' advance notice is required for all testing arrangements. There is no additional charge for these accommodations.

**ESL Accommodation.** All examinations are given in English. If English is not your primary language, you may qualify for additional time for the test by requesting an ESL Authorization from Prometric. To request an ESL authorization, please submit :

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

Please fax documents to **800.347.9242** and allow **three (3) days** for processing. If your request is approved, Prometric may extend the time limit on your examination to time-and-one-half or 150% of the normal time limit. Prometric will inform you by mail whether your request for accommodation is approved. You should not schedule your exam until you have received the confirmation email. Exams scheduled before the ESL request has been approved will not include extra time.

## Preparing for Your Exam

Being well prepared can help you pass the exam and save time and

- Information about study materials.
- An overview of the exam content outlines.
- Practice Exams.

### Study Materials



In addition to any pre-licensing education that is required for the exam, you are free to use the materials of your choice to prepare for the exam. Different publishers provide materials to assist you in preparing for insurance licensing exams. These materials take different approaches and you should choose one that meets your needs. Make sure your study materials are current and that they cover the topics in the outlines. You may access these study materials via the Publications section near the rear of this handbook following the content outlines.

**Neither the Office of the Commissioner of Insurance nor Prometric reviews or approves these study materials.**

**General recommendations.** You may obtain recommendations for study materials and pre-licensing study courses from insurance companies, the company or agency you plan to work for, or local insurance and agents' associations.

**Wisconsin statutes.** The exam outlines contain a section on Wisconsin statutes and regulations. In addition to general study material, you may wish to consult the references cited in the applicable content outlines. You can access Wisconsin statutes and insurance regulations at <http://oci.wi.gov/wisrules.htm>

### Content Outlines Overview

The license exam for each type of license consists of questions that test knowledge of topical areas listed in the content outline for that exam. An overview of each exam content outline appears at the end of this handbook. You can view a complete outline specific to your exam online at <https://www.prometric.com/en-us/clients/insurance/Pages/wi-content-outlines.aspx>

**Note** Do not schedule the exam until you are familiar with all subject areas in the applicable content outline.

### Practice Exams

To take a practice exam, select or copy link below to your browser:  
<https://www.prometric.com/en-us/clients/insurance/Pages/practice-exam.aspx>

While practice exams contain general, non-state specific insurance questions, they are created in the same format and use the same question types as the actual licensure exams. Practice exams are designed to help you become familiar with the computer-based testing process.

During the practice exam, you will get immediate feedback to correct and incorrect responses as well as overall feedback at the end of the session just as you would during the actual exam. Practice exams are available for:

- (LIPA) Life Insurance Producer/Agent Practice Exam in English only
- (HIPA) Health Insurance Producer/Agent Practice Exam in English only
- (PIPA) Property & Casualty Insurance Producer Practice Exam in English only
- There is **no cost** to take Prometric Practice Exams!

## Taking Your Exam

Knowing what to expect when taking the exam may help you prepare for it. This section contains:

- An overview of the testing process.
- Regulations that will be enforced at the testing center.
- Information about the types of questions on the exam.
- A guide to understanding the exam results.
- Information about appeals.

### Testing Process

The exam will be administered by computer but you do not need any computer experience or typing skill to take the exam.

**Arrival.** You should arrive at least **30 minutes before** the scheduled exam appointment. This allows time for you to sign in and for staff to verify your identification and complete all security checks.

**Pre-licensing Education Certificate required.** You will be required to present your pre-licensing certificate in order to test. Acceptable forms of proof include faxed copies, electronic certificate, and paper copies only. The certificate must show a state or school letter head and be signed and dated by the provider. Altered certificates cannot be accepted. Pre-licensing certificates are valid for 1 year from issue date.

**Certificates are not required for those taking the Title (2211) or Credit (2212) exams.**

**Identification required.** You must present a valid form of government issued identification before taking the test. The identification document **must**:

- Be government-issued (e.g., driver's license, a state-issued identification card, passport, or military identification card).
- Contain **both** a current photo and signature (if not you must present two identification cards: one with your photo and one with your signature).
- Exactly match the name used to register for the exam (including designations such as "Jr." and "III").



**Important** Failure to provide appropriate identification at the time of the exam is considered a missed appointment. As a result, you will be required to pay another **full examination fee** before making another appointment. If you cannot provide the identification listed above, contact Prometric **before** scheduling the appointment to arrange an alternative way to meet this requirement.

## ***Test Center Regulations***

**Copyrighted questions.** All test questions are the property of Prometric and are protected by copyright. Federal law provides severe civil and criminal penalties for the unauthorized reproduction, distribution, or exhibition of copyrighted materials.

To ensure that all candidates are tested under similar conditions, the following regulations and procedures will be enforced at each test center. Failure to follow any of these security procedures may result in your being disqualified from taking an examination.

- 1** While in the test center, you will be continuously monitored by video. During your examination, you will also be monitored by physical walk-throughs and through an observation window. All testing sessions are video and audio recorded.
- 2** You must present valid (unexpired) and acceptable ID(s) in order to take your test. (See "Identification required" in the previous section).
- 3** You will be scanned with a metal detector wand prior to every entry into the test room. If you refuse, you cannot test.
- 4** You will be required to raise your pants legs above your ankles, empty and turn all pockets inside-out and raise shirt sleeves above your wrists prior to every entry into the test room.
- 5** If you are wearing eyeglasses, you will be required to remove them for visual inspection to ensure they don't contain a recording device. Large jewelry items must be stored in your locker due to concerns over concealed recording devices.
- 6** You must sign the test center roster each time you leave the test room. You must also sign back in and show your ID to the Test Center Administrator (TCA) in order to re-enter the test room.
- 7** You are **prohibited** from communicating, publishing, reproducing, or transmitting any part of your test, in any form or by any means, verbal or written, for any purpose.
- 8** You **must not** talk to other candidates or refer to their screens, testing materials, or written notes in the test room.
- 9** You **must not** use written notes, published materials, or other testing aids.
- 10** You are **allowed** to bring soft ear plugs or center-supplied tissues into the test room.
- 11** Any clothing or jewelry items allowed to be worn in the test room must remain on your person at all times. Removed clothing or jewelry items must be stored in your locker.
- 12** You **must not** bring any personal/unauthorized items into the testing room. Such items include but are not limited to outerwear, hats, food, drinks, purses, briefcases, notebooks, pagers, watches, cellular telephones, recording devices, and photographic equipment. Weapons are not allowed at any Prometric test center. You will be asked to empty and turn your pockets inside out prior to every entry into the test room to confirm that you have no prohibited items.
- 13** You **must** return all materials issued to you by the test center administrator ("TCA") at the end of your test.
- 14** You are not allowed to use any electronic device or phone during breaks.



- 15** If you have a medical condition that may require you to access food or medicine during your exam session, you must store those items separately from other items you place in the test center locker. You must inform the TCA **before** you retrieve the food or medicine, and the TCA will observe you obtaining the item from the locker. You are not allowed to access any item other than food or medicine needed for a medical reason.
- 16** You must conduct yourself in a civil manner at all times when on the premises of the test center. Exhibiting abusive behavior towards the TCA or any other staff member of the test center may result in examination disqualification and criminal prosecution.

Failure to follow any of these security procedures may result in the disqualification of the examination. Prometric reserves the right to audio and videotape any examination session.

For more information on Prometric test center regulations, please visit:  
[www.prometric.com/en-us/for-test-takers/prepare-for-test-day/documents/TestCenterRegulations.pdf](http://www.prometric.com/en-us/for-test-takers/prepare-for-test-day/documents/TestCenterRegulations.pdf)

**Please note:** Test center administrators are not allowed to answer any questions pertaining to the exam content. If you do not understand a question on the examination, you should answer the question to the best of your ability.

## Question Types

The examination contains four-option multiple-choice questions. These questions are designed to be as clear and concise as possible while testing knowledge and comprehension of insurance concepts as well as the application of the insurance concepts. The design of the exam ensures that those who possess the required knowledge of the specific insurance line of authority being tested should perform well on the examination for which they prepared.

## Question Formats

Three different multiple-choice formats are used. Each format is shown in the following examples. An asterisk (\*) indicates the correct answer in each sample question.

### Format 1—Direct question

Which one of the following is a type of health insurance policy designed to replace the wages of an insured that is unable to work due to an accident or sickness?

- \* 1. Disability Income Insurance Policy
- 2. Employer-Sponsored Group Major Medical Policy
- 3. Hospital Expense Insurance Policy
- 4. Special Risk Policy

### Format 2—Incomplete sentence

Benefits under workers' compensation insurance are payable:

- 1. For bodily injury that is accidental or intentional
- \* 2. Regardless of the liability of the employer
- 3. Unless safety rules are violated
- 4. Up to a maximum of 30 percent of weekly wages

### Format 3—All of the following except

A life insurance policy may include provisions that do all of the following EXCEPT:

- 1. Restrict coverage if death is caused by suicide
- 2. Require evidence of insurability to reinstate coverage
- \* 3. Extend the contestable period beyond two years
- 4. Adjust proceeds if the insured's age is misstated on the application

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## ***Experimental Questions***

The examination may include some experimental questions that will not be scored. If present, they are distributed throughout the examination and will not be identified as such. These are used to gather statistical information on the questions before they are added to the examination as scored items. These experimental questions **will not** be counted for or against you in the final examination score.

You will be helping us help future test takers by completing five (5) experimental test questions in your exam. We plan to use the experimental questions on future exams based on your performance.

The questions will:

- be randomly distributed within your test
- will not be counted in your final score
- time spent on the question will not be deducted from your test time

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## ***Exam Results***

At the end of the exam, you will see a completion notice on screen. A copy of your score report will be emailed to the email address you provided at the time of scheduling. The report indicates the overall score and grade, including the numerical percentage of questions answered correctly and whether you passed or failed.

The report also displays the correct percentage in each major section of the exam, as defined by the exam content outline. These section scores are shown to guide you, or your employer and/or trainer, about areas requiring additional preparation for retesting if you do not pass the exam. Even after you pass, you may want to focus on these areas as you begin to provide insurance products and services to the public.

**Duplicate score reports**, please use our electronic score report portal to download or print duplicate copies of your candidate score report when or as needed. Please visit **[www.scorereports.prometric.com](http://www.scorereports.prometric.com)**. You will be required to enter the confirmation number of your exam and your last name to complete this task.

## Sample Score Report



Note that the section percentages will not average out to the total percentage score. That is because individual exam outline sections are allocated different numbers of questions on the exam. The total percentage score is computed by dividing the number of questions you answered correctly by the total number of questions in the exam. Adding the section percentages and dividing by the total number of sections do not compute the total score.

Prometric electronically notifies OCI of exam results within 48-72 hours of passing the exam. Note that exam scores are confidential and will be revealed only to you and OCI.

## Appeals Process

Prometric's goal is to provide a quality examination and a pleasant testing experience for every candidate. If you would like to submit an appeal concerning examination content, registration, scheduling or test administration (testing site procedures, equipment, personnel, etc.), please submit an appeal by visiting [www.prometric.com/contactus](http://www.prometric.com/contactus) and clicking on "Request an Appeal".

Once submitted you will receive an email response within 20 days indicating whether your appeal has been approved.

## Licensing Steps

**Approval of a application depends on the review and approval of all license application requirements. This section offers information about:**

- **Applying for your license.**
- **Application Questions.**
- **Renewing your license.**
- **Reinstating your license.**

### ***Applying for Your License***

#### **Apply for an Intermediary Individual License**

Once you have passed your exam, you must apply for your license within 180 days. You can submit an electronic application within 48-72 hours of passing the examination via NIPR at [www.nipr.com](http://www.nipr.com) or an NIPR authorized business partner.

A \$10 fee is charged for each application submitted pursuant to s. 601.31 (1) (Lg), Wis. Stat. You can submit one application for one or more lines of authority. The fee for all applications submitted is non-refundable and non-transferable.

#### **Apply for an Individual Navigator License**

Navigator licenses must be applied for via paper. You can submit a paper application to the OCI after completing the pre-licensing training, any federally required exchange training, passing the examination, and paying the license fee. An application form may be downloaded free of charge from the OCI's website at <https://oci.wi.gov/Pages/Agents/NavigatorLicense.aspx>.

OCI will process the license upon receipt of a complete application and verification that you have met all licensing requirements.

OCI will process the license upon receipt of a complete electronic application and verification that the applicant has met all licensing requirements. Once application is approved, you can print a copy of the license online via State Based Systems (SBS) at <https://sbs.naic.org/solar-external-lookup/license-manager> for free. For newly licensed individuals, your National Producer Number (NPN) will be issued to you within 24-48 hours after you have been approved.

To look up your NPN please select the following link.

<https://www.nipr.com/PacNpnSearch.htm> In Wisconsin, your NPN is the same as your license number. Once you have your NPN, you may print your license from State Based Systems (SBS) at <https://sbs.naic.org/solar-external-lookup/license-manager> for free.

Wisconsin does not mail a hard copy of the license to the applicants.

#### **Register to Act as a Certified Application Counselor (CAC)**

Certified Application Counselors are not required to be fingerprinted or apply for a license. However, they are required to register with OCI. You must provide the employer or sponsor with documentation showing successful completion of the pre-licensing and examination requirements. It is the responsibility of the entity with which the CAC is associated to register.

Certified Application Counselors, once authorized by the federal exchange, must register with OCI using the Nonnavigator Business Entity Initial Registration Form which can be accessed via <https://oci.wi.gov/Pages/Agents/NavigatorLicense.aspx#CACentity>. The

form along with a list of all individual CAC's and any other nonnavigator assisters should be emailed to [ocialdocuments@wisconsin.gov](mailto:ocialdocuments@wisconsin.gov).

## Application Questions

As a part of the application process, agents and navigators are required to answer background questions on the licensing application.

If you answer **“YES”** to any of the questions, you **must** submit copies of the required documentation directly to the OCI for consideration. The required documentation should be submitted to OCI at the time the electronic or paper application is completed. You can also submit supporting documentation through the NIPR Attachment Warehouse at [www.nipr.com](http://www.nipr.com) or fax to the Agent Licensing Section at (608) 267-9451 or via email to [ociagentlicensing@wisconsin.gov](mailto:ociagentlicensing@wisconsin.gov).

If you answer **“NO”** to an application question and our office identifies either an administrative action, criminal activity, delinquent taxes, etc., the application process will be delayed and you may be subject to action taken by OCI. If you are unclear as to whether something needs to be reported, we encourage you to err on the side of reporting. This will ensure timely processing of the license application, and help prevent administrative action to be taken against you.

### **READ AND ANSWER QUESTIONS CAREFULLY!**

#### **Individual applicants are required to answer the following legal questions on the licensing application:**

1 a. Have you ever been convicted of a misdemeanor, had a judgment withheld or deferred, or are you currently charged with committing a misdemeanor?

You may exclude the following misdemeanor convictions or pending misdemeanor charges: traffic citations, driving under the influence (DUI), driving while intoxicated (DWI), driving without a license, reckless driving, or driving with a suspended or revoked license.

You may also exclude juvenile adjudications (offenses where you were adjudicated delinquent in a juvenile court)

1b. Have you ever been convicted of a felony, had a judgment withheld or deferred, or are you currently charged with committing a felony?

You may exclude juvenile adjudications (offenses where you were adjudicated delinquent in a juvenile court)

If you have a felony conviction involving dishonesty or breach of trust, have you applied for written consent to engage in the business of insurance in your home state as required by 18 USC 1033?

If so, was consent granted? (Attach copy of 1033 consent approved by home state.)

1c. Have you ever been convicted of a military offense, had a judgment withheld or deferred, or are you currently charged with committing a military offense?

**NOTE:** For Questions 1a, 1b and 1c, **“Convicted”** includes, but is not limited to, having been found guilty by verdict of a judge or jury, having entered a plea of guilty or nolo contendere or no contest, or having been given probation, a suspended sentence, or a fine.

If you answer yes to any of these questions, you must attach to this application:

- a) a written statement explaining the circumstances of each incident,
- b) a copy of the charging document,

c) a copy of the official document, which demonstrates the resolution of the charges or any final judgment.

2. Have you ever been named or involved as a party in an administrative proceeding, including FINRA sanction or arbitration proceeding regarding any professional or occupational license or registration?

"Involved" means having a license censured, suspended, revoked, canceled, terminated; or, being assessed a fine, a cease and desist order, a prohibition order, a compliance order, placed on probation, sanctioned or surrendering a license to resolve an administrative action.

"Involved" also means being named as a party to an administrative or arbitration proceeding, which is related to a professional or occupational license, or registration. "Involved" also means having a license, or registration application denied or the act of withdrawing an application to avoid a denial. INCLUDE any business so named because of your actions in your capacity as an owner, partner, officer or director, or member or manager of a Limited Liability Company. You may EXCLUDE terminations due solely to noncompliance with continuing education requirements or failure to pay a renewal fee.

If you answer yes, you must attach to this application:

- a) a written statement identifying the type of license and explaining the circumstances of each incident,
- b) a copy of the Notice of Hearing or other document that states the charges and allegations, and
- c) a copy of the official document, which demonstrates the resolution of the charges or any final judgment.

3. Has any demand been made or judgment rendered against you or any business in which you are or were an owner, partner, officer or director, or member or manager of a limited liability company, for overdue monies by an insurer, insured or producer, or have you ever been subject to a bankruptcy proceeding? Do not include personal bankruptcies, unless they involve funds held on behalf of others.

If you answer yes, submit a statement summarizing the details of the indebtedness and arrangements for repayment, and/or type and location of bankruptcy.

4. Have you been notified by any jurisdiction to which you are applying of any delinquent tax obligation that is not the subject of a repayment agreement?

If you answer yes, identify the jurisdiction(s):

5. Are you currently a party to, or have you ever been found liable in, any lawsuit, arbitrations or mediation proceeding involving allegations of fraud, misappropriation or conversion of funds, misrepresentation or breach of fiduciary duty?

If you answer yes, you must attach to this application:

- a) a written statement summarizing the details of each incident,
- b) a copy of the Petition, Complaint or other document that commenced the lawsuit or arbitration, or mediation proceedings, and
- c) a copy of the official documents, which demonstrates the resolution of the charges or any final judgment.

6. Have you or any business in which you are or were an owner, partner, officer or director, or member or manager of a limited liability

company, ever had an insurance agency contract or any other business relationship with an insurance company terminated for any alleged misconduct?

If you answer yes, you must attach to this application:

- a) a written statement summarizing the details of each incident and explaining why you feel this incident should not prevent you from receiving an insurance license, and
- b) copies of all relevant documents.

7. Do you have a child support obligation in arrearage?

If you answer yes,

- a) by how many months are you in arrearage?
- b) are you currently subject to and in compliance with any repayment agreement?
- c) are you the subject of a child support related subpoena/warrant? (If you answered yes, provide documentation showing proof of current payments or an approved repayment plan from the appropriate state child support agency.)

8. In response to a "yes" answer to one or more of the Background Questions for this application, are you submitting document(s) to the NAIC/NIPR Attachments Warehouse?

If you answer yes, will you be associating (linking) previously filed documents from the NAIC/NIPR Attachments Warehouse to this application?

Once your application has been submitted to the State of Wisconsin, you will have 90 days to submit any required information/requirements. Failure to supply the required documentation will cause your application to be CLOSED as EXPIRED. Fees are non-refundable and non-transferable.

OCI will process the license application upon receipt of a complete electronic/paper application. For newly licensed individuals, your National Producer Number (NPN) will be issued to you first within 24-48 hours after you have been approved.

To look up your NPN please select the following link.

<https://www.nipr.com/PacNpnSearch.htm> In Wisconsin, your NPN is the same as your license number.

Once you have your NPN, you may print your license from State Based Systems (SBS) at <https://sbs.naic.org/solar-external-lookup/license-manager> for free.

Wisconsin does not mail a hard copy of the license to the applicants.

Once approved, you can then request to be appointed with the insurance company in order to transact insurance business in Wisconsin.



### Renewing a License

Notification to all licensees are sent 45-60 days prior to the license expiration date both via email and first class mail. The notification is not required in order to renew the license, it serves as a reminder only.

### Renewal for Intermediary (Producer) Individual

Resident and nonresident intermediary licenses expire every two years on the last day of the licensee's birth month. It is possible that licensees may be given longer than the required minimum of 24 months. For example, if an agent applies for a license March 1, 2016, with a birth date of January 30, 2016, the agent's license will expire January 31, 2019.

Resident licensees wanting to renew their license must be CE compliant first and then renew via [www.nipr.com](http://www.nipr.com) or through an authorized business partner. Resident renewal fee is \$35. Each resident holding major lines of authority must biennially complete 24 credit hours of education, a minimum of 3 of the 24 credit hours must be in ethics. Wisconsin does not carryover CE credits.

Nonresident licensees wanting to renew their license must renew via [www.nipr.com](http://www.nipr.com) or through an authorized business partner. Nonresident renewal fee is \$70.

### Renewal for Individual Navigator

Navigators renew October 1<sup>st</sup> of every year. Individuals are required to complete 8 hours of continuing education, complete federal training, verify individual affiliation to an entity, and pay renewal fee. Renewal applications must be submitted via paper and can be downloaded at <https://oci.wi.gov/Documents/OCIForms/11-090.pdf>.

### Ongoing Registration for a Certified Application Counselor (CAC)

CAC's by October 1<sup>st</sup>, must attest to OCI that completed training is completed. Detailed instruction can be found at <https://oci.wi.gov/Pages/Agents/NavigatorLicense.aspx#IndividualCounselor>

## Reinstating Your License

The Reinstatement fee for resident intermediaries is \$70. If you want to reinstate a Wisconsin resident intermediary (producer) expired license, please follow the instructions below:

### Resident Intermediary License

- |   |   |
|---|---|
| <ul style="list-style-type: none"> <li>• License expired less than 12 months:</li> <li>• Pre-licensing education and exam not required for previously held line of authority. Adding new line requires pre-licensing education and exam for new line.</li> <li>• All prior continuing education requirements must be completed.</li> <li>• Apply online via NIPR at <a href="http://www.nipr.com">www.nipr.com</a> or an NIPR authorized business partner.</li> </ul> | <ul style="list-style-type: none"> <li>• License expired more than 12 months:</li> <li>• Complete pre-licensing education for the previously held line of authority.</li> <li>• Schedule and take the exam that covers state law, rules and regulations:<br/><a href="http://www.prometric.com/wisconsin/insurance">www.prometric.com/wisconsin/insurance</a></li> <li>• Submit fingerprints and apply online via NIPR at <a href="http://www.nipr.com">www.nipr.com</a> or an NIPR authorized business partner.</li> </ul> |
|---|---|

**Note:** Any resident agent whose license was revoked for failing to pay delinquent taxes or child support must submit the Resident Reinstatement Paper Application which can be downloaded at

<https://oci.wi.gov/Pages/Agents/ReinstateLicense.aspx#res> and mail directly to OCI with payment.

### Non-resident Intermediary License

Wisconsin non-resident license expired less than 12 months -- Apply for license to reinstatement online via NIPR at [www.nipr.com](http://www.nipr.com) or an NIPR authorized business partner. Reinstatement fee is \$140. Additional instruction can be found at <https://oci.wi.gov/Pages/Agents/ReinstateLicense.aspx#NonRes>. Wisconsin non-resident license expired more than 12 months must apply for a license online via NIPR at [www.nipr.com](http://www.nipr.com) or an NIPR authorized business partner and pay \$75.00 per line of authority. Additional instruction can be found at <https://oci.wi.gov/Pages/Agents/NonresidentLicenseApplication.aspx>.

### Navigator Individual License

Navigators whose license has been expired for less than 12 months must satisfy all training requirements and submit a paper application along with \$70 reinstatement fee. For detailed instruction please refer to <https://oci.wi.gov/Pages/Agents/NavigatorLicense.aspx>.

### Certified Application Counselor (CAC) Registration

Certified Application Counselor (CAC) registration is not eligible for reinstatement. Please route any inquiries to [ocialdocuments@wisconsin.gov](mailto:ocialdocuments@wisconsin.gov).

## **Reporting**

### **Requirements**

#### **Updating Name, Address, Phone, or Email**

Each licensee shall, within 30 days, notify the commissioner in writing of any change of residence, mailing address, and/or business address. A specific form is not required for this notification.

Address, phone, or e-mail changes can be submitted to [www.nipr.com](http://www.nipr.com).

E-mail address may also be updated through [www.statebasedsystems.com](http://www.statebasedsystems.com).

OCI also accepts changes mentioned above to be sent directly to OCI at [ociagentlicensing@wisconsin.gov](mailto:ociagentlicensing@wisconsin.gov)

#### **Disclosure Requirements**

All licensed agents in Wisconsin must report the following within 30 days per **s. Ins 6.61 (16), Wis. Adm. Code**:

- Except for action taken by the Wisconsin Office of the Commissioner of Insurance, any formal administrative action against the intermediary taken by any state's insurance regulatory agency, commission or board or other regulatory agency which licenses the person for any occupational activity. The notification shall include a description of the basis for the administrative action and any action taken as a result of the proceeding, a copy of the notice of hearing and other documents describing the problem, a copy of the order, consent to order, stipulation, final resolution and other relevant documents.
- Any initial pretrial hearing date related to any criminal prosecution of the intermediary taken in any jurisdiction, other than a misdemeanor charge related to the use of a motor vehicle or the violation of a fish and game regulation. The notification shall include a copy of the initial criminal complaint filed, the order resulting from the hearing and any other relevant legal documents.
- Any felony conviction or misdemeanor conviction in any jurisdiction, other than a misdemeanor conviction related to the use of a motor vehicle or the violation of a fish and game regulation. The notification shall include a copy of the initial criminal complaint or criminal charging document filed, the judgement of conviction, the sentencing document, the intermediary's explanation of what happened to cause criminal proceedings, the intermediary's reasons why no action should be taken regarding the intermediary's license and any other relevant legal documents.
- Any lawsuit filed against the licensee or the licensee's business in which there are allegations of misrepresentation, fraud, theft or embezzlement involving the licensee or the licensee's business. The notification shall include a copy of the initial suit documents, the intermediary's explanation of what happened to cause the civil proceedings, the intermediary's reasons why no action should be taken regarding the intermediary's license and any other relevant legal documents.

Disclosures may be submitted through the **NIPR Attachments Warehouse** at [http://www.nipr.com/attachment\\_warehouse\\_announcements.htm](http://www.nipr.com/attachment_warehouse_announcements.htm) or directly to OCI via e-mail at [ociagentlicensing@wisconsin.gov](mailto:ociagentlicensing@wisconsin.gov).

# Exam Content Outlines

The following outlines give an overview of the content of each of the Wisconsin insurance examinations. Each examination will include questions on the subjects contained in the outline. The percentages indicate the relative weight assigned to each section of the examination.

For example, 10 percent means that 10 questions will be drawn on a 100-question exam and 15 will be drawn on a 150-question exam.

An outline that includes full descriptive subsections for your exam is available online at [www.prometric.com/wisconsin/insurance](http://www.prometric.com/wisconsin/insurance).

## Wisconsin Life: General and State Series 22-01

**100 questions (5 pre-test items)**  
**Two-hour time limit**  
**Effective: November 16, 2019**

### 1.0 Insurance Regulation 35% (35 Items)

#### 1.1 Licensing

##### Purpose

Ref: ch. 628

##### Persons required to be licensed

Ref: s. 618.41, ch. 628, s. 628.02(1), s. 628.02(3), s. 628.02(4), s. 628.02(5), s. 628.03, s. 628.04, s. 628.49, s. 632.69(1)(b) and (c), s. 632.69(2), s. Ins 6.58, s. Ins 42.01, s. Ins 42.03, s. Ins 47

##### License Requirements

Ref: ch. 26, s. 628.03, s. 628.04, s. 628.04(2), s. 628.34, s. 628.51, 632.69(1)(b) and (c), 632.69 (2), s. Ins 6.59, s. Ins 6.59(4)(a), s. Ins 6.59(4)(c)

##### Record keeping, maintenance, and duration

##### Renewal

##### Continuing education requirements

##### Reinstatement

##### Assumed name

##### Change of address or telephone number

##### Reporting of actions

Ref: s. 601.42, s. 628.04, s. 628.08, s. 628.09, s. 628.09(6), s. 628.11, s. Ins 6.57, s. Ins 6.61, s. Ins 6.63(3), s. Ins 28.04(1)(a), s. Ins 28.04(1)(f), s. Ins 28.04(2)(a),

s. Ins 28.04(2)(b), s. Ins 28.06(6)

##### Disciplinary actions

##### License termination, suspension, or revocation

##### Monetary forfeiture (fines)

Ref: s. 601.31, s. 601.64, s. 628.10(1), s. 628.10(2), s. 628.10(3), s. 628.345(1)(b), s. 628.345(2), s. 628.345(3)(a), s. 628.345(3)(d), s. 628.345(3)(e), s. 628.345(3)(f), s. Ins 6.63

#### 1.2 State regulation

##### Commissioner's general duties and powers

##### Duties

##### Hearings

##### Penalties

##### Wisconsin Insurance Security Fund

Ref: ch. 227, s. 227.12, s. 601.41, s. 601.41(4), s. 601.42, s. 601.42(4), s. 601.62, s. 601.62(5), s. 601.64, s. 601.64(2), s. 601.64(3), s. 601.64(3)(d), s. 601.64(4), s. 601.65, s. 628.10, s. 628.10(2)(b), s. Ins 6.59, ch. 646

##### Company regulation

##### Solvency

##### Responsibilities of the insurer

##### Rates

##### Use of Policy forms

##### Readability

##### Producer

##### appointments/terminations

##### Unfair claims, methods, and practices

##### Notice of right to file complaint

Ref: s. 628.11, s. 628.40, s. 631.20, s. 631.20(3), s. 631.22, s. 631.28, s. Ins 6.07, s. Ins 6.11, s. Ins 6.11(3), s. Ins 6.55, s. Ins 6.55(4)(b), s. Ins 6.57, s. Ins 6.85

##### Producer regulation

##### Fiduciary and trust account responsibilities

##### Place of business/records maintenance

##### Compensation of agents

##### Controlled business

##### Shared commissions

##### Proper exchange of business

Ref: s. 628.32, s. 628.51, s. 628.61, s. Ins 6.66

##### Marketing practices

##### Misrepresentation

##### False advertising

##### Rebating

##### Unfair discrimination

##### Boycott, coercion, or intimidation

##### Illegal inducement

Ref: ch. 20, s. 628.34(1) – (14), s. Ins 6.54, s. Ins 6.55, s. Ins 6.67, s. Ins 6.68

##### Examination of records

Ref: s. 601.43, s. 601.43(1)(b), s. 601.43(1)(c), s. 601.43(2)(a), s. 601.45, s. 601.49, s. Ins 16.01, s. Ins 26.10, s. Ins 26.10(3), s. Ins 28.10, s. Ins 28.10(3)

##### General statutes, rules, and regulations affecting insurance contracts

##### Definitions

##### Specific knowledge

##### Misrepresentation/War

##### Knowledge and acts of the agent

Certificates of Insurance  
*Ref: s. 628.34, ch. 631, s. 631.08, s. 631.09, s. 631.11, s. 631.28, ch. 632*  
 Regulation of specific clauses in insurance contracts  
 Cancellation  
 Renewal/Nonrenewal  
 Notice of proof of loss  
 Payment of claims  
*Ref s. 628.46, s. 631.36, s. 631.43, s. 631.48, s. 631.81, s. 632.36(1-2), s. Ins 6.11, s. Ins 6.77*  
 Privacy of Consumer Information  
*Ref: s. 610.70, s. Ins 25*

### 1.3 Federal regulation

Fair Credit Reporting Act (15 USC 1681-1681d)  
 Fraud and false statements (18 USC 1033, 1034)

### 1.4 Wisconsin statutes, rules, and regulations pertinent to life insurance and annuities

Policy provisions  
 Required provisions  
 Variable contract  
 Contestability  
 Assignment  
 Designation of beneficiary  
*Ref: s. 632.44, s. 632.45, s. 632.46, s. 632.46(3), s. 632.47, s. 632.48, s. 632.56, s. Ins 2.13(12m)*  
 Marketing methods and practices  
 Policy replacement  
 Disclosure  
 Unfair practices  
 Life insurance and annuities  
 Proposal  
 Policy summary  
 Advertising  
 Suitability of annuity sales to consumers  
*Ref: s. 601.42, s. 628.34, s. 628.34(1) – s. 628.34(9), s. 628.347(1)(e), s. 628.347(2)(a)(intro), s. 628.347(2)(b), s. 628.347(2)(d), s. 628.347(2)(dm), s. 628.347(3m), s. 628.347(4), s. 628.347(4m),*

*s. 628.347(5), s. 628.347(7), s. 628.347(8), s. 631.95, s. 632.41 – s. 632.695, s. 632.69(1)(j), s. Ins 2.03, s. Ins 2.07, s. Ins 2.07(3)(i), s. Ins 2.07(4), s. Ins 2.07(5), s. Ins 2.07(6), s. Ins 2.07(7), s. Ins 2.09, s. Ins 2.09(6), s. Ins 2.13(12m), s. Ins 2.14, s. Ins 2.15, s. Ins 2.16, s. Ins 2.17, s. Ins 3.27(7), s. Ins 6.54, s. Ins 6.55, s. Ins 6.60(2), s. Ins 6.61, s. Ins 6.67, s. Ins 6.68, s. Ins 6.90, ch. 20*  
 Life insurance illustration  
*Ref: s. Ins 2.14, s. Ins 2.17*  
 Interstate insurance product regulation compact  
*Ref: s. 601.58*

## 2.0 General Insurance 10% (10 Items)

### 2.1 Concepts

Risk management key terms  
 Risk  
 Exposure  
 Hazard  
 Peril  
 Loss  
 Methods of handling risk  
 Avoidance  
 Retention  
 Sharing  
 Reduction  
 Transfer  
 Elements of insurable risks  
 Adverse selection  
 Law of large numbers  
 Reinsurance

### 2.2 Insurers

Types of insurers  
 Stock companies  
 Mutual companies  
 Fraternal benefit societies  
 Reciprocal  
 Lloyd's associations  
 Risk retention groups  
 Private versus government insurers  
 Admitted versus nonadmitted insurers  
 Domestic, foreign and alien insurers  
 Financial status (independent rating services)  
 Marketing (distribution) systems

### 2.3 Producers and general rules of agency

Insurer as principal  
 Producer/insurer relationship  
 Authority and powers of producer  
 Express  
 Implied  
 Apparent  
 Responsibilities to the applicant/insured

### 2.4 Contracts

Elements of a legal contract  
 Offer and acceptance  
 Consideration  
 Competent parties  
 Legal purpose  
 Distinct characteristics of an insurance contract  
 Contract of adhesion  
 Aleatory contract  
 Personal contract  
 Unilateral contract  
 Conditional contract  
 Legal interpretations affecting contracts  
 Ambiguities in a contract of adhesion  
 Reasonable expectations  
 Indemnity  
 Utmost good faith  
 Representations/misrepresentations  
 Warranties  
 Concealment  
 Fraud  
 Waiver and estoppel

## 3.0 Life Insurance Basics 10 % (10 Items)

### 3.1 Insurable interest

### 3.2 Personal uses of life insurance

Survivor protection  
 Estate creation  
 Cash accumulation  
 Liquidity  
 Estate conservation

### 3.3 Life settlements (including stranger originated life insurance) Ref: s. 632.69

### 3.4 Determining amount of personal life insurance

Human life value approach  
 Needs approach  
 Types of information gathered  
 Determining lump-sum needs  
 Planning for income needs

### 3.5 Business uses of life insurance

Buy-sell funding  
 Key person  
 Executive bonuses

Deferred compensation funding  
Split dollar plans  
Change of insured provision

### 3.6 Classes of life insurance policies

Group versus individual  
Ordinary versus industrial (home service)  
Permanent versus term  
Participating versus nonparticipating  
*Ref: s. 632.62(1), 632.62(2), 632.62(4)*  
Fixed versus variable life insurance and annuities including regulation of variable products

### 3.7 Premiums

Factors in premium determination  
Mortality  
Interest  
Expense  
Premium concepts  
Net single premium  
Gross annual premium  
Premium payment mode

### 3.8 Licensee responsibilities

Solicitation and sales presentations  
Advertising  
Wisconsin Insurance Security Fund  
Illustrations  
Policy summary  
Buyer's guide  
Need for variable license to recommend termination  
Suitability  
Life insurance policy cost comparison methods  
Replacement  
Use and disclosure of information  
Field underwriting  
Notice of information practices  
Application procedures  
Delivery  
Policy review  
Effective date of coverage  
Premium collection  
Statement of good health

### 3.9 Individual underwriting by the insurer

Information sources and regulation  
Application  
Licensee report  
Attending physician statement  
Investigative consumer (inspection) report

Medical Information Bureau (MIB)  
Medical examinations and lab tests (including HIV consent)  
*Ref: s. 631.90, s. Ins 3.53*

Selection criteria and unfair discrimination  
Classification of risks  
Preferred  
Standard  
Substandard

## 4.0 Life Insurance Policies 12 % (12 Items)

### 4.1 Term life insurance

Level term  
Annual renewable term  
Level premium term  
Decreasing term

### 4.2 Whole life insurance

Continuous premium (straight life)  
Limited payment  
Single premium

### 4.3 Flexible premium policies

Adjustable life  
Universal life

### 4.4 Specialized policies

Joint life (first-to-die)  
Juvenile life

### 4.5 Group life insurance

Characteristics of group plans  
Types of plan sponsors  
Group underwriting requirements  
Conversion to individual policy

## 5.0 Life Insurance Policy Provisions, Options and Riders 14% (14 Items)

### 5.1 Standard provisions

Ownership  
Assignment  
Entire contract  
Modifications  
Right to examine (free look)  
Payment of premiums  
Grace period  
Reinstatement  
Incontestability  
Misstatement of age and gender  
Exclusions  
Suicide exclusion  
Medical examination; autopsy  
Prohibited provisions including backdating

### 5.2 Beneficiaries

Designation options  
Individuals  
Classes  
Estates  
Minors  
Trusts

Revocation at Divorce 30-3-5

Succession  
Revocable versus irrevocable  
Common disaster clause  
Spendthrift clause

### 5.3 Settlement options

Cash payment  
Interest only  
Fixed-period installments  
Fixed-amount installments  
Life income  
Single life  
Joint and survivor

### 5.4 Nonforfeiture options

Cash surrender value  
Extended term  
Reduced paid-up insurance

### 5.5 Policy loan and withdrawal options

Cash loans  
Automatic premium loans  
Withdrawals or partial surrenders

### 5.6 Dividend options

Cash payment  
Reduction of premium payments

Accumulation at interest

One-year term option  
Paid-up additions

### 5.7 Disability riders

Waiver of premium  
Waiver of cost of insurance  
Disability income benefit  
Payor benefit life/disability (juvenile insurance)

### 5.8 Accelerated (living) benefit provision/rider

Qualifying events  
Disclosure  
Effect of benefit payment

### 5.9 Riders covering additional insureds

Spouse/other-insured term rider  
Children's term rider  
Family term rider

### 5.10 Riders affecting the death benefit amount

Accidental death  
Guaranteed insurability  
Cost of living  
Return of premium

## 6.0 Annuities 10% (10 Items)

### 6.1 Annuity principles and concepts

Accumulation period versus annuity period  
Owner, annuitant and beneficiary  
Insurance aspects of annuities

### 6.2 Immediate versus deferred annuities

Single premium immediate annuities (SPIAs)  
Deferred annuities  
Premium payment options  
Nonforfeiture



Surrender charges  
Death benefits

### 6.3 Annuity (benefit) payment options

*Ref: s. 632.435(1)(a)*

Life contingency options  
Pure life versus life with guaranteed minimum  
Single life versus multiple life  
Annuities certain (types)

### 6.4 Annuity products

Fixed annuities  
General account assets  
Interest rate guarantees (minimum versus current)  
Level benefit payment amount  
Indexed annuities  
Market value adjusted annuities  
Guaranteed living benefit riders  
Variable annuities

### 6.5 Uses of annuities

Lump-sum settlements  
Qualified retirement plans including group versus individual annuities  
Personal uses  
Individual retirement annuities (IRAs)  
Tax-deferred growth  
Retirement income  
Education funds

## 7.0 Federal Tax Considerations for Life Insurance and Annuities 5% (5 Items)

### 7.1 Taxation of personal life insurance

Amounts available to policyowner  
Cash value increases  
Dividends  
Policy loans  
Surrenders  
Amounts received by beneficiary  
General rule and exceptions  
Settlement options  
Values included in insured's estate

### 7.2 Modified endowment contracts (MECs)

Modified endowment versus life insurance  
Seven-pay test  
Distributions

### 7.3 Taxation of non-qualified annuities

Individually-owned  
Accumulation phase (tax issues related to withdrawals)  
Annuity phase and the exclusion ratio

Distributions at death  
Corporate-owned

### 7.4 Taxation of individual retirement annuities (IRAs)

Traditional IRAs  
Contributions and deductible amounts  
Premature distributions (including taxation issues)  
Annuity phase benefit payments  
Values included in the annuitant's estate  
Amounts received by beneficiary  
Roth IRAs  
Contributions and limits  
Distributions

### 7.5 Rollovers and transfers (IRAs and qualified plans)

### 7.6 Section 1035 exchanges

## 8.0 Qualified Plans 4% (4 Items)

### 8.1 General requirements

### 8.2 Federal tax considerations

Tax advantages for employers and employees  
Taxation of distributions (age-related)

### 8.3 Plan types, characteristics and purchasers

Simplified employee pensions (SEPs)  
Self-employed plans (HR 10 or Keogh plans)  
Profit-sharing and 401(k) plans  
SIMPLE plans  
403(b) tax-sheltered annuities (TSAs)

## Wisconsin Life: State Specific (Statutes, Rules & Regulations) Series 22-02

**35 questions (5 pre-test items)**  
**One-hour time limit**  
**Effective November 16, 2019**

## 1.0 Insurance Regulation

### 1.1 Licensing 25% (9 Items)

Purpose  
*Ref: ch. 628*  
Persons required to be licensed  
*Ref: s. 618.41, ch. 628, s. 628.02(1), s. 628.02(3), s. 628.02(4), s. 628.02(5),*

*s. 628.03, s. 628.04, s. 628.49, s. 632.69(1)(b) and (c), s. Ins 6.58, s. Ins 42.01, s. Ins 42.03, s. Ins 47*

### License Requirements

*Ref: ch. 26, s. 628.03, s. 628.04, s. 628.04(2), s. 628.34, s. 628.51, 632.69(1)(b) and (c), 632.69(2), s. Ins 6.59, s. Ins 6.59(4)(a), s. Ins 6.59(4)(c)*

### Record keeping, maintenance, and duration

Renewal  
Continuing education requirements  
Reinstatement  
Assumed name  
Change of address or telephone number  
Reporting of actions  
*Ref: s. 601.42, s. 628.04, s. 628.08, s. 628.09, s. 628.09(6), s. 628.11, s. Ins 6.57, s. Ins 6.61, s. Ins 6.63(3), s. Ins 28.04(1)(a), s. Ins 28.04(1)(f), s. Ins 28.04(2)(a), s. Ins 28.04(2)(b), s. Ins 28.06(6)*

Disciplinary actions  
License termination, suspension, or revocation  
Monetary forfeiture (fines)  
*Ref: s. 601.31, s. 601.64, s. 628.10(1), s. 628.10(2), s. 628.10(3), s. 628.345(1)(b), s. 628.345(2), s. 628.345(3)(a), s. 628.345(3)(d), s. 628.345(3)(e), s. 628.345(3)(f), s. Ins 6.63*

### 1.2 State regulation 30% (11 Items)

Commissioner's general duties and powers  
Duties  
Hearings  
Penalties  
Wisconsin Insurance Security Fund  
*Ref: ch. 227, s. 227.12, s. 601.41, s. 601.41(4), s. 601.42, s. 601.42(4), s.*

601.62, s.  
 601.62(5), s.  
 601.64, s.  
 601.64(2), s.  
 601.64(3),  
 s. 601.64(3)(d), s.  
 601.64(4), s.  
 601.65,  
 s. 628.10, s.  
 628.10(2)(b), s. *Ins*  
 6.59, ch. 646  
 Company regulation  
 Solvency  
 Responsibilities of the  
 insurer  
 Rates  
 Use of Policy forms  
 Readability  
 Producer  
 appointments/termi  
 nations  
 Unfair claims,  
 methods, and  
 practices  
 Notice of right to file  
 complaint  
*Ref: s. 628.11, s.*  
 628.40, s. 631.20,  
 s. 631.20(3), s.  
 631.22, s. 631.28,  
 s. *Ins* 6.07,  
 s. *Ins* 6.11, s. *Ins*  
 6.11(3), s. *Ins* 6.55,  
 s. *Ins* 6.55(4)(b), s.  
*Ins* 6.57, s. *Ins* 6.85  
 Producer regulation  
 Fiduciary and trust  
 account  
 responsibilities  
 Place of  
 business/records  
 maintenance  
 Compensation of  
 agents  
 Controlled business  
 Shared commissions  
 Proper exchange of  
 business  
*Ref: s. 628.32, s.*  
 628.51, s. 628.61,  
 s. *Ins* 6.66  
 Marketing practices  
 Misrepresentation  
 False advertising  
 Rebating  
 Unfair discrimination  
 Boycott, coercion, or  
 intimidation  
 Illegal inducement  
*Ref: ch. 20, s.*  
 628.34(1) – (14),  
 s. *Ins* 6.54, s. *Ins*  
 6.55,  
 s. *Ins* 6.67, s. *Ins*  
 6.68  
 Examination of records  
*Ref: s. 601.43, s.*  
 601.43(1)(b), s.  
 601.43(1)(c), s.  
 601.43(2)(a), s.  
 601.45, s. 601.49,

s. *Ins* 16.01, s. *Ins*  
 26.10, s. *Ins*  
 26.10(3),  
 s. *Ins* 28.10, s. *Ins*  
 28.10(3)  
 General statutes, rules,  
 and regulations affecting  
 insurance contracts  
 Definitions  
 Specific knowledge  
 Misrepresentation/War  
 ranties  
 Knowledge and acts of  
 the agent  
 Certificates of  
 Insurance  
*Ref: s. 628.34, ch.*  
 631, s. 631.08, s.  
 631.09,  
 s. 631.11, s.  
 631.28, ch. 632  
 Regulation of specific  
 clauses in insurance  
 contracts  
 Cancellation  
 Renewal/Nonrenewal  
 Notice of proof of loss  
 Payment of claims  
*Ref: 628.46, s.*  
 631.36,  
 s. 631.43, s.  
 631.48, s. 631.81,  
 s. 632.36(1–2), s.  
*Ins* 6.11, s. *Ins* 6.77  
 Privacy of Consumer  
 Information  
*Ref: s. 134.97, s.*  
 610.70, s. *Ins* 25  
**1.3 Federal regulation 15%  
 (5 Items)**  
 Fair Credit Reporting Act  
 (15 USC 1681–1681d)  
 Fraud and false statements  
 (18 USC 1033, 1034)  
**1.4 Wisconsin statutes,  
 rules, and regulations  
 pertinent to life  
 insurance and  
 annuities 30% (10  
 Items)**  
 Policy provisions  
 Required provisions  
 Variable contract  
 Contestability  
 Assignment  
 Designation of  
 beneficiary  
*Ref: s. 632.44, s.*  
 632.45, s. 632.46,  
 s. 632.46(3), s.  
 632.47, s. 632.48,  
 s. 632.56,  
 s. *Ins* 2.13(12m)  
 Marketing methods and  
 practices  
 Policy replacement  
 Disclosure  
 Unfair practices  
 Life insurance and  
 annuities  
 Proposal  
 Policy summary  
 Advertising

Suitability of annuity  
 sales to consumers  
*Ref: s. 601.42, s.*  
 628.34, s.  
 628.34(1) –  
 s. 628.34(9), s.  
 628.347(1)(e),  
 s.  
 628.347(2)(a)(intro)  
 , s. 628.347(2)(b),  
 s. 628.347(2)(d), s.  
 628.347(2)(dm),  
 s. 628.347(3m), s.  
 628.347(4), s.  
 628.347(4m),  
 s. 628.347(5), s.  
 628.347(7), s.  
 628.347(8),  
 s. 631.95, s. 632.41  
 – s. 632.695,  
 s. 632.69(1)(j), s.  
*Ins* 2.03, s. *Ins*  
 2.07,  
 s. *Ins* 2.07(3)(i), s.  
*Ins* 2.07(4), s. *Ins*  
 2.07(5), s. *Ins*  
 2.07(6), s. *Ins*  
 2.07(7), s. *Ins* 2.09,  
 s. *Ins* 2.09(6), s. *Ins*  
 2.13(12m), s. *Ins*  
 2.14,  
 s. *Ins* 2.15, s. *Ins*  
 2.16, s. *Ins* 2.17,  
 s. *Ins* 6.54, s. *Ins*  
 6.55, s. *Ins* 6.60(2),  
 s. *Ins* 6.61, s. *Ins*  
 6.67,  
 s. *Ins* 6.68, s. *Ins*  
 6.90, ch. 20  
 Life insurance illustration  
*Ref: s. Ins* 2.14, s. *Ins*  
 2.17  
 Interstate insurance  
 product regulation  
 compact  
*Ref: s. 601.58*

**Wisconsin Accident and Health:  
 General and State  
 Series 22-03**

**100 questions (5 pre-test items)  
 Two-hour time limit  
 Effective November 16, 2019**

**1.0 Insurance Regulation 35%  
 (35 Items)**

**1.1 Licensing**

Purpose  
*Ref: ch. 628*  
 Persons Required to be  
 licensed  
*Ref: s. 618.41, ch.*  
 628, s. 628.02(1),  
 s. 628.02(3), s.  
 628.02(4), s.  
 628.02(5),  
 s. 628.03, s.  
 628.04, s. 628.49,



<p>s. 632.69(1)(b)(2), s. 632.69(1)(c)(2), s. Ins 6.58, s. Ins 42.01, s. Ins 42.03, s. Ins 47</p> <p>License Requirements Ref: ch. 26, s. 628.03, s. 628.04, s. 628.04(2), s. 628.34, s. 628.51, s. 632.69(1)(b)2, s. 632.69(1)(c)2, s. Ins 6.59, s. Ins 6.59(4)(a), s. Ins 6.59(4)(c)</p> <p>Record keeping, maintenance, and duration Renewal Continuing education requirements Reinstatement Assumed name Change of address or telephone number Reporting of actions Ref: s. 134.97, s. 601.42, s. 628.04, s. 628.08, s. 628.09, s. 628.09(6), s. 628.11, s. Ins 6.57, s. Ins 6.61, s. Ins 6.63(3), s. Ins 28.04(1)(a), s. Ins 28.04(1)(f), s. Ins 28.04(2)(a), s. Ins 28.04(2)(b), s. Ins 28.04(2)(c), s. Ins 28.06(6)</p> <p>Disciplinary actions License termination, suspension, or revocation Monetary forfeiture (fines) Ref: s. 601.31, s. 628.10(1), s. 628.10(2), s. 628.10(3), s. 628.10(4), s. 628.345(1)(b), s. 628.345(2), s. 628.345(3)(a), s. 628.345(3)(d), s. 628.345(3)(e), s. 628.345(3)(f), s. Ins 6.63</p> <p><b>1.2 State regulation</b> Commissioner's general duties and powers Duties Hearings Penalties Wisconsin Insurance Security Fund Ref: ch. 227, s. 227.12, s. 601.41, s. 601.41(4), s. 601.42, s. 601.42(4), s. 601.62, s.</p>	<p>601.62(5), s. 601.64, s. 601.64(2), s. 601.64(3), s. 601.64(3)(d), s. 601.64(4), s. 601.65, s. 628.10, s. 628.10(2)(b), s. Ins 6.59, ch. 646</p> <p>Company regulation Solvency Responsibilities of the insurer Rates Use of Policy forms Readability Producer appointments/terms nations Unfair claims, methods, and practices Notice of right to file complaint Ref: s. 628.11, s. 628.40, s. 631.20, s. 631.20(3), s. 631.22, s. 631.28, s. Ins 6.07, s. Ins 6.11, s. Ins 6.11(3), s. Ins 6.55, s. Ins 6.55(4)(b), s. Ins 6.57, s. Ins 6.85</p> <p>Producer regulation Fiduciary and trust account responsibilities Place of business/records maintenance Compensation of agents Controlled business Shared commissions Proper exchange of business Ref: s. 628.32, s. 628.51, s. 628.61, s. Ins 6.66</p> <p>Marketing practices Misrepresentation False advertising Rebating Unfair discrimination Boycott, coercion or intimidation Illegal inducement Ref: ch. 20, s. 628.34, s. 628.34(1) – (14) , s. Ins 6.54, s. Ins 6.55, s. Ins 6.67, s. Ins 6.68</p> <p>Examination of records Ref: s. 601.43, s. 601.43(1)(b), s. 601.43(1)(c), s. 601.43(2)(a), s. 601.45, s. 601.49,</p>	<p>s. Ins 16.01, s. Ins 26.10, s. Ins 26.10(3), s. Ins 28.10, s. Ins 28.10(3)</p> <p>General statutes, rules, and regulations affecting insurance contracts Definitions Specific knowledge Misrepresentation/War ranties Knowledge and acts of the agent Certificates of Insurance Ref: s. 628.34, ch. 631, s. 631.08, s. 631.09, s. 631.11, s. 631.28, ch. 632</p> <p>Regulation of specific clauses in insurance contracts Cancellation Renewal/Nonrenewal Notice of proof of loss Payment of claims Ref: s. 102.31(2)(a), s. 102.31(2)(b)(1), s. 102.315(10)(a)(4), s. 102.315(10)(a)3, s. 102.315(10)(b)3, s. 628.46, s. 631.36, s. 631.43, s. 631.48, s. 631.81, s. 632.36(1–2), s. Ins 18.10, s. Ins 21.01(4)(a–c), s. Ins 21.01(5), s. Ins 21.01(6), s. Ins 21.01(10), s. Ins 21.01(11), s. Ins 6.11, s. Ins 6.77</p> <p>Privacy of Consumer Information Ref: s. 134.97, s. 610.70, s. Ins 25</p> <p><b>1.3 Federal regulation</b> Fair Credit Reporting Act Fraud and false statements HIPPA</p> <p><b>1.4 Wisconsin statutes, rules, and regulations pertinent to disability (A&amp;H) insurance</b> Policy provisions Right to return a policy Right of insurer to contest Preexisting conditions Application responsibilities Grace period Disclosure requirements Continuation privileges Independent review</p>
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Grievance Ref: s. 628.32, s. 632.73, s. 632.745(11), s. 632.746(1), s. 632.76(1), s. 632.76(2), s. 632.76(2)(ac), s. 632.78(1), s. 632.83, s. 632.835, s. 632.897, s. 635.02(7), s. 635.11, s. Ins 18.01(4), s. Ins 18.01(6), s. Ins 18.02(1), s. Ins 18.10, s. Ins 18.105, s. Ins 18.11(2)(a)4, s. Ins 3.28, s. Ins 3.33, s. Ins 3.39(27), s. Ins 3.41 - .45, s. Ins 3.46(14), s. Ins 3.60(6) - (7), s. Ins 8.48	Ref: s. 632.895(10) Temporomandibular joint disorders Ref: s. 632.895(11) Hospital and ambulatory surgeon Ref: s. 632.895(12) Autism spectrum Ref: s. 632.895(12m), s. Ins 3.36 Breast reconstruction Ref: s. 632.895(13) Immunizations Ref: s. 632.895(14) Student on medical leave Ref: s. 632.895(15) Hearing aids, cochlear implants, and related treatment for infants and children Ref: s. 632.895(16) Colorectal cancer screening Ref: s. 632.895(16m), s. Ins 3.35 Contraceptives and services Ref: s. 632.895(17) Emergency medical services Ref: s. 632.85 Prescription drugs and devices Ref: s. 632.853, s. Ins 3.67(2) Experimental treatment Ref: s. 632.855, s. Ins. 3.67(3) Requirements relating to HIV Ref: s. 149.12(1), s. 631.90, s. 631.93, s. 632.895(9), s. Ins 3.53 Cancer clinical trials Ref: s. 609.05(3), s. 609.655, s. 609.75, s. 609.80, s. 628.34, s. 631.07(3)(a)3.m, s. 631.93, s. 632.85, s. 632.853, s. 632.855, s. 632.87, s. 632.87(1) - s. 632.87(2), s. 632.87(5) (6), s. 632.88, s. 632.89, s. 632.89(2), s. 632.895, s. 632.895(3) - (14),	s. 632.896, s. 632.875, s. Ins 3.35, s. Ins 3.36, s. Ins 3.37 s. Ins 3.38, s. Ins 3.47, s. Ins 3.54, s. Ins 3.67(2) - (3) Prescription Eye Drops Ref: s. 632.895 (16t) Oral and Injected Chemotherapy Ref: s. 632.867 Marketing methods and practices Advertising Suitability Outline of coverage Policy replacement Interstate insurance product regulation compact Ref: s. 601.58, s. 628.34, s. Ins 3.27, s. Ins 3.27(1), s. Ins 3.27(12) - (13), s. Ins 3.27(22) - (24), s. Ins 3.27(5) - (5a), s. Ins 3.27(7) - (9), s. Ins 3.29, s. Ins 3.39(15), s. Ins 3.46, s. Ins 3.46(22), s. Ins 6.90 Long-term care insurance Long-term care insurance Long-term care partnership program Agent training requirements Ref: s. 632.825, s. Ins 3.46, s. Ins 3.465 Requirements for group health policies Special provisions Disclosure requirements Termination/nonrenewal regulation Fair marketing standards Ref: s. 600.03(35)(a), s. 625.13, s. 632.746(6, 7, 9, 10), s. 632.747, s. 632.748, s. 632.749, s. 632.7495, ch. 635, s. 635(19), s. 635.11, s. 635.18, s. Ins 3.13(3), s. Ins 3.33, ch. Ins 8, s. Ins 8.48, s. Ins 8.68 Medicare supplement Ref: s. 628.34, s. 632.84, s. Ins 3.27, s. Ins 3.39 Short-term medical policies Ref: s. 632.7495(4) Interstate insurance product regulation compact Ref: s. 601.58
<b>Coverages</b> Nurse practitioners Ref: s. 632.87 Optometrists Ref: s. 632.87(2) Chiropractic benefits Ref: s. 632.87 Handicapped children Ref: s. 632.88 Alcohol, drug abuse, mental, and nervous disorders Ref: s. 609.05(3), s. 609.655, s. 632.89, s. 632.895(12m) Home care Ref: s. 632.895, s. Ins 3.54 Skilled nursing facility Ref: s. 632.895(3) Kidney disease Ref: s. 632.895(4) Diabetes Ref: s. 632.895(6) Newborn children Ref: s. 632.895(5), s. Ins 3.38 Maternity benefits for dependent children Ref: s. 632.895(7) Adopted children Ref: s. 609.75, s. 631.07(3)(a)3.m, s. 632.896 Grandchildren Ref: s. 632.895(5m) Mammograms Ref: s. 609.80, s. 632.895(8) Lead poisoning screening		

**2.0 General Insurance 10% (10 Items)**
**2.1 Concepts**

Risk management key terms  
 Risk  
 Exposure  
 Hazard  
 Peril  
 Loss  
 Methods of handling risk  
 Avoidance  
 Retention  
 Sharing  
 Reduction  
 Transfer  
 Elements of insurable risks  
 Adverse selection  
 Law of large numbers  
 Reinsurance

**2.2 Insurers**

Types of insurers  
 Stock companies  
 Mutual companies  
 Fraternal benefit societies  
 Reciprocal  
 Lloyd's associations  
 Risk retention groups  
 Private versus government insurers  
 Admitted versus nonadmitted insurers  
 Domestic, foreign and alien insurers  
 Financial status (independent rating services)  
 Marketing (distribution) systems

**2.3 Producers and general rules of agency**

Insurer as principal  
 Producer/insurer relationship  
 Authority and powers of producer  
 Express  
 Implied  
 Apparent  
 Responsibilities to the applicant/insured

**2.4 Contracts**

Elements of a legal contract  
 Offer and acceptance  
 Consideration  
 Competent parties  
 Legal purpose  
 Distinct characteristics of an insurance contract  
 Contract of adhesion  
 Aleatory contract  
 Personal contract  
 Unilateral contract  
 Conditional contract  
 Legal interpretations affecting contracts  
 Ambiguities in a contract of adhesion  
 Reasonable expectations

Indemnity  
 Utmost good faith  
 Representations/misrepresentations  
 Warranties  
 Concealment  
 Fraud  
 Waiver and estoppel

**3.0 Accident and Health Insurance Basics 8% (8 Items)**
**3.1 Definitions of perils**

Accidental injury  
 Sickness, medical necessity and emergency

**3.2 Principal types of losses and benefits**

Loss of income from disability  
 Medical expense  
 Dental expense  
 Long-term care expense

**3.3 Classes of health insurance policies**

Individual versus group  
 Private versus government  
 Self-funded vs fully insured  
 Limited versus comprehensive  
 Employer group versus association group

**3.4 Limited policies**

Limited perils and amounts  
 Required notice to insured  
 Types of limited policies  
 Accident-only  
 Specified (dread) disease  
 Hospital indemnity (income)  
 Credit disability  
 Blanket insurance (teams, passengers, other)  
 Prescription drugs  
 Vision care

**3.5 Common exclusions from coverage**
**3.6 Licensee responsibilities in individual health insurance**

Marketing requirements  
 Advertising  
 Wisconsin Insurance Security Fund  
 Sales presentations  
 Outline of coverage  
 Compensation disclosure  
 Field underwriting  
 Nature and purpose  
 Employee waiver form  
 Disclosure of information about individuals  
 Application procedures  
 Requirements at delivery of policy  
 Individual and small employer health

insurance application

Common situations for errors/omissions

**3.7 Individual underwriting by the insurer**

Underwriting criteria  
 Sources of underwriting information  
 Application  
 Licensee report  
 Attending physician statement  
 Investigative consumer (inspection) report  
 Medical Information Bureau (MIB)  
 Medical examinations and lab tests (including HIV consent)  
 Unfair discrimination  
 Genetic Information and Nondiscrimination Act of 2008 (GINA)  
 Classification of risks  
 Preferred  
 Standard  
 Substandard

**3.8 Considerations in replacing accident and health insurance**

Pre-existing conditions  
 Benefits, limitations and exclusions  
 Underwriting requirements  
 Licensee liability for errors and omissions  
 Required notification

**3.9 Other required, uniform and general provisions**

Incontestability  
 Grace period  
 Reinstatement  
 Claim procedures  
 Change of occupation  
 Misstatement of age  
 Coordination of benefits  
 Right to examine (free look)  
 Rights of spouse  
 Insuring clause  
 Consideration clause  
 Entire contract; changes  
 Physical examinations and autopsy  
 Legal actions  
 Change of beneficiary  
 Unpaid premium  
 Conformity with state statutes  
 Illegal occupation  
 Renewability clause  
 Noncancelable  
 Guaranteed renewable  
 Conditionally renewable  
 Renewable at option of insurer

Nonrenewable  
(cancelable, term)

#### 4.0 Disability Income and Related Insurance 8% (8 Items)

##### 4.1 Qualifying for disability benefits

Inability to perform duties  
Own occupation  
Any occupation  
Loss of income (income replacement contracts)  
Definition of total disability  
Presumptive disability  
Requirement to be under physician care

##### 4.2 Individual disability income insurance

Basic total disability plan  
Income benefits (monthly indemnity)  
Elimination and benefit periods  
Waiver of premium feature  
Coordination with social insurance and workers compensation benefits  
Additional monthly benefit (AMB)  
Social insurance supplement (SIS)  
Occupational versus nonoccupational coverage  
At-work benefits  
Partial disability benefit  
Residual disability benefit  
Other provisions affecting income benefits  
Cost of living adjustment (COLA) rider  
Future increase option (FIO) rider  
Relation of earnings to insurance  
Other cash benefits  
Accidental death and dismemberment  
Rehabilitation benefit  
Medical reimbursement benefit (nondisabling injury)  
Refund provisions  
Return of premium  
Cash surrender value  
Exclusions

##### 4.3 Unique aspects of individual disability underwriting

Occupational considerations  
Benefit limits  
Policy issuance alternatives

##### 4.4 Group disability income insurance

Group versus individual plans  
Short-term disability (STD)

Long-term disability (LTD)

##### 4.5 Social Security disability

Qualification for disability benefits  
Definition of disability  
Waiting period  
Disability income benefits

#### 5.0 Medical Plans 8% (8 Items)

##### 5.1 Medical plan concepts

Fee-for-service basis versus prepaid basis  
Specified coverages versus comprehensive care  
Benefit schedule versus usual/reasonable/customary charges  
Any provider versus limited choice of providers  
Insureds versus subscribers/participants

##### 5.2 Types of providers and plans

Major medical insurance (indemnity plans)  
Characteristics  
Common limitations  
Exclusions from coverage  
Provisions affecting cost to insured  
Defined contribution plans  
Health maintenance organizations (HMOs)  
General characteristics  
Preventive care services  
Primary care physician versus referral (specialty) physician  
Emergency care  
Hospital services  
Other basic services  
Preferred provider organizations (PPOs)  
General characteristics  
Limited health plans  
Open panel or closed panel  
Types of parties to the provider contract

##### 5.3 Cost containment in health care delivery

Cost-saving services  
Preventive care  
Hospital outpatient benefits  
Alternatives to hospital services  
Maternity stay minimum limits  
Utilization management  
Prospective review  
Concurrent review

##### 5.4 State requirements (individual and group)

Eligibility requirements  
Newborn child coverage  
Dependent child age limit

Court ordered dependency coverage  
Eligibility of dependent children not based solely on residency  
Policy extension for handicapped children  
Adoptions  
Federal health care reform required dependent coverage  
Benefit offers  
Substance abuse coverage

##### 5.5 HIPAA (Health Insurance Portability and Accountability Act) requirements

Eligibility  
Guaranteed issue  
Creditable coverage  
Renewability

##### 5.6 Health Savings Accounts (HSAs) and Health Reimbursement Accounts (HRAs)

Definition  
Eligibility  
Contribution limits  
Portability

##### 5.7 Federal Health Care Reform (Patient Protection and Affordable Care Act)

#### 6.0 Group Accident and Health Insurance 8% (8 Items)

##### 6.1 Characteristics of group insurance

Group contract  
Certificate of coverage  
Experience rating versus community rating

##### 6.2 Types of eligible groups

Employment-related groups  
Individual employer groups  
Multiple-Employer Trusts (METs) or Welfare Arrangements (MEWAs)  
Associations (alumni, professional, other)  
Customer groups (depositors, creditor-debtor, other)  
Discretionary groups

##### 6.3 Marketing considerations

Advertising  
Unfair inducements  
Regulatory jurisdiction/place of delivery

##### 6.4 Employer group health insurance

Insurer underwriting criteria

- Characteristics of group
- Plan design factors
- Persistency factors
- Administrative capability
- Eligibility for insurance
- Annual open enrollment
- Employee eligibility
- Dependent eligibility
- Coordination of benefits provision
- Change of insurance companies or loss of coverage
- Coinsurance and deductible carryover
- No-loss no-gain
- Events that terminate coverage
- Continuation of coverage under COBRA
- Reinstatement of coverage for military personnel

#### **6.5 Small employer medical plans**

- Definition of small employer
- Availability of coverage
- Rating of small employer plans
- Benefit choices
- Defined contribution arrangement market
- Renewability of coverage
- Participation requirements
- Open enrollment
- State Health Exchange

#### **6.6 Regulation of employer group insurance plans**

- Employee Retirement Income Security Act (ERISA)
  - Applicability
  - Fiduciary responsibilities
  - Reporting and disclosure
- Age Discrimination in Employment Act (ADEA)
  - Applicability to employers and workers
  - Permitted reductions in insured benefits
  - Permitted increases in employee contributions
  - Requirements for medical expense coverage
- Civil Rights Act/Pregnancy Discrimination Act
  - Applicability
  - Guidelines
- Relationship with Medicare
  - Medicare secondary rules

- Medicare carve-outs and supplements
- Nondiscrimination rules (highly-compensated)

#### **6.7 Types of funding and administration**

- Conventional fully-insured plans
- Fully self-funded (self-administered) plans
  - Characteristics
  - Conditions suitable for self-funding
  - Benefits suitable for self-funding

#### **6.8 Health Insurance Exchange**

### **7.0 Dental Insurance 4% (4 Items)**

#### **7.1 Categories of dental treatment**

- Diagnostic and preventive
- Restorative
- Oral surgery
- Endodontics
- Periodontics
- Prosthodontics
- Orthodontics

#### **7.2 Indemnity plans**

- Choice of providers
- Scheduled versus nonscheduled plans
- Benefit categories
  - Diagnostic/preventive services
  - Basic services
  - Major services
- Deductibles and coinsurance
- Combination plans
- Exclusions
- Limitations
- Predetermination of benefits

#### **7.3 Employer group dental expense**

- Integrated deductibles versus stand-alone plans
- Minimizing adverse selection

### **8.0 Medicare 8% (8 Items)**

#### **8.1 Medicare standard policies**

- Nature, financing and administration
- Part A — Hospital Insurance
  - Individual eligibility requirements
  - Enrollment
  - Coverages and cost-sharing amounts
- Part B — Medical Insurance
  - Individual eligibility requirements
  - Enrollment
  - Coverages and cost-sharing amounts
  - Exclusions

- Claims terminology and other key terms
- Part C — Medicare Advantage
- Part D — Prescription Drug Insurance

#### **8.2 Medicare supplement**

- Purpose
- Open enrollment
- Standardized Medicare supplement plans
  - Core benefits
  - Additional benefits
- Regulations and required provisions
  - Standards for marketing
  - Advertising
  - Appropriateness of recommended purchase and excessive insurance
  - Right to return (free look)
  - Replacement
  - Pre-existing conditions
  - Required disclosure provisions
  - Outline of coverage
  - Guide to Health Insurance for People with Medicare
  - Permitted compensation
  - New plans effective June 1, 2010

#### **8.3 Other options for individuals with Medicare**

- Employer group health plans
  - Disabled employees
  - Employees with kidney failure (End Stage Renal Disease) (ESRD)
  - Individuals age 65 and older
- Medicaid
  - Eligibility
  - Benefits

#### **8.4 Medicare Access and CHIP Reauthorization Act of 2015 (MACRA)**

### **9.0 Long-Term Care Insurance 8% (8 Items)**

#### **9.1 Long-term care (LTC) policies**

- Eligibility for benefits
- Levels of care
  - Skilled care
  - Intermediate care
  - Custodial care
- Home health care
- Adult day care
- Respite care
- Benefit periods
- Benefit amounts
- Optional benefits
  - Guarantee of insurability



Return of premium  
 Tax Qualified LTC plans  
 Exclusions  
 Underwriting considerations  
 Regulations and required provisions  
 Standards for marketing  
 Advertising  
 Shopper's guide  
 Outline of coverage  
 Appropriateness of recommended purchase  
 Right to return (free look)  
 Replacement  
 Renewal provisions  
 Continuation or conversion  
 Required disclosure provisions  
 Inflation protection  
 Pre-existing conditions  
 Protection against unintentional lapse  
 Prohibited provisions  
 Rate disclosure form

#### 10.0 Federal Tax Considerations for Accident and Health Insurance 3% (3 Items)

##### 10.1 Personally-owned health insurance

Disability income insurance  
 Medical expense insurance  
 Long-term care insurance

##### 10.2 Employer group health insurance

Disability income (STD, LTD)  
 Benefits subject to FICA

Medical and dental expense  
 Long-term care insurance  
 Accidental death and dismemberment

##### 10.3 Medical expense coverage for sole proprietors and partners

##### 10.4 Business disability insurance

Key person disability income  
 Buy-sell policy

##### 10.5 Health Savings Accounts (HSAs) and Health Reimbursement Accounts (HRAs)

**Wisconsin Accident and Health: State Specific (Statutes, Rules & Regulations) Series 22-04**

**35 questions (5 pre-test items)  
 One-hour time limit  
 Effective November 16, 2019**

#### 1.0 Insurance Regulation

##### 1.1 Licensing 25% (9 Items)

Purpose

*Ref: ch. 628*

Persons Required to be licensed

*Ref: s. 618.41, ch. 628, s. 628.02(1), s. 628.02(3), s. 628.02(4), s. 628.02(5), s. 628.03, s. 628.04, s. 628.49, s. 632.69(1)(b)(2), s. 632.69(1)(c)(2), s. Ins 6.58, s. Ins 42.01, s. Ins 42.03, s. Ins 47*

License Requirements

*Ref: ch. 26, s. 628.03, s. 628.04, s. 628.04(2), s. 628.34, s. 628.51, s. 632.69(1)(b)(2), s. 632.69(1)(c)(2), s. Ins 6.59, s. Ins 6.59(4)(a), s. Ins 6.59(4)(c)*

Record keeping, maintenance, and duration

Renewal

Continuing education requirements

Reinstatement

Assumed name

Change of address or telephone number

Reporting of actions

*Ref: s. 134.97, s. 601.42, s. 628.04, s. 628.08, s. 628.09, s. 628.09(6), s. 628.11, s. Ins 6.57, s. Ins 6.61, s. Ins 6.63(3), s. Ins 28.04(1)(a), s. Ins 28.04(1)(f), s. Ins 28.04(2)(a), s. Ins 28.04(2)(b), s. Ins 28.04(2)(c), s. Ins 28.06(6)*

Disciplinary actions

License termination, suspension, or revocation

Monetary forfeiture (fines)

*Ref: s. 601.31, s. 628.10(1), s. 628.10(2), s. 628.10(3), s. 628.10(4), s. 628.345(1)(b), s. 628.345(2), s. 628.345(3)(a), s. 628.345(3)(d), s. 628.345(3)(e),*

*s. 628.345(3)(f), s. Ins 6.63*

##### 1.2 State regulation 30% (11 Items)

Commissioner's general duties and powers

Duties

Hearings

Penalties

Wisconsin Insurance

Security Fund

*Ref: ch. 227, s. 227.12, s. 601.41,*

*s. 601.41(4), s. 601.42, s.*

*601.42(4), s.*

*601.62, s.*

*601.62(5), s. 601.64, s.*

*601.64(2), s. 601.64(3),*

*s. 601.64(3)(d), s.*

*601.64(4), s.*

*601.65,*

*s. 628.10, s.*

*628.10(2)(b), s. Ins*

*6.59, ch. 646*

Company regulation

Solvency

Responsibilities of the insurer

Rates

Use of Policy forms

Readability

Producer

appointments/terminations

Unfair claims, methods, and practices

Notice of right to file complaint

*Ref: s. 628.11, s.*

*628.40, s. 631.20,*

*s. 631.20(3), s.*

*631.22, s. 631.28,*

*s. Ins 6.07, s. Ins*

*6.11, s. Ins 6.11(3),*

*s. Ins 6.55,*

*s. Ins 6.55(4)(b), s.*

*Ins 6.57, s. Ins 6.85*

Producer regulation

Fiduciary and trust

account

responsibilities

Place of

business/records

maintenance

Compensation of

agents

Controlled business

Shared commissions

Proper exchange of

business

*Ref: s. 628.32, s.*

*628.51, s. 628.61,*

*s. Ins 6.66*

Marketing practices

Misrepresentation

False advertising

Rebating

Unfair discrimination

<p>Boycott, coercion or intimidation          Illegal inducement  <i>Ref: ch. 20, s. 628.34, s. 628.34(1) – (14), s. Ins 6.54, s. Ins 6.55, s. Ins 6.67, s. Ins 6.68</i></p> <p>Examination of records  <i>Ref: s. 601.43, s. 601.43(1)(b), s. 601.43(1)(c), s. 601.43(2)(a), s. 601.45, s. 601.49, s. Ins 16.01, s. Ins 26.10, s. Ins 26.10(3), s. Ins 28.10, s. Ins 28.10(3)</i></p> <p>General statutes, rules, and regulations affecting insurance contracts          Definitions          Specific knowledge          Misrepresentation/Warranties          Knowledge and acts of the agent          Certificates of Insurance  <i>Ref: s. 628.34, ch. 631, s. 631.08, s. 631.09, s. 631.11, s. 631.28, ch. 632</i></p> <p>Regulation of specific clauses in insurance contracts          Cancellation          Renewal/Nonrenewal          Notice of proof of loss          Payment of claims  <i>Ref: s. 102.31(2)(a), s. 102.31(2)(b)(1), s. 102.315(10)(a)(4), s. 102.315(10)(a)3, s. 102.315(10)(b)3, s. 628.46, s. 631.36, s. 631.43, s. 631.48, s. 631.81, s. 632.36(1–2), s. Ins 18.10, s. Ins 21.01(4)(a–c), s. Ins 21.01(5), s. Ins 21.01(6), s. Ins 21.01(10), s. Ins 21.01(11), s. Ins 6.11, s. Ins 6.77</i></p> <p>Privacy of Consumer Information  <i>Ref: s. 134.97, s. 610.70, s. Ins 25</i></p> <p><b>1.3 Federal regulation 15% (5 Items)</b>          Fair Credit Reporting Act          Fraud and false statements          HIPAA</p>	<p><b>1.4 Wisconsin statutes, rules, and regulations pertinent to disability (A&amp;H) insurance 30% (10 Items)</b>          Policy provisions          Right to return a policy          Right of insurer to contest          Preexisting conditions          Application          responsibilities          Grace period          Disclosure          requirements          Continuation privileges          Independent review          Grievance  <i>Ref: s. 628.32, s. 632.73, s. 632.745(11), s. 632.746(1), s. 632.76(1), s. 632.76(2), s. 632.76(2)(ac), s. 632.78(1), s. 632.83, s. 632.835, s. 632.897, s. 635.02(7), s. 635.11, s. Ins 18.01(4), s. Ins 18.01(6), s. Ins 18.02(1), s. Ins 18.10, s. Ins 18.105, s. Ins 18.11(2)(a)4, s. Ins 3.28, s. Ins 3.33, s. Ins 3.39(27), s. Ins 3.41 – .45, s. Ins 3.46(14), s. Ins 3.60(6) – (7), s. Ins 8.48</i></p> <p><b>Coverages</b>          Nurse practitioners  <i>Ref: s. 632.87</i>          Optometrists  <i>Ref: s. 632.87(2)</i>          Chiropractic benefits  <i>Ref: s. 632.87</i>          Handicapped children  <i>Ref: s. 632.88</i>          Alcohol, drug abuse, mental, and nervous disorders  <i>Ref: s. 609.05(3), s. 609.655, s. 632.89, s. 632.895(12m)</i>          Home care  <i>Ref: s. 632.895, s. Ins 3.54</i>          Skilled nursing facility  <i>Ref: s. 632.895(3)</i>          Kidney disease  <i>Ref: s. 632.895(4)</i>          Diabetes  <i>Ref: s. 632.895(6)</i></p>	<p>Newborn children  <i>Ref: s. 632.895(5), s. Ins 3.38</i>          Maternity benefits for dependent children  <i>Ref: s. 632.895(7)</i>          Adopted children  <i>Ref: s. 609.75, s. 631.07(3)(a)3.m, s. 632.896</i>          Grandchildren  <i>Ref: s. 632.895(5m)</i>          Mammograms  <i>Ref: s. 609.80, s. 632.895(8)</i>          Lead poisoning screening  <i>Ref: s. 632.895(10)</i>          Temporomandibular joint disorders  <i>Ref: s. 632.895(11)</i>          Hospital and ambulatory surgery  <i>Ref: s. 632.895(12)</i>          Autism spectrum  <i>Ref: s. 632.895(12m), s. Ins 3.36</i>          Breast reconstruction  <i>Ref: s. 632.895(13)</i>          Immunizations  <i>Ref: s. 632.895(14)</i>          Student on medical leave  <i>Ref: s. 632.895(15)</i>          Hearing aids, cochlear implants, and related treatment for infants and children  <i>Ref: s. 632.895(16)</i>          Colorectal cancer screening  <i>Ref: s. 632.895(16m), s. Ins 3.35</i>          Contraceptives and services  <i>Ref: s. 632.895(17)</i>          Emergency medical services  <i>Ref: s. 632.85</i>          Prescription drugs and devices  <i>Ref: s. 632.853, s. Ins 3.67(2)</i>          Experimental treatment  <i>Ref: s. 632.855, s. Ins 3.67(3)</i>          Requirements relating to HIV  <i>Ref: s. 149.12(1), s. 631.90, s. 631.93, s. 632.895(9), s. Ins 3.53</i>          Cancer clinical trials</p>
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*Ref: s. 609.05(3),  
 s. 609.655, s.  
 609.75, s. 609.80,  
 s. 628.34, s.  
 631.07(3)(a)3.m,  
 s. 631.93, s.  
 632.85, s.  
 632.853, s.  
 632.855, s.  
 632.87, s.  
 632.87(1) - s.  
 632.87(2), s.  
 632.87(5) (6), s.  
 632.88, s. 632.89,  
 s. 632.89(2), s.  
 632.895, s.  
 632.895(3) - (14),  
 s. 632.896, s.  
 632.875, s. *Ins*  
 3.35, s. *Ins* 3.36,  
 s. *Ins* 3.37 s. *Ins*  
 3.38, s. *Ins* 3.47,  
 s. *Ins* 3.54, s. *Ins*  
 3.67(2) - (3)*

Prescription Eye Drops  
*Ref: s.632.895*

(16t)

Oral and Injected  
 Chemotherapy  
*Ref: s. 632.867*

Marketing methods and  
 practices  
 Advertising  
 Suitability  
 Outline of coverage  
 Policy replacement  
 Interstate insurance  
 product regulation  
 compact  
*Ref: s. 601.58, s.  
 628.34, s. *Ins*  
 3.27, s. *Ins*  
 3.27(1), s. *Ins*  
 3.27(12) - (13), s.  
*Ins* 3.27(22) -  
 (24), s. *Ins*  
 3.27(5) - (5a), s.  
*Ins* 3.27(7) - (9),  
 s. *Ins* 3.29, s. *Ins*  
 3.39(15), s. *Ins*  
 3.46, s. *Ins*  
 3.46(22),  
 s. *Ins* 6.90*

Long-term care  
 insurance  
 Long-term care  
 partnership program  
 Agent training  
 requirements  
*Ref: s. 632.825, s.  
 Ins 3.46, s. *Ins* 3.465*

Requirements for group  
 health policies  
 Special provisions  
 Disclosure requirements  
 Termination/nonrenewal  
 regulation  
 Fair marketing standards  
*Ref: s.  
 600.03(35)(a), s.  
 625.13, s.  
 632.746(6, 7, 9,  
 10), s. 632.747, s.*

632.748, s.  
 632.749, s.  
 632.7495, ch.  
 635, s. 635(19), s.  
 635.11, s. 635.18,  
 s. *Ins* 3.13(3), s.  
*Ins* 3.33, ch. *Ins*  
 8,  
 s. *Ins* 8.48, s. *Ins*  
 8.68

Medicare supplement  
*Ref: s. 628.34, s.  
 632.84, s. *Ins*  
 3.27, s. *Ins* 3.39*

Short-term medical  
 policies  
*Ref: s.  
 632.7495(4)*

Interstate insurance  
 product regulation  
 compact  
*Ref: s. 601.58*

**Wisconsin Property: General and  
 State  
 Series 22-05**

**100 questions (5 pre-test items)  
 Two-hour time limit  
 Effective November 16, 2019**

**1.0 Insurance Regulation 35%  
 (35 Items)**

**1.1 Licensing**

Purpose  
*Ref: ch. 628*

Persons required to be  
 licensed  
*Ref: s. 618.41, ch.  
 628, s. 628.02(1),  
 s. 628.02(3), s.  
 628.02(4), s.  
 628.02(5),  
 s. 628.03, s.  
 628.04, s. 628.49,  
 s. *Ins* 6.58,  
 s. *Ins* 42.01, s. *Ins*  
 42.03, ch.. *Ins* 47,  
 s. *Ins* 42.02*

License Requirements  
*Ref: ch. *Ins* 26, s.  
 601.31, s. 628.03,  
 s. 628.04, s.  
 628.04(2), s.  
 628.34, s. 628.51,  
 s. *Ins* 6.59, s. *Ins*  
 6.59(4)(a), s. *Ins*  
 6.59(4)(c)*

Record keeping,  
 maintenance and  
 duration  
 Renewal  
 Continuing education  
 requirements  
 Reinstatement  
 Assumed name  
 Change of address or  
 telephone number  
 Reporting of actions

*Ref: s. 134.97, s.  
 601.42, s. 628.04,  
 s. 628.08, s.  
 628.09, s.  
 628.09(6), s.  
 628.11, s. *Ins* 6.57,  
 s. *Ins* 6.61, s. *Ins*  
 6.63(3), s. *Ins*  
 28.04(1)(a),  
 s. *Ins* 28.04(1)(f), s.  
*Ins* 28.04(2)(a),  
 s. *Ins* 28.04(2)(b),  
 s. *Ins* 28.06(6), s.  
 137.20*

Disciplinary actions  
 License termination,  
 suspension, or  
 revocation  
 Monetary forfeiture  
 (fines)  
*Ref: s. 601.64, s.  
 628.10(1),  
 s. 628.10(2), s.  
 628.10(3), s.  
 628.345(1)(b),  
 s. 628.345(2), s.  
 628.345(3)(a),  
 s. 628.345(3)(d), s.  
 628.345(3)(e),  
 s. 628.345(3)(f), s.  
*Ins* 6.63*

**1.2 State regulation**

Commissioner's general  
 duties and powers  
 Duties  
 Hearings  
 Penalties  
 Insurance security  
 fund  
*Ref: ch. 227, s.  
 227.12, s. 601.41,  
 s. 601.41(4), s.  
 601.42, s.  
 601.42(4), s.  
 601.62, s.  
 601.62(5), s.  
 601.64, s.  
 601.64(2), s.  
 601.64(3),  
 s. 601.64(3)(d), s.  
 601.64(4), s.  
 601.65,  
 s. 628.10, s.  
 628.10(2)(b), s. *Ins*  
 6.59, ch. 646*

Company regulation  
 Solvency  
 Responsibilities of the  
 insurer  
 Rates  
 Use of Policy forms  
 Producer  
 appointments/termi  
 nations  
 Unfair claims,  
 methods, and  
 practices  
 Notice of right to file  
 complaint  
*Ref: s. 628.11, s.  
 628.40, s. 631.20,*



*s. 631.20(3), s. 631.22, s. 631.28, s. Ins 6.07, s. Ins 6.11, s. Ins 6.11(3), s. Ins 6.55, s. Ins 6.55(4)(b), s. Ins 6.57, s. Ins 6.85*  
 Producer regulation  
   Fiduciary and trust account responsibilities  
   Place of business/records maintenance  
   Compensation of agents  
   Controlled business  
   Shared commissions  
   Proper exchange of business  
     *Ref: s. 628.32, s. 628.51, s. 628.61, s. Ins 6.66*  
 Marketing practices  
   Misrepresentation  
   False advertising  
   Rebating  
   Unfair discrimination  
   Boycott, coercion or intimidation  
   Illegal inducement  
     *Ref: ch. 20, s. 628.34, s. 628.34(1) – (14), s. Ins 6.54, s. Ins 6.55, s. Ins 6.67, s. Ins 6.68, s. Ins 6.60*  
 Examination of records  
   *Ref: s. 601.43, s. 601.43(1)(b), s. 601.43(1)(c), s. 601.43(2)(a), s. 601.45, s. 601.49, s. Ins 16.01, s. Ins 26.10, s. Ins 26.10(3), s. Ins 28.10, s. Ins 28.10(3)*  
   Retention of  
   Electronic Records  
     *Ref: s. 137.20*  
 General statutes, rules, and regulations affecting insurance contracts  
   Definitions  
   Specific knowledge  
   Misrepresentation/War ranties  
   Knowledge and acts of the agent  
   Certificates of Insurance  
     *Ref: s. 628.34, ch. 631, s. 631.08, s. 631.09, s. 631.11, s. 631.28, ch. 632*  
   Electronic delivery of notice of documents  
     *Ref: s. 610.60*  
 Regulation of specific clauses in insurance contracts

Cancellation  
 Renewal/Nonrenewal  
 Notice of proof of loss  
 Payment of claims  
   *Ref: s. 102.31(2)(a), s. 102.31(2)(b) 1., s. 102.315(10)(a)4, s. 102.315(10)(a)3, s. 102.315(10)(b)3, s. 628.46, s. 631.36, s. 631.43, s. 631.48, s. 631.36 (1) and (2) s. Ins 21.01(4)(a–c), s. Ins 21.01(5), s. Ins 21.01(6), s. Ins 21.01(10), s. Ins 21.01(11), s. Ins 6.11, s. Ins 6.77*  
 Privacy of Consumer Information  
   *Ref: s. 134.97, s. 610.70, ch.. Ins 25 s.134.98*  
**1.3 Federal regulation**  
   Fair Credit Reporting Act (15 USC 1681–1681d)  
   Fraud and false statements (18 USC 1033, 1034)  
**1.4 Wisconsin statutes, rules, and regulations common to property insurance**  
   General rate standards  
     *Ref: s. 625.11, s. 625.13, s. 625.22, s. 626.13, s. 631.20, s. Ins 3.49(3), s. Ins 4.08, s. Ins 4.10(7)(g), s. Ins 6.78*  
   Prohibited classification of risks  
     *Ref: s. 628.34, s. Ins 6.54*  
   Surplus lines  
     Definition  
     Responsibilities of agents and brokers  
     *Ref: s. 618.39, s. 618.41, s. 618.41(7m), s. 618.41(8), s. 618.415, s. 618.42, s. 618.43, s. 628.02, s. 628.02(5), s. 628.04(2), s. Ins 6.17s. Ins 6.18, s. Ins 6.19, s. Ins 6.66*  
   Oral contracts  
     *Ref: s. 631.05*  
**1.5 Wisconsin statutes, rules, and regulations pertinent to property insurance**  
   Application of the standard fire policy in Wisconsin

Modifications or additions  
 Required provisions  
 Limitations on using or disclosing information regarding domestic abuse  
   *Ref: s. 628.34, s. 631.95(2)(f), s. 632.05, s. 632.07, s. 632.08, s. Ins 4.01, s. Ins 6.76*  
 Wisconsin Automobile Insurance Plan (WAIP)  
   *Ref: s. 610.01, ch. 619, s. Ins 4.10*  
 Lender Requirements  
   *Ref: s. 632.07*

## 2.0 General Insurance 8% (8 Items)

### 2.1 Concepts

Risk management key terms  
   Risk  
   Exposure  
   Hazard  
   Peril  
   Loss  
 Methods of handling risk  
   Avoidance  
   Retention  
   Sharing  
   Reduction  
   Transfer  
 Elements of insurable risks  
   Adverse selection  
   Law of large numbers  
   Reinsurance

### 2.2 Insurers

Types of insurers  
   Stock companies  
   Mutual companies  
   Fraternal benefit societies  
   Reciprocal  
   Lloyd's associations  
   Risk retention groups  
 Private versus government insurers  
 Admitted versus nonadmitted insurers  
 Domestic, foreign and alien insurers  
 Financial status (independent rating services)  
 Marketing (distribution) systems

### 2.3 Producers and general rules of agency

Insurer as principal  
 Producer/insurer relationship  
 Authority and powers of producer  
   Express  
   Implied  
   Apparent

Responsibilities to the applicant/insured

## 2.4 Contracts

Elements of a legal contract  
 Offer and acceptance  
 Consideration  
 Competent parties  
 Legal purpose  
 Distinct characteristics of an insurance contract  
 Contract of adhesion  
 Aleatory contract  
 Personal contract  
 Unilateral contract  
 Conditional contract  
 Legal interpretations affecting contracts  
 Ambiguities in a contract of adhesion  
 Reasonable expectations  
 Indemnity  
 Utmost good faith  
 Representations/misrepresentations  
 Warranties  
 Concealment  
 Fraud  
 Waiver and estoppel

## 3.0 Property Insurance Basics 13% (13 Items)

### 3.1 Principles and concepts

Insurable interest  
 Underwriting  
 Function  
 Loss ratio  
 Rates  
 Types  
 Loss costs  
 Components  
 Hazards  
 Physical  
 Moral  
 Morale  
 Causes of loss (perils)  
 Named perils versus special (open) perils  
 Direct loss  
 Consequential or indirect loss  
 Blanket versus specific insurance  
 Basic types of construction  
 Loss valuation  
 Actual cash value  
 Replacement cost  
 Functional replacement cost  
 Market value  
 Agreed value  
 Stated amount  
 Valued policy

### 3.2 Policy structure

Declarations  
 Definitions  
 Insuring agreement or clause  
 Additional/supplementary coverage  
 Conditions  
 Exclusions

Endorsements

## 3.3 Common policy provisions

Insureds — named, first named and additional  
 Policy period  
 Policy territory  
 Cancellation and nonrenewal  
 Deductibles  
 Other insurance  
 Nonconcurrency  
 Primary and excess  
 Limits of liability  
 Policy limits  
 Restoration/nonreduction of limits  
 Coinsurance  
 Vacancy or unoccupancy  
 Named insured provisions  
 Duties after loss  
 Assignment  
 Abandonment  
 Insurer provisions  
 Liberalization  
 Subrogation  
 Salvage  
 Claim settlement options  
 Third-party provisions  
 Standard mortgage clause  
 Loss payable clause  
 No benefit to the Bailee

## 4.0 Dwelling Policy 4% (4 Items)

### 4.1 Characteristics and purpose

### 4.2 Coverage forms — Perils insured against

Basic  
 Broad  
 Special

### 4.3 Property coverages

Coverage A — Dwelling  
 Coverage B — Other structures  
 Coverage C — Personal property  
 Coverage D — Fair rental value  
 Coverage E — Additional living expense  
 Other coverages

### 4.4 General exclusions

### 4.5 Conditions

### 4.6 Selected endorsements

Special provisions (DP 01 43)  
 Automatic increase in insurance (DP 04 11)  
 Broad theft coverage (DP 04 72)  
 Dwelling under construction (DP 11 43)

### 4.7 Personal liability supplement

## 5.0 Homeowners Policy 18% (18 Items)

### 5.1 Coverage forms

HO-2 through HO-6  
 HO-8

## 5.2 Definitions

### 5.3 Section I — Property coverages

Coverage A — Dwelling  
 Coverage B — Other structures  
 Coverage C — Personal property  
 Coverage D — Loss of use  
 Additional coverages

### 5.4 Perils insured against

### 5.5 Exclusions

### 5.6 Conditions

### 5.7 Selected endorsements

Special provision (HO 01 43)  
 Limited fungi, wet or dry rot, or bacteria coverage (HO 04 26, HO 04 27)  
 Permitted incidental occupancies — residence premises (HO 04 42)  
 Earthquake (HO 04 54)  
 Scheduled personal property (HO 04 61)  
 Personal property replacement cost (HO 04 90)  
 Home day care (HO 04 97)  
 Sewer back-up/sump discharge or overflow (HO 04 95)

## 6.0 Commercial Package Policy (CPP) 9% (9 Items)

### 6.1 Components of a commercial policy

Common policy declarations  
 Common policy conditions  
 Interline endorsements  
 One or more coverage parts

### 6.2 Commercial property

Commercial property conditions form  
 Coverage forms  
 Building and personal property  
 Condominium association  
 Condominium commercial unit-owners  
 Builders risk  
 Business income  
 Extra expense  
 Causes of loss forms  
 Basic  
 Broad  
 Special  
 Selected endorsements  
 Ordinance or law (CP 04 05)  
 Spoilage (CP 04 40)  
 Peak season limit of insurance (CP 12 30)  
 Value reporting form (CP 13 10)

**6.3 Commercial inland marine**

Nationwide marine definition  
 Commercial inland marine conditions form  
 Inland marine coverage forms  
   Accounts receivable  
   Bailee's customer  
   Commercial articles  
   Contractors equipment floater  
   Electronic data processing  
   Installation floater  
   Signs  
   Valuable papers and records  
 Transportation coverages  
   Motor truck cargo forms  
   Transit coverage forms

**6.4 Equipment breakdown**

Equipment breakdown protection coverage form (EB 00 20)  
 Selected endorsement  
   Actual cash value (EB 99 59)

**6.5 Farm coverage**

Farm property coverage form  
   Coverage A — Dwellings  
   Coverage B — Other private structures  
   Coverage C — Household personal property  
   Coverage D — Loss of use  
   Coverage E — Scheduled personal property  
   Coverage F — Unscheduled farm personal property  
   Coverage G — Other farm structures  
 Mobile agricultural machinery and equipment coverage form  
 Livestock coverage form  
 Definitions  
 Causes of loss (basic, broad and special)  
 Conditions  
 Exclusions  
 Limits  
 Additional coverages

**7.0 Businessowners Policy 9% (9 Items)**
**7.1 Characteristics and purpose****7.2 Businessowners Section I — Property**

Coverages  
 Exclusions

Limits  
 Deductibles  
 Loss conditions  
 General conditions  
 Optional coverages  
 Definitions

**7.3 Businessowners Section III — Common Policy Conditions****7.4 Selected endorsements**

Protective safeguards (BP 04 30)  
 Utility services — direct damage (BP 04 56)  
 Utility services — time element (BP 04 57)

**8.0 Other Coverages and Options 4% (4 Items)**
**8.1 Other policies**

Boatowners  
 Surplus lines  
 Directors and Officers  
 National Flood Program

**Wisconsin Property: State Specific (Statutes, Rules & Regulations) Series 22-06**

**35 questions (5 pre-test items)**  
**One-hour time limit**  
**Effective November 16, 2019**

**1.0 Insurance Regulation****1.1 Licensing 20% (7 Items)**

Purpose  
   *Ref: ch. 628*  
 Persons required to be licensed  
   *Ref: s. 618.41, ch. 628, s. 628.02(1), s. 628.02(3), s. 628.02(4), s. 628.02(5), s. 628.03, s. 628.04, s. 628.49, s. Ins 6.58, s. Ins 42.01, s. Ins 42.03, ch. Ins 47, s. Ins 42.02*  
 License Requirements  
   *Ref: ch. 26, s. 601.31, s. 628.03, s. 628.04, s. 628.04(2), s. 628.34, s. 628.51, s. Ins 6.59, s. Ins 6.59(4)(a), s. Ins 6.59(4)(c)*  
 Record keeping, maintenance and duration  
 Renewal  
 Continuing education requirements  
 Reinstatement

Assumed name  
 Change of address or telephone number  
 Reporting of actions  
   *Ref: s. 134.97, s. 601.42, s. 628.04, s. 628.08, s. 628.09, s. 628.09(6), s. 628.11, s. Ins 6.57, s. Ins 6.61, s. Ins 6.63(3), s. Ins 28.04(1)(a), s. Ins 28.04(1)(f), s. Ins 28.04(2)(a), s. Ins 28.04(2)(b), s. Ins 28.06(6), s. 137.20*

Disciplinary actions  
 License termination, suspension, or revocation  
 Monetary forfeiture (fines)  
   *Ref: s. 601.64, s. 628.10(1), s. 628.10(2), s. 628.10(3), s. 628.345(1)(b), s. 628.345(2), s. 628.345(3)(a), s. 628.345(3)(d), s. 628.345(3)(e), s. 628.345(3)(f), s. Ins 6.63*

**1.2 State regulation 20% (7 Items)**

Commissioner's general duties and powers  
 Duties  
 Hearings  
 Penalties  
 Insurance security fund  
   *Ref: ch. 227, s. 227.12, s. 601.41, s. 601.41(4), s. 601.42, s. 601.42(4), s. 601.62, s. 601.62(5), s. 601.64, s. 601.64(2), s. 601.64(3), s. 601.64(3)(d), s. 601.64(4), s. 601.65, s. 628.10, s. 628.10(2)(b), s. Ins 6.59, ch. 646*  
 Company regulation  
 Solvency  
 Responsibilities of the insurer  
 Rates  
 Use of Policy forms  
 Producer appointments/terminations  
 Unfair claims, methods, and practices

Notice of right to file complaint  
*Ref: s. 628.11, s. 628.40, s. 631.20, s. 631.20(3), s. 631.22, s. 631.28, s. Ins 6.07, s. Ins 6.11, s. Ins 6.11(3), s. Ins 6.55, s. Ins 6.55(4)(b), s. Ins 6.57, s. Ins 6.85*  
 Producer regulation  
 Fiduciary and trust account responsibilities  
 Place of business/records maintenance  
 Compensation of agents  
 Controlled business  
 Shared commissions  
 Proper exchange of business  
*Ref: s. 628.32, s. 628.51, s. 628.61, s. Ins 6.66*  
 Marketing practices  
 Misrepresentation  
 False advertising  
 Rebating  
 Unfair discrimination  
 Boycott, coercion or intimidation  
 Illegal inducement  
*Ref: ch 20, s. 628.34, s. 628.34(1) – (14), s. Ins 6.54, s. Ins 6.55, s. Ins 6.67, s. Ins 6.68, s. Ins 6.60*  
 Examination of records  
*Ref: s. 601.43, s. 601.43(1)(b), s. 601.43(1)(c), s. 601.43(2)(a), s. 601.45, s. 601.49, s. Ins 16.01, s. Ins 26.10, s. Ins 26.10(3), s. Ins 28.10, s. Ins 28.10(3)*  
 Retention of Electronic Records  
*Ref: s. 137.20*  
 General statutes, rules, and regulations affecting insurance contracts  
 Definitions  
 Specific knowledge  
 Misrepresentation/War ranties  
 Knowledge and acts of the agent  
 Certificates of Insurance  
*Ref: s. 628.34, ch. 631, s. 631.08, s. 631.09, s. 631.11, s. 631.28, ch. 632*  
 Electronic delivery of notice of documents

*Ref: s. 610.60*  
 Regulation of specific clauses in insurance contracts  
 Cancellation  
 Renewal/Nonrenewal  
 Notice of proof of loss  
 Payment of claims  
*Ref: s. 102.31(2)(a), s. 102.31(2)(b)1, s. 102.315(10)(a)4, s. 102.315(10)(a)3, s. 102.315(10)(b)3, s. 628.46, s. 631.36, s. 631.43, s. 631.48, s. 631.36(1) and (2), s. Ins 21.01(4)(a–c), s. Ins 21.01(5), s. Ins 21.01(6), s. Ins 21.01(10), s. Ins 21.01(11), s. Ins 6.11, s. Ins 6.77*  
 Privacy of Consumer Information  
*Ref: s. 134.97, s. 610.70, ch. Ins 25 s. 134.98*

### 1.3 Federal regulation 20% (7 Items)

Fair Credit Reporting Act (15 USC 1681–1681d)  
 Fraud and false statements (18 USC 1033, 1034)

### 1.4 Wisconsin statutes, rules, and regulations common to property insurance 20% (7 Items)

General rate standards  
*Ref: s. 625.11, s. 625.13, 625.22, s. 626.13, s. 631.20, s. Ins 3.49(3), s. Ins 4.08, s. 4.10(7)(g), s. Ins 6.78*  
 Prohibited classification of risks  
*Ref: s. 628.34, s. Ins 6.54*  
 Surplus lines  
 Definition  
 Responsibilities of agents and brokers  
*Ref: s. 618.39, s. 618.41, s. 618.41(7m), s. 618.41(8), s. 618.415, s. 618.42, s. 618.43, s. 628.02, s. 628.02(5), s. 628.04(2), s. Ins 6.17, s. Ins 6.18, s. Ins 6.19, s. Ins 6.66*  
 Oral contracts  
*Ref: s. 631.05*

### 1.5 Wisconsin statutes, rules, and regulations pertinent to property insurance 20% (7 Items)

Application of the standard fire policy in Wisconsin  
 Modifications or additions  
 Required provisions  
 Limitations on using or disclosing information regarding domestic abuse  
*Ref: s. 628.34, s. 631.95(2)(f), s. 632.05, s. 632.07, s. 632.08, s. Ins 4.01, s. Ins 6.76*  
 The Wisconsin Insurance Plan (WIP)  
*Ref: s. 610.01, ch. 619, s. Ins 4.10*  
 Lender Requirements  
*Ref: s. 632.07*

### Wisconsin Casualty: General and State Series 22-07

**100 questions (5 pre-test items)**  
**Two-hour time limit**  
**Effective November 16, 2019**

### 1.0 Insurance Regulation 35% (35 Items)

#### 1.1 Licensing

Purpose  
*Ref: ch. 628*  
 Persons required to be licensed  
*Ref: s. 618.41, ch. 628, s. 628.02(1), s. 628.02(3), s. 628.02(4), s. 628.02(5), s. 628.03, s. 628.04, s. 628.49, s. Ins 6.58, s. Ins 42.01, s. Ins 42.03, ch. Ins 47*  
 License Requirements  
*Ref: ch. 26, s. 601.31, s. 628.03, s. 628.04, s. 628.04(2), s. 628.34, s. 628.51, s. Ins 6.59, s. Ins 6.59(4)(a), s. Ins 6.59(4)(c)*

Record keeping, maintenance and duration	601.64(2), s. 601.64(3),	Boycott, coercion or intimidation
Renewal	s. 601.64(3)(d), s. 601.64(4), s. 601.65,	Illegal inducement
Continuing education requirements	s. 628.10, s. 628.10(2)(b), s. Ins 6.59, ch. 646	<i>Ref: ch. 20, s. 628.34, s. 628.34(1) – (14), s. Ins 6.54, s. Ins 6.55, Ins 6.60, s. Ins 6.67, s. Ins 6.68</i>
Reinstatement		
Assumed name	Company regulation	Examination of records
Change of address or telephone number	Solvency	<i>Ref: s. 601.43, s. 601.43(1)(b), s. 601.43(1)(c), s. 601.43(2)(a), s. 601.45, s. 601.49, s. Ins 16.01, s. Ins 26.10, s. Ins 26.10(3), s. Ins 28.10, s. Ins 28.10(3)</i>
Reporting of actions	Responsibilities of the insurer	Retention of Electronic Records
<i>Ref: s. 134.97, s.137.20, s. 601.42, s. 628.04, s. 628.08, s. 628.09, s. 628.09(6), s. 628.11, s. Ins 6.57, s. Ins 6.61, s. Ins 6.63(3), s. Ins 28.04(1)(a),</i>	Rates	<i>Ref: s. 137.20</i>
<i>s. Ins 28.04(1)(f), s. Ins 28.04(2)(a), s. Ins 28.04(2)(b), s. Ins 28.04, s. Ins 28.06(6)</i>	Use of Policy forms	General statutes, rules, and regulations affecting insurance contracts
	Readability	Definitions
	Producer appointments/terminations	Specific knowledge
	Unfair claims, methods, and practices	Misrepresentation/War rantes
	Notice of right to file complaint	Knowledge and acts of the agent
	<i>Ref: s. 628.11, s. 628.40, s. 631.20,</i>	Certificates of Insurance
	<i>s. 631.20(3), s. 631.22, s. 631.28, s. Ins 6.07, s. Ins 6.11, s. Ins 6.11(3), s. Ins 6.55, s. Ins 6.55(4)(b), s. Ins 6.57, s. Ins 6.85</i>	<i>Ref: s. 628.34, ch. 631, s. 631.08, s. 631.09,</i>
Disciplinary actions	Producer regulation	<i>s. 631.11, s. 631.28, ch. 632</i>
License termination, suspension, or revocation	Fiduciary and trust account responsibilities	Electronic delivery of notice of documents
Monetary forfeiture (fines)	Place of business/records maintenance	<i>Ref: s. 610.60</i>
<i>Ref: s. 628.10(1), s. 628.10(2),</i>	Compensation of agents	Regulation of specific clauses in insurance contracts
<i>s. 628.10(3), s. 628.345(1)(b), s. 628.345(2), s. 628.345(3)(a), s. 628.345(3)(d),</i>	Controlled business	Cancellation
<i>s. 628.345(3)(e), s. 628.345(3)(f), s. Ins 6.63</i>	Shared commissions	Renewal/Nonrenewal
	Proper exchange of business	Notice of proof of loss
	<i>Ref: s. 628.32, s. 628.51, s. 628.61, s. Ins 6.66</i>	Payment of claims
<b>1.2 State regulation</b>	Marketing practices	<i>Ref: s. 102.31(2)(a), s. 102.31(2)(b)(1),</i>
Commissioner's general duties and powers	Misrepresentation	<i>s. 102.315(10)(a)(4), s. 102.315(10)(a)3,</i>
Duties	False advertising	
Hearings	Rebating	
Penalties	Unfair discrimination	
Insurance security fund		
<i>Ref: ch. 227, s. 227.12, s. 601.41, s. 601.41(4), s. 601.42, s. 601.42(4), s. 601.62, s. 601.62(5), s. 601.64, s.</i>		

*s. 102.315(10)(b)3,*  
*s. 628.46, s.*  
*631.36,*

*s. 631.43, s.*  
*631.48, s. 631.81,*  
*s. 632.36(1–2), s.*  
*Ins 18.10, s. Ins*  
*21.01(4)(a–c),*

*s. Ins 21.01(5), s.*  
*Ins 21.01(6),*

*s. Ins 21.01(10), s.*  
*Ins 21.01(11), s. Ins*  
*6.11,*

*s. Ins 6.77*

#### Privacy of Consumer Information

*Ref: s. 134.97, s.*  
*134.98, s. 610.70,*  
*s. Ins 25*

### 1.3 Federal regulation

Fair Credit Reporting Act  
(15 USC 1681–1681d)

Fraud and false statements  
(18 USC 1033, 1034)

### 1.4 Wisconsin statutes, rules, and regulations common to casualty insurance

#### General rate standards

*Ref: s. 625.11, s.*  
*625.13, 625.22, s.*  
*626.13,*

*s. 631.20, s. Ins*  
*3.49(3), s. Ins 4.08,*

*s. 4.10(7)(g), s. Ins*  
*6.78*

#### Prohibited classification of risks

*Ref: s. 628.34, s.*  
*Ins 6.54*

#### Surplus lines

##### Definition

##### Responsibilities of agents and brokers

*Ref: s. 618.41, s.*  
*618.42, s. 618.43,*  
*s. 628.02, s.*  
*628.04(2), s. Ins*  
*6.17, s. Ins 6.18,*

*s. Ins 6.19, s. Ins*  
*6.66*

#### Oral contracts

*Ref: s. 631.05*

### 1.5. Wisconsin statutes, rules, and regulations pertinent to casualty insurance

#### Automobile liability

##### Financial responsibility defined

##### Persons required to show proof

##### Required coverages and prohibited exclusions

##### Cancellation or nonrenewal

##### Responsibility for minors operating motor vehicles

#### Wisconsin Automobile Insurance Plan (WAIP)

*Ref: s. 343.15, s.*  
*344.01, s.*  
*344.01(2)(d),*

*s. 344.29, s.*  
*344.30, s. 344.31,*  
*s. 344.33,*

*s. 344.34, s.*  
*344.62, s. 619.01,*  
*s. 632.22,*

*s. 632.26(1), s.*  
*632.32, s. 632.34,*  
*s. 632.36,*

*s. 632.365, s.*  
*632.37, s. 632.38,*  
*s. 895.04(4), s. Ins*  
*3.49, s. Ins 6.77, s.*  
*Ins 21.01(7) – (10)*

#### Workers' compensation

##### Purpose

##### Definitions

##### Approval of rates and rating plans

#### The Wisconsin Workers' Compensation Insurance Pool (WWCIP)

*Ref: ch. 102, s.*  
*102.04, s. 102.07,*  
*s. 102.075, s.*  
*102.076, s. 102.12,*  
*s. 102.28, s.*  
*102.29,*

*s. 102.30, s.*  
*625.11, ch. 626, s.*  
*626.13,*

*s. Ins 6.78, ch. Ins*  
*21*

## 2.0 General Insurance 8% (8 Items)

### 2.1 Concepts

#### Risk management key terms

#### Risk

#### Exposure

#### Hazard

#### Peril

#### Loss

#### Methods of handling risk

#### Avoidance

#### Retention

#### Sharing

#### Reduction

#### Transfer

#### Elements of insurable risks

#### Adverse selection

#### Law of large numbers

#### Reinsurance

### 2.2 Insurers

#### Types of insurers

#### Stock companies

#### Mutual companies

#### Fraternal benefit societies

#### Reciprocals

#### Lloyd's associations

#### Risk retention groups

#### Private versus government insurers

#### Admitted versus nonadmitted insurers

#### Domestic, foreign and alien insurers

#### Financial status (independent rating services)

#### Marketing (distribution) systems

### 2.3 Producers and general rules of agency

#### Insurer as principal

#### Producer/insurer relationship

#### Authority and powers of producer

#### Express

#### Implied

#### Apparent

#### Responsibilities to the applicant/insured

### 2.4 Contracts



Elements of a legal contract

- Offer and acceptance
- Consideration
- Competent parties
- Legal purpose

Distinct characteristics of an insurance contract

- Contract of adhesion
- Aleatory contract
- Personal contract
- Unilateral contract
- Conditional contract

Legal interpretations affecting contracts

- Ambiguities in a contract of adhesion
- Reasonable expectations
- Indemnity
- Utmost good faith
- Representations/misrepresentations
- Warranties
- Concealment
- Fraud
- Waiver and estoppel

### 3.0 Casualty Insurance Basics 13% (13 Items)

#### 3.1 Principles and concepts

Insurable interest

Underwriting

- Function
- Loss ratio

Rates

- Types
- Loss costs
- Components

Hazards

- Physical
- Moral
- Morale

Negligence

- Elements of a negligent act
- Defenses against negligence

Damages

- Compensatory — special versus general
- Punitive

Absolute liability

Strict liability

Vicarious liability

#### 3.2 Policy structure

Declarations

Definitions

Insuring agreement or clause

Additional/supplementary coverage

Conditions

Exclusions

Endorsements

#### 3.3 Common policy provisions

Insureds — named, first named and additional

Policy period

Policy territory

Cancellation and nonrenewal

Deductibles

Other insurance

- Nonconcurrency
- Primary and excess

Limits of liability

- Per occurrence (accident)
- Per person

Aggregate—general versus products—completed operations

Split

Combined single

Policy limits

Named insured provisions

- Duties after loss
- Assignment

Insurer provisions

- Liberalization
- Subrogation
- Duty to defend

### 4.0 Auto Insurance 14% (14 Items)

#### 4.1 Personal auto policy

Definitions

Liability coverage

- Bodily injury and property damage
- Supplementary payments
- Exclusions

Medical payments coverage

Uninsured motorists coverage

Coverage for damage to your auto

- Collision
- Other than collision
- Deductibles
- Transportation expenses
- Exclusions

Duties after an accident or loss

General provisions

Selected endorsements

- Amendment of policy provisions
- Towing and labor costs
- Extended non-owned coverage — vehicles furnished or available for regular use
- Miscellaneous type vehicle
- Joint ownership coverage

#### 4.2 Commercial auto

Commercial auto coverage forms (casualty only)

- Business auto
- Garage
- Business auto physical damage
- Truckers
- Motor carrier

Coverage form sections

- Covered autos
- Liability coverage

Garagekeepers coverage  
Trailer interchange coverage  
Exclusions  
Conditions  
Definitions  
Selected endorsements  
Lessor — additional insured and loss payee  
Mobile equipment  
Auto medical payments coverage  
Drive other car coverage  
Individual named insured  
Commercial carrier regulations  
The Motor Carrier Act of 1980  
Endorsement for motor carrier policies of insurance for public liability

**5.0 Commercial Package Policy (CPP) 10% (10 Items)**

**5.1 Components of a commercial policy**

Common policy declarations  
Common policy conditions  
Interline endorsements  
One or more coverage parts

**5.2 Commercial general liability**

Commercial general liability coverage forms  
Bodily injury and property damage liability  
Personal and advertising injury liability  
Medical payments  
Supplementary payments  
Who is an insured  
Limits of insurance  
Conditions  
Definitions

Exclusions  
Occurrence versus claims-made  
Claims-made features  
Trigger  
Retroactive date  
Extended reporting periods — basic versus supplemental  
Claim information  
Premises and operations  
Products and completed operations  
Insured contract  
Pollution liability coverage form

**5.3 Commercial crime**

General definitions  
Burglary  
Theft  
Robbery  
Crime coverage forms  
Commercial crime coverage forms (discovery/loss sustained)  
Government crime coverage forms (discovery/loss sustained)  
Coverages  
Employee theft  
Forgery or alteration  
Inside the premises — theft of money and securities  
Inside the premises — robbery or safe burglary of other property  
Outside the premises  
Computer fraud  
Funds transfer fraud  
Money orders and counterfeit money  
Other crime coverages  
Extortion — commercial entities  
Guests' property

**5.4 Farm coverage**

Farm liability coverage form

Coverage H — Bodily injury and property damage liability  
Coverage I — Personal and advertising injury liability  
Coverage J — Medical payments  
Definitions  
Conditions  
Exclusions  
Limits  
Additional coverages

**6.0 Businessowners Policy 10% (10 Items)**

**6.1 Characteristics and purpose**

**6.2 Businessowners Section II — Liability**

Coverages  
Exclusions  
Who is an insured  
Limits of insurance  
General conditions  
Definitions

**6.3 Businessowners Section III — Common Policy Conditions**

**6.4 Selected endorsement**

Hired auto and non-owned auto liability (BP 04 04)

**7.0 Workers Compensation Insurance 5% (5 Items)**

**7.1 Workers compensation laws**

Type of law  
Monopolistic versus competitive  
Compulsory versus elective  
State Workers' Compensation Law  
Exclusive remedy  
Employment covered (required, voluntary)  
Covered injuries  
Occupational disease  
Benefits provided  
Uninsured Employers' Fund



## 7.2 Workers compensation and employers liability insurance policy

- General section
- Part One — Workers compensation insurance
- Part Two — Employers liability insurance
- Part Three — Other states insurance
- Part Four — Your duties if injury occurs
- Part Five — Premium
- Part Six — Conditions
- Selected endorsements
  - Voluntary compensation
  - Anniversary rating date
  - Other states
  - Sole proprietors, partners, officers and others coverage

## 7.3 Premium computations

- Job classification
- Rates
- Payroll
- Adjustment upon audit
- Experience modification factor
- Premium discounts

## 7.4 Rating organization

### 8.0 Other Coverages and Options 5% (5 Items)

## 8.1 Umbrella/excess liability policies

- Personal
- Commercial

## 8.2 Specialty liability insurance

- Errors and omissions
- Professional liability
- Directors and officers liability
- Fiduciary liability
- Liquor liability
- Employment practices liability

## 8.3 Surplus lines

- Definitions and markets

Licensing requirements

## 8.4 Surety bonds

- Principal, obligee and surety
- Contract bonds
- License and permit bonds
- Judicial bonds

## 8.5 Other policies

- Boatowners

### Wisconsin Casualty: State Specific (Statutes, Rules & Regulations) Series 22-08

**35 questions (5 pre-test items)  
One-hour time limit  
Effective November 16, 2019**

### 1.0 Insurance Regulation

#### 1.1 Licensing 20% (7 Items)

- Purpose
  - Ref: ch. 628
- Persons required to be licensed
  - Ref: s. 618.41, ch. 628, s. 628.02(1), s. 628.02(3), s. 628.02(4), s. 628.02(5), s. 628.03, s. 628.04, s. 628.49, s. Ins 6.58, s. Ins 42.01, s. Ins 42.03, ch. Ins 47
- License Requirements
  - Ref: ch. Ins 26, s. 601.31, s. 628.03, s. 628.04, s. 628.04(2), s. 628.34, s. 628.51, s. Ins 6.59, s. Ins 6.59(4)(a), s. Ins 6.59(4)(c)
- Record keeping, maintenance and duration
  - Renewal
  - Continuing education requirements
  - Reinstatement
  - Assumed name
  - Change of address or telephone number
  - Reporting of actions
    - Ref: s. 134.97, s. 137.20, s. 601.42, s. 628.04, s. 628.08, s. 628.09, s. 628.09(6), s. 628.11, s. Ins 6.57, s. Ins 6.61, s. Ins

- 6.63(3), s. Ins 28.04(1)(a), s. Ins 28.04(1)(f), s. Ins 28.04(2)(a), s. Ins 28.04(2)(b), s. Ins 28.04(1m), s. Ins 28.06(6)

- Disciplinary actions
  - License termination, suspension, or revocation
  - Monetary forfeiture (fines)
    - Ref: s. 628.10(1), s. 628.10(2), s. 628.10(3), s. 628.345(1)(b), s. 628.345(2), s. 628.345(3)(a), s. 628.345(3)(d), s. 628.345(3)(e), s. 628.345(3)(f), s. Ins 6.63

#### 1.2 State regulation 20% (7 Items)

- Commissioner's general duties and powers
  - Duties
  - Hearings
  - Penalties
  - Insurance security fund
    - Ref: ch. 227, s. 227.12, s. 601.41, s. 601.41(4), s. 601.42, s. 601.42(4), s. 601.62, s. 601.62(5), s. 601.64, s. 601.64(2), s. 601.64(3), s. 601.64(3)(d), s. 601.64(4), s. 601.65, s. 628.10, s. 628.10(2)(b), s. Ins 6.59, ch. 646
- Company regulation
  - Solvency
  - Responsibilities of the insurer
    - Rates
    - Use of Policy forms
  - Readability
  - Producer appointments/terminations
  - Unfair claims, methods, and practices
  - Notice of right to file complaint
    - Ref: s. 628.11, s. 628.40, s. 631.20, s. 631.20(3), s. 631.22, s. 631.28, s. Ins 6.07, s. Ins 6.11, s. Ins 6.11(3), s. Ins 6.55, s. Ins 6.55(4)(b), s. Ins 6.57, s. Ins 6.85

<p>Producer regulation</p> <p>Fiduciary and trust account responsibilities</p> <p>Place of business/records maintenance</p> <p>Compensation of agents</p> <p>Controlled business</p> <p>Shared commissions</p> <p>Proper exchange of business Ref: s. 628.32, s. 628.51, s. 628.61, s. Ins 6.66</p> <p>Marketing practices</p> <p>Misrepresentation</p> <p>False advertising</p> <p>Rebating</p> <p>Unfair discrimination</p> <p>Boycott, coercion or intimidation</p> <p>Illegal inducement Ref: ch. Ins 20, s. 628.34, s. 628.34(1) – (14), s. Ins 6.54, s. Ins 6.55, s. Ins 6.67, s. Ins 6.68</p> <p>Examination of records Ref: s. 601.43, s. 601.43(1)(b), s. 601.43(1)(c), s. 601.43(2)(a), s. 601.45, s. 601.49, s. Ins 16.01, s. Ins 26.10, s. Ins 26.10(3), s. Ins 28.10, s. Ins 28.10(3)</p> <p>Retention of Electronic Records Ref: s. 137.20</p> <p>General statutes, rules, and regulations affecting insurance contracts</p> <p>Definitions</p> <p>Specific knowledge</p> <p>Misrepresentation/War ranties</p> <p>Knowledge and acts of the agent</p> <p>Certificates of Insurance Ref: s. 628.34, ch. 631, s. 631.08, s. 631.09, s. 631.11, s. 631.28, ch. 632</p> <p>Electronic delivery of notice of documents Ref: s. 610.60</p> <p>Regulation of specific clauses in insurance contracts</p> <p>Cancellation</p> <p>Renewal/Nonrenewal</p> <p>Notice of proof of loss</p> <p>Payment of claims</p>	<p>Ref: s. 102.31(2)(a), s. 102.31(2)(b)(1), s. 102.315(10)(a)(4), s. 102.315(10)(a)3, s. 102.315(10)(b)3, s. 628.46, s. 631.36, s. 631.43, s. 631.48, s. 631.81, s. 632.36(1) &amp; (2), s. Ins 18.10, s. Ins 21.01(4)(a) – (c), s. Ins 21.01(5), s. Ins 21.01(6), s. Ins 21.01(10), s. Ins 21.01(11), s. Ins 6.11, s. Ins 6.77</p> <p>Privacy of Consumer Information Ref: s. 134.97, s. 610.70, s. Ins 25</p> <p><b>1.3 Federal regulation 20% (7 Items)</b></p> <p>Fair Credit Reporting Act (15 USC 1681–1681d)</p> <p>Fraud and false statements (18 USC 1033, 1034)</p> <p><b>1.4 Wisconsin statutes, rules, and regulations common to casualty insurance 20% (7 Items)</b></p> <p>General rate standards Ref: s. 625.11, s. 625.13, 625.22, s. 626.13, s. 631.20, s. Ins 3.49(3), s. Ins 4.08, s. 4.10(7)(g), s. Ins 6.78</p> <p>Prohibited classification of risks Ref: s. 628.34, s. Ins 6.54</p> <p>Surplus lines</p> <p>Definition</p> <p>Responsibilities of agents and brokers Ref: s. 618.41, s. 618.42, s. 618.43, s. 628.02, s. 628.04(2), s. Ins 6.17, s. Ins 6.18, s. Ins 6.19, s. Ins 6.66</p> <p>Oral contracts Ref: s. 631.05</p> <p><b>1.5. Wisconsin statutes, rules, and regulations pertinent to casualty insurance 20% (7 Items)</b></p> <p>Automobile liability</p> <p>Financial responsibility defined</p> <p>Persons required to show proof</p> <p>Required coverages and prohibited exclusions</p>	<p>Cancellation or nonrenewal</p> <p>Responsibility for minors operating motor vehicles</p> <p>The Wisconsin Auto Insurance Plan (WAIP) Ref: s. 343.15, s. 344.01, s. 344.01(2)(d), s. 344.29, s. 344.30, s. 344.31, s. 344.33, s. 344.34, s. 344.62, s. 619.01, s. 632.22 s. 632.26(1), s. 632.32, s. 632.34, s. 632.36, s. 632.365, s. 632.37, s. 632.38, s. 895.04(4), s. Ins 3.49, s. Ins 6.77, s. Ins 21.01(7) – (10)</p> <p>Workers' compensation</p> <p>Purpose</p> <p>Definitions</p> <p>Approval of rates and rating plans</p> <p>The Wisconsin Workers' Compensation Insurance Pool (WWCIP) Ref: ch. 102, s. 102.04, s. 102.07, s. 102.075, s. 102.076, s. 102.12, s. 102.28, s. 102.29, s. 102.30, s. 625.11, ch. 626, s. 626.13, s. Ins 6.78, ch.. Ins 21</p>
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**Wisconsin Personal Lines:  
General and State  
Series 22-09**

**100 questions (5 pre-test items)  
Two-hour time limit  
Effective November 16, 2019**

**1.0 Insurance Regulation 35%  
(35 Items)**

**1.1 Licensing**

Purpose

Ref: ch. 628

Persons required to be licensed

Ref: s. 618.41, ch. 628, s. 628.02(1), s. 628.02(3), s. 628.02(4), s. 628.02(5), s. 628.03, s. 628.04, s. 628.49,

<p><i>s. Ins 6.58, s. Ins 42.01,</i>  <i>s. Ins 42.03, ch. Ins 47</i></p> <p>License Requirements  <i>Ref: ch. Ins 26, s. 601.31, s. 628.03, s. 628.04, s. 628.04(2), s. 628.34, s. 628.51, s. Ins 6.59, s. Ins 6.59(4)(a), s. Ins 6.59(4)(c)</i></p> <p>Record keeping, maintenance and duration          Renewal          Continuing education requirements          Reinstatement          Assumed name          Change of address or telephone number          Reporting of actions  <i>Ref: s. 134.97, s. 137.20, s. 601.42, s. 628.04, s. 628.08, s. 628.09, s. 628.09(6), s. 628.11, s. Ins 6.57, s. Ins 6.61, s. Ins 6.63(3), s. Ins 28.04(1)(a), s. Ins 28.04(1)(f), s. Ins 28.04(2)(a), s. Ins 28.04(2)(b), s. Ins 28.04(2)(1m), s. Ins 28.06(6)</i></p> <p>Disciplinary actions          License termination, suspension, or revocation          Monetary forfeiture (fines)  <i>Ref: s. 628.10(1), s. 628.10(2), s. 628.10(3), s. 628.10(4), s. 628.345(1)(b), s. 628.345(2), s. 628.345(3)(a), s. 628.345(3)(d), s. 628.345(3)(e), s. 628.345(3)(f), s. Ins 6.63</i></p> <p><b>1.2 State regulation</b>          Commissioner's general duties and powers          Duties          Hearings          Penalties          Insurance security fund  <i>Ref: ch. 227, s. 227.12, s. 601.41, s. 601.41(4), s. 601.42, s. 601.42(4), s. 601.62, s. 601.62(5), s. 601.64, s.</i></p>	<p><i>601.64(2), s. 601.64(3), s. 601.64(3)(d), s. 601.64(4), s. 601.65, s. 628.10, s. 628.10(2)(b), s. Ins 6.59, ch. 646</i></p> <p>Company regulation          Solvency          Responsibilities of the insurer          Rates          Use of Policy forms          Readability          Producer              appointments/terminations          Unfair claims, methods, and practices          Notice of right to file complaint  <i>Ref: s. 628.11, s. 628.40, s. 631.20, s. 631.20(3), s. 631.22, s. 631.28, s. Ins 6.07, s. Ins 6.11, s. Ins 6.11(3), s. Ins 6.55, s. Ins 6.55(4)(b), s. Ins 6.57, s. Ins 6.85</i></p> <p>Producer regulation          Fiduciary and trust account          responsibilities          Place of business/records maintenance          Compensation of agents          Controlled business          Shared commissions          Proper exchange of business  <i>Ref: s. 628.32, s. 628.51, s. 628.61, s. Ins 6.66</i></p> <p>Marketing practices          Misrepresentation          False advertising          Rebating          Unfair discrimination          Boycott, coercion or intimidation          Illegal inducement  <i>Ref: ch. 20, s. 628.34, s. 628.34(1) – (14), s. Ins 6.54, s. Ins 6.55, s. Ins 6.67, s. Ins 6.68</i></p> <p>Examination of records  <i>Ref: s. 601.43, s. 601.43(1)(b), s. 601.43(1)(c), s. 601.43(2)(a), s. 601.45, s. 601.49, s. Ins 16.01, s. Ins 26.10, s. Ins 26.10(3),</i></p>	<p><i>s. Ins 28.10, s. Ins 28.10(3)</i></p> <p>Retention of Electronic Records  <i>Ref: s. 137.20</i></p> <p>General statutes, rules, and regulations affecting insurance contracts          Definitions          Specific knowledge          Misrepresentation/War ranties          Knowledge and acts of the agent          Certificates of Insurance  <i>Ref: s. 628.34, ch. 631, s. 631.08, s. 631.09, s. 631.11, s. 631.28, ch. 632</i></p> <p>Electronic delivery of notice of documents  <i>Ref: s. 610.60</i></p> <p>Regulation of specific clauses in insurance contracts          Cancellation          Renewal/Nonrenewal          Notice of proof of loss          Payment of claims  <i>Ref: s. 102.31(2)(a), s. 102.31(2)(b)(1), s. 102.315(10)(a)(4), s. 102.315(10)(a)3, s. 102.315(10)(b)3, s. 628.46, s. 631.36, s. 631.43, s. 631.48, s. 631.81, s. 632.36(1–2), s. Ins 18.10, s. Ins 21.01(4)(a–c), s. Ins 21.01(5), s. Ins 21.01(6), s. Ins 21.01(10), s. Ins 21.01(11), s. Ins 6.11, s. Ins 6.77</i></p> <p>Privacy of Consumer Information  <i>Ref: s. 134.97, s. 610.70, s. Ins 25</i></p> <p><b>1.3 Federal regulation</b>          Fair Credit Reporting Act (15 USC 1681–1681d)          Fraud and false statements (18 USC 1033, 1034)</p> <p><b>1.4 Wisconsin statutes, rules, and regulations common to property and casualty insurance</b>          General rate standards  <i>Ref: s. 625.11, s. 625.13, 625.22, s. 626.13, s. 631.20, s. Ins 3.49(3), s. Ins 4.08, s. 4.10(7)(g), s. Ins 6.78</i></p>
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Conditions  
Exclusions  
Endorsements

### 3.3 Common policy provisions

Insureds — named, first named and additional  
Policy period  
Policy territory  
Cancellation and nonrenewal  
Deductibles  
Other insurance  
Nonconcurrency  
Primary and excess  
Limits of liability  
Per occurrence (accident)  
Per person  
Split  
Combined single  
Policy limits  
Restoration/nonreduction of limits  
Coinsurance  
Vacancy or unoccupancy  
Named insured provisions  
Duties after loss  
Assignment  
Abandonment  
Insurer provisions  
Liberalization  
Subrogation  
Salvage  
Claim settlement options  
Duty to defend  
Third-party provisions  
Standard mortgage clause  
Loss payable clause  
No benefit to the Bailee

## 4.0 Dwelling Policy 10% (10 Items)

### 4.1 Characteristics and purpose

### 4.2 Coverage forms — Perils insured against

Basic  
Broad  
Special

### 4.3 Property coverages

Coverage A — Dwelling  
Coverage B — Other structures  
Coverage C — Personal property  
Coverage D — Fair rental value  
Coverage E — Additional living expense  
Other coverages

### 4.4 General exclusions

### 4.5 Conditions

### 4.6 Selected endorsements

Special provisions — (DP 01 43)  
Automatic increase in insurance (DP 04 11)

Broad theft coverage (DP 04 72)  
Dwelling under construction (DP 11 43)

### 4.7 Personal liability supplement

## 5.0 Homeowners Policy 10% (10 Items)

### 5.1 Coverage forms

HO-2 through HO-6  
HO-8

### 5.2 Definitions

### 5.3 Section I — Property coverages

Coverage A — Dwelling  
Coverage B — Other structures  
Coverage C — Personal property  
Coverage D — Loss of use  
Additional coverages

### 5.4 Section II — Liability coverages

Coverage E — Personal liability  
Coverage F — Medical payments to others  
Additional coverages

### 5.5 Perils insured against

### 5.6 Exclusions

### 5.7 Conditions

### 5.8 Selected endorsements

Special provisions — (HO 01 43)  
Limited fungi, wet or dry rot, or bacteria coverage (HO 04 26, HO 04 27)  
Permitted incidental occupancies — residence premises (HO 04 42)  
Earthquake (HO 04 54)  
Scheduled personal property (HO 04 61)  
Personal property replacement cost (HO 04 90)  
Home day care (HO 04 97)  
Business pursuits (HO 24 71)  
Personal injury (HO 24 82)

## 6.0 Auto Insurance 10% (10 Items)

### 6.1 Personal auto policy

Definitions  
Liability coverage  
Bodily injury and property damage  
Supplementary payments  
Exclusions  
Medical payments coverage  
Uninsured motorists coverage  
Coverage for damage to your auto  
Collision  
Other than collision  
Deductibles

Transportation expenses  
Exclusions  
Duties after an accident or loss  
General provisions  
Selected endorsements  
Amendment of policy provisions — (PP 01 93)  
Towing and labor costs (PP 03 03)  
Extended non-owned coverage — vehicles furnished or available for regular use (PP 03 06)  
Miscellaneous type vehicle (PP 03 23)  
Joint ownership coverage (PP 03 34)

## 7.0 Other Coverages and Options 10% (10 Items)

### 7.1 Personal umbrella policies (DL 98 01)

### 7.2 National Flood Insurance Program

"Write your own" versus government  
Eligibility  
Coverage  
Limits  
Deductibles

### 7.3 Other policies

Boatowners

## Wisconsin Personal Lines: State Specific (Statutes, Rules & Regulations) Series 22-10

**35 questions (5 pre-test items)**  
**One-hour time limit**  
**Effective November 16, 2019**

## 1.0 Insurance Regulation

### 1.1 Licensing 20% (7 Items)

Purpose  
Ref: ch. 628  
Persons required to be licensed  
Ref: s. 618.41, ch. 628, s. 628.02(1), s. 628.02(3), s. 628.02(4), s. 628.02(5), s. 628.03, s. 628.04, s. 628.49, s. Ins 6.58, s. Ins 42.01, s. Ins 42.03, s. Ins 47  
License Requirements  
Ref: ch. 26, s. 601.31, s. 628.03, s. 628.04, s. 628.04(2), s.



628.34, s. 628.51, s. Ins 6.59, s. Ins 6.59(4)(a), s. Ins 6.59(4)(c) Record keeping, maintenance and duration Renewal Continuing education requirements Reinstatement Assumed name Change of address or telephone number Reporting of actions <i>Ref: s. 134.97, s.</i> <i>137.20 s. 601.42, s.</i> <i>628.04, s. 628.08,</i> <i>s. 628.09, s.</i> <i>628.09(6), s.</i> <i>628.11, s. Ins 6.57,</i> <i>s. Ins 6.61, s. Ins</i> <i>6.63(3), s. Ins</i> <i>28.04(1)(a),</i> <i>s. Ins 28.04(1)(f), s.</i> <i>628.10(a),</i> <i>s. Ins 28.04(2)(b),</i> <i>s. Ins 28.04(1m),</i> <i>s. Ins 28.06(6)</i> Disciplinary actions License termination, suspension, or revocation Monetary forfeiture (fines) <i>Ref: s. 628.10(1), s.</i> <i>628.10(2),</i> <i>s. 628.10(3), s.</i> <i>628.345(1)(b),</i> <i>s. 628.345(2), s.</i> <i>628.345(3)(a),</i> <i>s. 628.345(3)(d), s.</i> <i>628.345(3)(e),</i> <i>s. 628.345(3)(f), s.</i> <i>Ins 6.63</i> <b>1.2 State regulation 20%</b> <b>(7 Items)</b> Commissioner's general duties and powers Duties Hearings Penalties Insurance security fund <i>Ref: ch. 227, s.</i> <i>227.12, s. 601.41,</i> <i>s. 601.41(4), s.</i> <i>601.42, s.</i> <i>601.42(4),</i> <i>s. 601.62, s.</i> <i>601.62(5), s.</i> <i>601.64, s.</i> <i>601.64(2), s.</i> <i>601.64(3),</i> <i>s. 601.64(3)(d), s.</i> <i>601.64(4), s.</i> <i>601.65,</i> <i>s. 628.10, s.</i> <i>628.10(2)(b), s. Ins</i> <i>6.59, ch. 646</i> Company regulation Solvency	Responsibilities of the insurer Rates Use of Policy forms Readability Producer appointments/termi nations Unfair claims, methods, and practices Notice of right to file complaint <i>Ref: s. 628.11, s.</i> <i>628.40, s. 631.20,</i> <i>s. 631.20(3), s.</i> <i>631.22, s. 631.28,</i> <i>s. Ins 6.07,</i> <i>s. Ins 6.11, s. Ins</i> <i>6.11(3), s. Ins 6.55,</i> <i>s. Ins 6.55(4)(b), s.</i> <i>Ins 6.57, s. Ins 6.85</i> Producer regulation Fiduciary and trust account responsibilities Place of business/records maintenance Compensation of agents Controlled business Shared commissions Proper exchange of business <i>Ref: s. 628.32, s.</i> <i>628.51, s. 628.61,</i> <i>s. Ins 6.66</i> Marketing practices Misrepresentation False advertising Rebating Unfair discrimination Boycott, coercion or intimidation Illegal inducement <i>Ref: ch. 20, s.</i> <i>628.34, s.</i> <i>628.34(1) – (14),</i> <i>s. Ins 6.54, s. Ins</i> <i>6.55,</i> <i>s. Ins 6.67, s. Ins</i> <i>6.68</i> Examination of records <i>Ref: s. 601.43, s.</i> <i>601.43(1)(b), s.</i> <i>601.43(1)(c), s.</i> <i>601.43(2)(a), s.</i> <i>601.45, s. 601.49,</i> <i>s. Ins 16.01, s. Ins</i> <i>26.10, s. Ins</i> <i>26.10(3),</i> <i>s. Ins 28.10, s. Ins</i> <i>28.10(3)</i> Retention of Electronic Records <i>Ref: s. 137.20</i> General statutes, rules, and regulations affecting insurance contracts Definitions Specific knowledge	Misrepresentation/War ranties Knowledge and acts of the agent Certificates of Insurance <i>Ref: s. 628.34, ch.</i> <i>631, s. 631.08, s.</i> <i>631.09,</i> <i>s. 631.11, s.</i> <i>631.28, ch. 632</i> Electronic delivery of notice of documents <i>Ref: s. 610.60</i> Regulation of specific clauses in insurance contracts Cancellation Renewal/Nonrenewal Notice of proof of loss Payment of claims <i>Ref: s.</i> <i>102.31(2)(a), s.</i> <i>102.31(2)(b)(1),</i> <i>s.</i> <i>102.315(10)(a)(4),</i> <i>s. 102.315(10)(a)3,</i> <i>s. 102.315(10)(b)3,</i> <i>s. 628.46, s.</i> <i>631.36,</i> <i>s. 631.43, s.</i> <i>631.48, s. 631.81,</i> <i>s. 632.36(1–2), s.</i> <i>Ins 18.10, s. Ins</i> <i>21.01(4)(a–c),</i> <i>s. Ins 21.01(5), s.</i> <i>Ins 21.01(6),</i> <i>s. Ins 21.01(10), s.</i> <i>Ins 21.01(11), s. Ins</i> <i>6.11, s. Ins 6.77</i> Privacy of Consumer Information <i>Ref: s. 134.97, s.</i> <i>610.70, s. Ins 25</i> <b>1.3 Federal regulation 20%</b> <b>(7 Items)</b> Fair Credit Reporting Act (15 USC 1681–1681d) Fraud and false statements (18 USC 1033, 1034) <b>1.4 Wisconsin statutes,</b> <b>rules, and regulations</b> <b>common to property</b> <b>and casualty insurance</b> <b>20% (7 Items)</b> General rate standards <i>Ref: s. 625.11, s.</i> <i>625.13, 625.22, s.</i> <i>626.13,</i> <i>s. 631.20, s. Ins</i> <i>3.49(3), s. Ins 4.08,</i> <i>s. 4.10(7)(g), s. Ins</i> <i>6.78</i> Prohibited classification of risks <i>Ref: s. 628.34, s.</i> <i>Ins 6.54</i> Surplus lines Definition Responsibilities of agents and brokers <i>Ref: s. 618.41, s.</i> <i>618.42, s. 618.43,</i>
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s. 628.02, s.  
628.04(2), s. Ins  
6.17, s. Ins 6.18, s.  
Ins 6.19, s. Ins 6.66

Oral contracts

Ref: s. 631.05

**1.5 Wisconsin statutes, rules, and regulations pertinent to property insurance 10% (4 Items)**

Application of the standard fire policy in Wisconsin

Modifications or additions

Required provisions

Limitations on using or disclosing

information

regarding domestic abuse

Ref: s. 628.34, s.

631.95(2)(f), s.

632.05,

s. 632.07, s.

632.08, s. Ins 4.01,

s. Ins 6.76

The Wisconsin Insurance Plan (WIP)

Ref: s. 610.01, ch.

619, s. Ins 4.10

Lender Requirements

Ref: s. 632.07

**1.6. Wisconsin statutes, rules, and regulations pertinent to casualty insurance 10% (3 Items)**

Automobile liability

Financial responsibility defined

Persons required to show proof

Required coverages and prohibited exclusions

Cancellation or nonrenewal

Responsibility for minors operating motor vehicles

The Wisconsin Auto Insurance Plan (WAIP)

Ref: s. 343.15, s.

344.01, s.

344.01(2)(d),

s. 344.29, s.

344.30, s. 344.31,

s. 344.34,

s. 344.62, s.

619.01, s. 631.35,

s. 632.26(1),

s. 632.32, s.

632.34, s. 632.36,

s. 632.365,

s. 632.37, s.

632.38, s.

895.04(4), s. Ins

3.49, s. Ins 6.77(6),

s. Ins 21.01(7) –

(10)

**Wisconsin Limited Line: Title Series 22-11**

**35 questions (5 pre-test items)  
One-hour time limit  
Effective November 16, 2019**

**1.0 Insurance Regulation 25% (9 Items)**

**1.1 Licensing**

Purpose

Ref: ch. 628

Persons required to be licensed

Ref: s. 618.41, ch.

628, s. 628.02(1),

s. 628.02(3), s.

628.02(4), s.

628.02(5),

s. 628.03, s.

628.04, s. 628.49,

s. Ins 6.58, s. Ins

42.01,

s. Ins 42.03, s. Ins

47

License Requirements

Ref: ch. 26, s.

628.03, s. 628.04,

s. 628.04(2), s.

628.34, s. 628.51,

s. Ins 6.59,

s. Ins 6.59(4)(a), s.

Ins 6.59(4)(c)

Record keeping, maintenance, and duration

Renewal

Reinstatement

Assumed name

Change of address or telephone number

Reporting of actions

Ref: s. 134.97, s.

601.42, s. 628.04,

s. 628.08, s.

628.09, s.

628.09(6), s.

628.11, s. Ins 6.57,

s. Ins 6.61, s. Ins

6.63(3)

Disciplinary actions

License termination,

suspension or

revocation

Monetary forfeiture (fines)

Ref: s. 601.31, s.

628.10(1), s.

628.10(2),

s. 628.10(3), s.

628.345(1)(b),

s. 628.345(2), s.

628.345(3)(a),

s. 628.345(3)(d), s.

628.345(3)(e),

s. 628.345(3)(f), s.

Ins 6.63

**1.2 State regulation**

Commissioner general duties and powers

Duties

Hearings

Penalties

Ref: ch. 227, s.

227.12, s. 601.41,

s. 601.41(4), s.

601.42, s.

601.42(4), s.

601.62, s.

601.62(5), s.

601.64, s.

601.64(2), s.

601.64(3),

s. 601.64(3)(d), s.

601.64(4), s.

601.65,

s. 628.10, s.

628.10(2)(b), s. Ins

6.59

Company regulation

Responsibilities of the insurer

Rates

Use of policy forms

Unfair claims,

methods, and

practices

Notice of right to file

complaint

Ref: s. 628.11, s.

628.40, s. 628.46, s.

631.20, s.

631.20(3), s.

631.28, s. 631.43,

s. 631.48,

s. 631.81, s. Ins

6.11, s. Ins 6.11(3),

s. Ins 6.55, s. Ins

6.55(4)(b), s. Ins

6.57,

s. Ins 6.85

Producer regulation

Fiduciary and trust

account

responsibilities

Place of

business/records

maintenance

Compensation of

agents

Controlled business

Shared commissions

Proper exchange of

business

Ref: s. 628.32, s.

628.51, s. 628.61,

s. Ins 6.66

Marketing practices

Misrepresentation

False information and advertising

Defamation

Boycott, coercion and

intimidation

Illegal inducement

Unfair discrimination

Rebating

Ref: ch. 20, s.

628.34, s.

628.34(1) – (14),



*s. Ins 6.54, s. Ins 6.55,  
s. Ins 6.68*  
Examination of books and records

*Ref: s. 601.43, s. 601.43(1)(b), s. 601.43(1)(c), s. 601.43(2)(a), s. 601.45, s. 601.49, s. Ins 16.01*

General statutes, rules, and regulations affecting insurance contracts  
Definitions  
Specific knowledge  
Misrepresentation/War ranties  
Knowledge and acts of the agent  
*Ref: s. 628.34, ch. 631, s. 631.08, s. 631.09, s. 631.11, ch. 632*  
Regulation of specific clauses in insurance contracts  
Notice of Proof of Loss  
*Ref: s. 631.43, s. 631.48, s. 631.81*

## **2.0 Real Property 25% (9 Items)**

### **2.1 Concepts, principles and practices**

Definition of real property  
Types of real property  
Title to real property  
Marketable title

### **2.2 Acquisition and transfer of real property**

Conveyances  
Encumbrances  
Adverse possession  
Eminent Domain  
Foreclosure  
Abandonment  
Decedents' estates  
Intestate  
Testate  
Types of joint ownership  
Tenants in common  
Joint tenancy  
Survivorship Marital Property  
Marital Property  
Legal capacity of parties  
Individuals  
Corporations  
General partnerships  
Limited partnerships  
Fictitious names  
Trusts  
Limited Liability Company (LLC)

### **2.3 Legal descriptions**

Types of legal descriptions  
Types of measurements used  
Language of real descriptions

### **2.4 Recording**

Types of records

Types of indices  
Requirements to record  
Acknowledgments

## **3.0 Title Insurance 20% (7 Items)**

### **3.1 Title insurance principles**

Covered Risks  
Risk of error in public records  
Hidden off-record title risks  
Risk of omission and commission by producer

Interests that can be insured

Types

Owners

Lenders

Easements

Title insurance forms

Commitments

Owner's policy

Loan policy

Title insurance policy structure and provisions  
Insuring provisions

Schedule A

Schedule B —

Exceptions from coverage

Exclusions from coverage

Conditions

Endorsements

### **3.2 Title searching techniques**

Hard copy index  
Computer index  
Chain of title

## **4.0 Title Exceptions and Procedures for Clearing Title 30% (10 Items)**

### **4.1 Principles and concepts**

Standard exceptions  
Voluntary and involuntary liens

Federal liens

Mortgage

Judgments

Taxes and assessments

Surveys

Condominiums

Water rights

Equitable interests

Covenants

Conditions

Restrictions

Access

Easements

### **4.2 Special problem areas and concerns**

Acknowledgments

Construction lien

Bankruptcy

Probate

Good faith

Foreclosure

### **4.3 Principles of clearing title**

Releases and satisfactions  
Assignments  
Subordinations  
Affidavits

## **Wisconsin Limited Line: Credit Series 22-12**

**35 Questions (5 pre-test items)  
One-hour time limit  
Effective November 16, 2019**

## **1.0 Insurance Regulation 30% (10 Items)**

### **1.1 Licensing**

Process

*Ref: ch. 628*

Persons required to be licensed

*Ref: ch. 628, s.*

*628.02(1), s. 628.02(3),*

*s. 628.02(4), s.*

*628.02(5), s.*

*628.03,*

*s. 628.04, s.*

*628.49, s. Ins*

*6.58, s. Ins 42.01,*

*s. Ins 42.03, s. Ins 47*

Record keeping, maintenance, and duration

Renewal

*Ref: Ins 3.25 (6) (c)*

Reinstatement

Assumed names

Change of address or

telephone number

Reporting of actions

*Ref: s. 134.97, s.*

*601.42, s. 628.04,*

*s. 628.08, s.*

*628.09, s.*

*628.09(6), s.*

*628.11, s. Ins 6.57,*

*s. Ins 6.61, s. Ins*

*6.63(3), s. Ins 3.25*

Disciplinary actions

License termination,

suspension or

revocation

Monetary forfeiture

(fines)

*Ref: s. 601.31, s.*

*628.10(1), s.*

*628.10(2),*

*s. 628.10(3), s.*

*628.10(4), s.*

*628.345(1)(b),*

*s. 628.345(2), s.*

*628.345(3)(a),*

*s. 628.345(3)(d), s.*

*628.345(3)(e),*

*s. 628.345(3)(f), s.*

*Ins 6.63*

### **1.2 State regulation**

Commissioner's general duties and powers

Duties

Hearings

Penalties

*Ref: s. Ins 3.25 (22), ch. 227, s. 227.12, s. 601.41, s. 601.41(4), s. 601.42, s. 601.42(4), s. 601.62, s. 601.62(5), s. 601.64, s. 601.64(2), s. 601.64(3), s. 601.64(3)(d), s. 601.64(4), s. 601.65, s. 628.10, s. 628.10(2)(b), s. Ins 6.59*  
 Company regulation  
   Responsibilities of the insurer  
   Use of policy forms  
   Producer appointments/terminations  
   Unfair claims, methods, and practices  
   Notice of right to file complaint  
     *Ref: s. 628.11, s. 628.40, s. 631.22, s. 631.28, s. Ins 6.07, s. Ins 6.11, s. Ins 6.11(3), s. Ins 6.55, s. Ins 6.55(4)(b), s. Ins 6.57, s. Ins 6.85 Ins 3.26*  
 Producer regulation  
   Fiduciary and trust account responsibilities  
   Place of business/records maintenance  
   Compensation of agents  
   Controlled business  
   Shared commissions  
   Proper exchange of business  
     *Ref: s. 628.32, s. 628.51, s. 628.61, s. Ins 6.66, 631.69, 186.36*  
 Marketing practices  
   *Ref: s. Ins 3.26*  
   Misrepresentation  
   False information and advertising  
   Rebating  
   Unfair discrimination  
   Boycott, coercion and intimidation  
   Illegal inducement  
     *Ref: 628.34, s. 628.34(1) – (14), 134.10 & 134.11, s. Ins 6.54, s. Ins 6.55, s. Ins 6.67, s. Ins 6.68*

Examination of books and records  
   *Ref: s. 601.43, s. 601.43(1)(b), s. 601.43(1)(c), s. 601.43(2)(a), s. 601.45, s. 601.49, s. Ins 16.01, s. Ins 26.10, s. Ins 26.10(3)*  
 General statutes, rules, and regulations affecting insurance contracts  
   Definitions  
   Specific knowledge  
   Misrepresentation/Warranties  
   Knowledge and acts of the agent  
   Certificates of Insurance  
     *Ref: s. 628.34, ch. 631, s. 631.08, s. 631.09, s. 631.11, s. 631.28, ch. 632,*  
 Regulation of specific clauses in insurance contracts  
   Cancellation  
   Renewal/Nonrenewal  
     *Ref: s. Ins 3.25 (6) (c)*  
   Notice of proof of loss  
   Payment of claims  
     *Ref: s. 628.46, s. 631.43, s. 631.48, s. 631.81, s. Ins 6.11, s. Ins 6.77*

### 1.3 Federal regulation

Fair Credit Reporting Act (15 USC 1681–1681d)  
 Fraud and false statements (18 USC 1033, 1034)

## 2.0 General Insurance 25% (9 Items)

### 2.1 Concepts

Risk management key terms  
   Risk  
   Exposure  
   Hazard  
   Peril  
   Loss

Methods of handling risk  
   Avoidance  
   Retention  
   Sharing  
   Reduction  
   Transfer  
 Elements of insurable risks  
 Adverse selection  
 Law of large numbers  
 Reinsurance

### 2.2 Insurers

Types of insurers  
   Stock companies  
   Mutual companies  
   Fraternal benefit societies  
   Reciprocals

Lloyd's associations  
 Risk retention groups  
 Private versus government insurers  
 Authorized versus unauthorized insurers  
 Domestic, foreign and alien insurers  
 Financial status (independent rating services)  
 Marketing (distribution) systems

### 2.3 Producers and general rules of agency

Insurer as principal  
 Producer/insurer relationship  
 Authority and powers of producers

### 2.4 Contracts

Elements of a legal contract  
   Offer and acceptance  
   Consideration  
   Competent parties  
   Legal purpose  
 Distinct characteristics of an insurance contract  
   Contract of adhesion  
   Aleatory contract  
   Personal contract  
   Unilateral contract  
   Conditional contract  
 Legal interpretations affecting contracts  
   Ambiguities in a contract of adhesion  
   Reasonable expectations  
   Indemnity  
   Utmost good faith  
   Representations/misrepresentations  
   Warranties  
   Concealment  
   Fraud  
   Waiver and estoppel  
   Truth and lending consumer credit transactions  
     *Ref: s. 421, s. 422*

## 3.0 Credit Insurance Basics 35% (12 Items)

### 3.1 Nature of credit insurance

#### Principles and Concepts

Parties involved  
   Debtor/insured  
   Creditor/beneficiary  
   Insurer  
 Advantages for debtors and for creditors  
 Markets  
   Banks and savings and loan associations  
   Credit unions  
   Finance companies  
   Credit card companies

Automobile dealers  
and manufacturers  
Retailers  
Types of credit covered —  
closed-end versus open-  
end

**3.2 Regulation**

State regulation  
Approval of policy  
forms  
Ref: s. *Ins* 3.25  
Amounts to be insured  
Term of insurance  
Premium rates  
Premium refunds  
Solicitation  
Evidence of coverage  
Termination of group  
policy  
Claims processing  
Prohibited transactions  
Credit insurance  
premium rate filing  
Ref: s. *Ins* 3.25  
Consumer credit  
transactions  
Ref: s. *Ins* 422  
Obligation of good  
faith  
Ref: 421.108  
Conditions applying to  
insurance to be  
provided by creditor  
Ref: 424.203  
Limitation on credit  
life insurance  
Ref: 632.60  
Application of  
proceeds of credit  
insurance policy  
Ref: 632.97  
Federal regulation  
Consumer Credit  
Protection Act  
(Truth-in-Lending  
Act)

**4.0 Types of Consumer Credit  
Insurance 10% (4 Items)**
**4.1 Credit Life Insurance**

Ref: s. 429.104 (14),  
s. 138.09 (7) (h), s.  
422, s. 422.202  
(2)(s)(a)(1),  
s. 422.501 (2)(b)(2),  
s. 428.203 (8)(g), s.  
631.24, s. 625.03, s.  
631.69,  
s. 632.60, s. 632.44  
(3)(a), *Ins.* 3.25, *Ins.*  
3.26, *Ins.* 6.75, s.  
134.10, s. 134.11,  
s. 421, s. 421.108  
Eligibility of the individual  
insured  
Gross coverage versus net  
payoff  
coverage  
Types of insurance  
coverages  
Ref: s. 428.203 (8) (g)  
Decreasing term  
Level term

Monthly outstanding  
balance  
Joint credit life  
Truncated life  
Suicide clause

**4.2 Credit disability****insurance**

Ref: s. 429.104 (14), s.  
422.202, s. 632.60, s.  
632.44(3)(a), s. 631.24,  
s. 631.69, s. 632.97, s.  
428.203  
Eligibility of the individual  
insured  
Qualifying for benefits  
Sickness or injury  
Definition of disability —  
own occupation versus  
any occupation

Ref: s. 631.83 (1) (b)  
Elimination period  
Benefit period  
Special types of coverage  
Critical period

Common exclusions  
Normal pregnancy

**4.3 Credit involuntary****unemployment**

**insurance**  
Ref: s. 429.104 (14),  
s. 422.202, s. 631.69,  
s. 632.60, s. 632.97  
Eligibility of the individual  
insured  
Qualifying for benefits  
Definition of  
involuntary  
unemploy  
ment

Benefit period

**4.4 Other credit insurance**

Ref: s. 42.203 (3)  
(a), s. 138.09 (7)  
(h),  
s. 625.03, s.  
645.675 (1) (f), s.  
424.203 (2), s. 631.69, s.  
632.97

Credit property

Eligibility  
Insured event  
Benefit conditions

Mortgage guaranty  
Ref: s. 645.675 (1)  
(L) (1)

Eligibility  
Insured event  
Benefit conditions

**Wisconsin Navigator  
Series 22-14**

**35 questions (5 pre-test items)  
One-hour time limit  
Effective November 16, 2019**

**1.0 Affordable Care Act (ACA)  
10% (4 Items)**

Major Provisions  
Market wide Reforms  
Guaranteed Issue

Essential Health Benefits  
No annual limits for  
essential benefits  
Coverage for pre-existing  
conditions  
All plans have certain  
levels of coverage  
(platinum, gold, silver  
and bronze)

**2.0 Basic Health Insurance  
Concepts 15% (5 Items)**

Types of comprehensive  
health insurance plans  
Health  
Maintenance organization  
plans (HMO)  
Preferred provider  
organization plans (PPO)  
Point of service  
plans (POS)

Excepted Benefits under  
the ACA

Short term policies  
Limited benefit  
plans  
Dental, vision  
plans  
Insurance terms  
Copayments  
Deductibles  
Coinsurance

**3.0 Health Insurance Exchanges  
under the ACA 10% (5  
Items)**

Individual exchange  
Qualified health plan  
certification  
Premium tax credits which  
may be taken in  
advance  
Reduced cost sharing if  
silver plan is  
purchased  
Opportunity to purchase  
through the federal  
exchange call center,  
online or through the  
mail  
Comparison shopping tools  
Single application  
Enrollment assistance  
through navigators  
Small Business Health  
Options Program (SHOP)  
exchange  
For employers  
with 2 to 50 employees  
Tax credits may be  
available for  
employers with  
less than 25  
employees

**4.0 Navigators and Nonnavigator  
Assisters 10% (3 Items)**

Navigators  
Federal  
certification

State license including fingerprinting and background check  
 Affiliation with navigator entity  
 Annual continuing education requirement  
 Nonnavigator assisters  
 Federal certification – certified application counselors  
 Affiliation with nonnavigator entity and State registration  
 Annual training requirement  
 Permitted Practices for Navigators and certified application counselors  
 Prohibited Practices for Navigators and certified application counselors  
 Privacy and Security of Health Information  
 HIPAA  
 Confidentiality, Integrity and availability of protected health information (PHI)

#### 5.0 Brokers, Agents and Producers 10% (3 Items)

Roles and Responsibilities  
 Compensation

#### 6.0 State Public Assistance Programs 10% (3 Items)

State health care assistance programs  
 BadgerCare Plus  
 Medicaid for the elderly, blind and disabled  
 Long term care  
 Medicaid  
 Eligibility  
 Financial requirements  
 Nonfinancial requirements

#### 7.0 Wisconsin Statutes, Rules, and Regulations Common to Life, Disability (A&H), Property and Casualty Insurance 15% (5 Items)

Responsibilities of the Commissioner of Insurance  
 Duties  
 ..... Ref: s. 601.41, s. 601.42  
 Examinations  
 Ref: s. 601.43, s. 601.45, s. 601.49, s. Ins

16.01, s. Ins 26.10, s. Ins 28.10  
 Hearings  
 Ref: ch. 227, s. 227.12, s. 601.41, s. 601.62, s. 601.64, s. 628.10, s. Ins 6.59  
 Penalties  
 Ref: s. 601.64, s. 601.65

#### Licensing

Purpose  
 ..... Ref: ch. 628  
 Persons required to be licensed  
 Ref: s. 618.41, ch. 628, s. 628.02-.04, s. 628.49, s. 628.92, s. 632.69, s. Ins 6.58, s. Ins 42.01, s. Ins 42.03, s. Ins 47  
 License requirements  
 Ref: ch. 26, s. 628.03, s. 628.04, s. 628.34, s. 628.51, s. Ins 3.465, s. Ins 6.59

#### Marketing practices

Types of unfair practices  
 Ref: ch. 20, s. 628.34, s. Ins 6.54, s. Ins 6.55, s. Ins 6.67, s. Ins 6.68  
 Responsibilities of the insurer  
 Ref: s. 628.11, s. 628.40, s. Ins 6.57

Privacy  
 Ref: s. 134.97, s. 610.70, s. Ins 25  
 Prohibited Practices for Navigators or nonnavigator assisters.  
 Ref: s. 628.95

#### General statutes, rules, and regulations affecting insurance contracts

Definitions  
 Specific knowledge  
 Ref: ch. 631, ch. 632  
 Misrepresentation/Warranties  
 Ref: s. 628.34, s. 631.08, s. 631.11  
 Knowledge and acts of the agent  
 Ref: s. 631.09, s. 631.11  
 Use of policy forms  
 Ref: s. 631.20  
 Readability  
 Ref: s. 631.22, s. Ins 6.07  
 Notice of right to file complaint  
 Ref: s. 631.28, s. Ins 6.85  
**Regulation of specific clauses in insurance contracts**  
 Cancellation

Ref: s. 102.31, s. 102.315, s. 631.36, s. Ins 6.77, s. Ins 18.10, s. Ins 21.01  
 Renewal/Nonrenewal  
 Ref: s. 102.31, s. 102.315, s. 631.36, s. Ins 21.01  
 Notice of proof of loss  
 Ref: s. 631.43, s. 631.48, s. 631.81  
 Payment of claims  
 Ref: s. 628.46, s. Ins 3.65, s. Ins 3.651, s. Ins 6.11  
 Unfair claims, methods, and practices  
 Ref: s. Ins 6.11, s. Ins 6.55,

#### 8.0 Wisconsin Statutes, Rules, and Regulations Pertinent to Disability (A&H) Insurance 20% (7 Items)

##### Policy provisions

Right to return a policy  
 Ref: s. 632.73  
 Grace period  
 Ref: s. 632.78(1)  
 Disclosure requirements  
 Ref: s. 628.32, s. 635.11, s. Ins 3.60, s. Ins 8.48  
 Continuation and conversion privileges  
 Ref: s. 632.897, s. 635.02(7), s. Ins 3.41 – s. Ins 3.45, s. Ins 8.49  
 Independent review  
 Ref: s. 632.835, s. Ins 18.01(6), s. Ins 18.10-.11, s. Ins 18.105  
 Grievance  
 Ref: s. 632.745(11), s. 632.83, s. Ins 18.01(4), s. Ins 18.02(1)

##### Coverages

Nurse practitioners  
 Ref: s. 632.87  
 Optometrists  
 Ref: s. 632.87(2)  
 Chiropractic benefits  
 Ref: s. 632.87  
 Handicapped children  
 Ref: s. 632.88  
 Alcohol, drug abuse, mental, and nervous disorders  
 Ref: s. 609.05(3), s. 609.655, s. 632.89, s. 632.895(12m)  
 Home care  
 Ref: s. 632.895, s. Ins 3.54  
 Skilled nursing facility  
 Ref: s. 632.895(3)  
 Kidney disease  
 Ref: s. 632.895(4)

Diabetes  
*Ref: s. 632.895(6)*  
 Newborn children  
*Ref: s. 632.895(5), s. Ins 3.38*  
 Maternity benefits for dependent children  
*Ref: s. 632.895(7)*  
 Adopted children  
*Ref: s. 609.75, s. 631.07(3)(a)3.m, s. 632.896*  
 Grandchildren  
*Ref: s. 632.895(5m)*  
 Mammograms  
*Ref: s. 609.80, s. 632.895(8)*  
 Lead poisoning screening  
*Ref: s. 632.895(10)*  
 Temporomandibular joint disorders  
*Ref: s. 632.895(11)*  
 Hospital and ambulatory surgery  
*Ref: s. 632.895(12)*  
 Autism spectrum  
*Ref: s. 632.895(12m), s. Ins 3.36*  
 Breast reconstruction  
*Ref: s. 632.895(13)*  
 Immunizations  
*Ref: s. 632.895(14)*  
 Student on medical leave  
*..... Ref: s. 632.895(15)*  
 Hearing aids, cochlear implants, and related treatment for infants and children  
*Ref: s. 632.895(16)*  
 Colorectal cancer screening  
*..... Ref: s. 632.895(16m), s. Ins 3.35*  
 Contraceptives and services  
*..... Ref: s. 632.895(17)*  
 Emergency medical services  
*Ref: s. 632.85*  
 Prescription drugs and devices  
*Ref: s. 632.853, s. Ins 3.67(2)*  
 Experimental treatment  
*Ref: s. 632.855, s. Ins. 3.67(3)*  
 Requirements relating to HIV  
*Ref: s. 149.12(1), s. 631.90, s. 631.93, s. 632.895(9), s. Ins 3.53*  
 Cancer clinical trials

*Ref: s. 628.34, 632.87(6), s. 609.05(3), s. 609.655, s. 609.75, s. 631.07(3)(a)3.m, s. 631.93, s. 632.85, s. 632.853, s. 632.855, s. 632.87, s. 632.87(1) - s. 632.87(2), s. 632.87(5), s. s. 609.80, s. 632.88, s. 632.89, s. 632.89(2), s. 632.895, s. 632.895(3) - (14), s. 632.896, s. 632.875, s. Ins 3.35, s. Ins 3.36, s. Ins 3.37 s. Ins 3.38, s. Ins 3.47, s. Ins 3.54, s. Ins 3.67(2) - (3)*  
 Injected Chemotherapy  
*Ref: s. 632.875*

#### **Marketing methods and practices**

Advertising  
*Ref: s. 628.34, s. Ins 3.27, s. Ins 3.39(15), s. Ins 3.46(22), s. Ins 6.90*  
 Suitability  
*Ref: s. 628.34, s. Ins 3.27(7), s. Ins 3.46*

#### **Requirements for group health policies**

*Ref: s. 632.746(9), ch. 635, s. 635(19), ch. Ins 8*  
 Special provisions  
*Ref: s. 600.03(35)(a), s. 625.13, s. 632.746, s. 632.747, s. 632.748, s. Ins 3.13(3)*  
 Disclosure requirements  
*Ref: s. 635.11, s. Ins 8.48*  
 Termination/nonrenewal regulation  
*Ref: s. 632.749, s. 632.7495*

#### **Medicare supplement**

*Ref: s. 628.34, s. 632.84, s. Ins 3.27, s. Ins 3.39*

#### **Short-term medical policies**

*Ref: s. 632.7495(4)*

## ***Publications***

The insurance exams include questions uniform to other states in the licensing program dealing with product knowledge and questions involving the statutes and rules unique to Wisconsin.

The intent of OCI publications is to provide a broad overview of insurance concepts, state laws, and ethics.

OCI has not prepared any study programs or manuals for the product knowledge questions of the examination. However, area university centers, technical or private schools may have a course designed to prepare students for insurance testing. You should contact them directly for information. You may look up approved providers via the following link. <https://sbs.naic.org/solar-external-lookup/>

### **Wisconsin Intermediary's Guide**

The guide was been developed by the Office of the Commissioner of Insurance (OCI) as a study guide for the Wisconsin laws section of the exam. The intent is to provide a broad overview of insurance concepts, state laws, and ethics. OCI has not prepared any study program or manuals for the product knowledge questions of the exam.

Printed/hard copies of the Intermediary Guide are no longer available through OCI.

You can download the guide at the following link

<https://oci.wi.gov/Pages/Agents/Prelicensing.aspx>.

### **Navigator Study Guide & State Public Program Assistance Presentation**

The Guide and the Presentation were also developed by OCI as a study manual for the Wisconsin laws section of the examination.

Your may can download the Navigator Study Guide and presentation at

<https://oci.wi.gov/Pages/Agents/NavigatorLicense.aspx>.

### **OCI Publications**

You may find and print available OCI publications via the following link

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To request a print copy of the any OCI publications, you may contact [ocirecords@wisconsin.gov](mailto:ocirecords@wisconsin.gov) or call our Central Files Dept. at (608) 264-8110. There is a fee associated when requesting print copies.

Listed on the following page are some publications that can be used for self-study. This list is provided to assist you in finding self-study materials.

The inclusion of a particular source of information on this list does not constitute a recommendation or endorsement by either the Office of the Commissioner of Insurance or Prometric. You should contact publishers and/or the course providers directly for further information on price and availability.



LIFE AND ACCIDENT & HEALTH	
<p><b><i>Wisconsin Life and Health Licensing Manual</i></b>            Published by:            Independent Insurance Agents of Wisconsin            725 John Nolen Drive            Madison, WI 53713            (608) 256-4429 or (800) 362-7441  <a href="http://www.iiaw.com">www.iiaw.com</a></p>	<p><b><i>Pentera Life and Health Fundamentals</i></b>            Published by:            Pentera Group, Inc.            2511 E. 46<sup>th</sup> St., Suite R-7            Indianapolis, IN 46205</p>
<p><b><i>Life and Health Licensing Study Manual</i></b>            Published by:            A.D. Banker &amp; Company            500 College Blvd., #120            Overland Park, KS 66211            (800) 866- 2468  <a href="http://www.adbanker.com">www.adbanker.com</a>  <a href="mailto:curriculum@mail.adbanker.com">curriculum@mail.adbanker.com</a></p>	<p><b><i>Life &amp; Health Basics</i></b>            Published by:            Kaplan Financial            8081 Zionsville Road            P.O. Box 68520            Indianapolis, IN 46268            (800) 428-1324, Ext. 711</p>
<p><b><i>Life and Health Insurance Principle and Practice</i></b>            Published by:            Kaplan Financial            2300 Mayfair Road, #205            Wauwatosa, WI 53226            (414) 456-9040</p>	<p><b><i>Life Insurance Primer / Health Insurance Primer / Variable Annuities &amp; Variable Life Insurance Primer / General Insurance Primer</i></b>            Published by:            Werbel Publishing Company, Inc.            686 Deer Park Avenue            Dix Hills, NY 11746            (631) 243-0032</p>
<p><b><i>Guide to Life Insurance / Guide to Health Insurance</i></b>            Published by:            Rough Notes Company, Inc.            1200 North Meridian Street            Indianapolis, IN 46206</p>	<p><b><i>Life &amp; Health Licensing Sourcebook</i></b>            Published by:            EXAMCO, Inc.            5728 Jefferson Highway            New Orleans, LA 70123            (800) 955-7055</p>
<p><b><i>Pathfinder Life &amp; Health Manual</i></b>            Published by:            Pathfinder Insurance Training Institute            1033 College Park Pyramids            Indianapolis, IN 46268</p>	<p><b><i>Pre-Licensing – Accident/Health and Life</i></b>            Published by:            Midwest American Publishing            P.O. Box 463            Eau Claire, WI 54702            (715) 834-3988</p>
<p><b><i>Passkey for Health Insurance Licensing</i></b>            Published by:            Kaplan Financial            520 North Dearborn Street            Chicago, IL 60610</p>	<p><b><i>Test Preparation – Life &amp; Health</i></b>            Published by:            ABLE, Inc. (now ExamSimulator)            11771 Kelly road            Leavenworth, KS 66048            (800) 586.2253  <a href="http://www.examsimulator.com">www.examsimulator.com</a></p>



PROPERTY AND CASUALTY	
<p><b><i>Property and Casualty Licensing Study Manual</i></b>            Published by:            A.D. Banker &amp; Company            500 College Blvd., #120            Overland Park, KS 66211            (800) 866-1280  <a href="http://www.adbanker.com">www.adbanker.com</a>  <a href="mailto:curriculum@mail.adbanker.com">curriculum@mail.adbanker.com</a></p>	<p><b><i>Property &amp; Casualty Basics</i></b>            Published by:            Kaplan Financial            8081 Zionsville Road            P.O. Box 68520            Indianapolis, IN 46268            (800) 428-1324</p>
<p><b><i>Pre-Licensing – Property and Casualty</i></b>            Published by:            Midwest American Publishing            P.O. Box 463            Eau Claire, WI 54702            (414) 378-1553</p>	<p><b><i>General Insurance Primer</i></b>            Published by:            Werbel Publishing Company, Inc.            686 Dear Park Avenue            Dix Hills, NY 11746            (516) 243-0032</p>
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<p><b><i>General Insurance by D.L. Bickelhaupt 1979</i></b>            Published by:            Richard D. Irvin, Inc.            1818 Ridge Road            Homewood, IL 60430</p>	<p><b><i>Test Preparation Property &amp; Casualty</i></b>            Published by:            ABLE, Inc. (now Examsimulator)            11771 Kelly Road            Leavenworth, KS 66048            (800) 586-2253  <a href="http://www.examsimulator.com">www.examsimulator.com</a></p>
<p><b><i>Student Self Study Guide</i></b>            Published by:            Management &amp; Risk Institute, Inc.            700 Quaker Lane            P.O. Box 370            Warwick, RI 02887</p>	<p><b><i>Wisconsin Property &amp; Casualty Manual</i></b>            Published by:            Independent Insurance Agents of Wisconsin            725 John Nolen Drive            Madison, WI 53713            (608) 256-4429 or (800) 362-7441</p>
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TITLE	
<b><i>Pre-licensing Course</i></b> Published by: Wisconsin Land Title Association County Road B P.O. Box 873 West Salem, WI 54669 (608) 786-2336	<b><i>Alta Policy Forms Handbook</i></b> Published by: American Land Title Association 1828 L Street, N.W., #705 Washington, DC 20036
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## Wisconsin Insurance Examinations



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\$ ____ ____ ____ . ____ ____	
Name of Cardholder (Print)	
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