



WISCONSIN

Office of the Commissioner of Insurance

Licensing Information Handbook

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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 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 by calling (866) 370-3411.
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. 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 .

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
For questions about Remote Proctored exams:**

Prometric
Phone: (866) 370-3411
Email: Pro-Proctor@Prometric.com

**Visit our Website: www.prometric.com/wisconsin/insurance
Frequently Asked Questions are available:**

<https://www.prometric.com/insurance-practice-exam-faqs>

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

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
Website: oci.wi.gov

More detailed information may be found on oci.wi.gov regarding licensing requirements along with requirements for licenses that do not require prelicensing or examinations.

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	
Individual Intermediary	Major Lines				
	•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	Yes	
•Variable Life/Variable Annuity	(*)	No	No	No	
Limited Lines					
•Credit	None	Yes	Yes	Yes	
•Title	None	Yes	Yes	Yes	
Individual Navigator	--	16 hours	Yes	Yes	
Certified Application Counselor	--	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 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
Individual Intermediary	8 hours – principles of insurance, general Wisconsin insurance laws and ethics 12 hours – for each line of authority: policies, terms and concepts and line specific insurance laws	Must pass a proctored examination and submit proctored affidavit form to approved school for credit. This is prior to and in addition to the licensing examination.
Individual Navigator	8 hours – principles of insurance, Wisconsin insurance laws, ethics and health insurance 4 hours – Wisconsin public assistance program 4 hours – Affordable Care Act	Must pass a proctored examination and submit proctored affidavit form to approved school for credit. This is prior to and in addition to the licensing examination.
Certified Application Counselor	8 hours – principles of insurance, Wisconsin insurance laws, ethics and health insurance 4 hours – Wisconsin public assistance program 4 hours – Affordable Care Act	Must pass a proctored examination and submit proctored affidavit form to approved school for credit. 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:

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

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.

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. 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

You must contact Prometric to schedule an exam appointment.

Remote Proctored locations: You may take your exam at your home, or place of work. Your location must be:

- Indoors, in a walled room, well-lit area with a closed door and free of noise and distractions.
- Alone
- At a table free of pens, paper, electronic devices and study materials.

To take an exam in your place of work, additional steps may need to take depending upon your company's security settings. For details on choosing this pathway, please call +1 800.813.6779 to learn more.

You will be using your personal computer. Your computer must meet our **minimum system requirements:**

- Windows 7
- Current version of Google Chrome
- 0.5 mbps internet connection
- Disconnected from a docking station, plugged directly into a power source
- Contain or be connected to a moveable web-camera
- Only one monitor is allowed. Computers with additional monitors must be configured in advance to support only one monitor.
- Ensure you are on the same computer and in the same location for the exam, where you performed the first system check.

To see if your computer and network will allow testing through ProProctor™ visit <https://rpcandidate.prometric.com/> and complete the system check.



To schedule a Remotely Proctored exam by phone

You may schedule your exam by calling (866) 370-3411. Please have your Visa or MasterCard information available. At the end of the call, you will be given a number confirming your appointment. Record and keep this confirmation number for your records. If you are unable to call, you may contact us through email at **ProProctor@Prometric.com**.

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 by calling (866) 370-3411.

To cancel your existing exam appointment, you must contact Prometric either through our toll-free number or by visiting 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
Life Exam	22-01
Life (for agent who held life license)	22-02
Accident & Health Exam	22-03
Accident & Health (for agent who held A&H license)	22-04
Property Exam	22-05
Property (for agent who held property license)	22-06
Casualty Exam	22-07
Casualty (for agent who held casualty license)	22-08
Personal Lines P&C Exam	22-09
Personal Line PC (for agent who held this license)	22-10
Title Exam	22-11
Credit Exam	22-12
Navigator Exam	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.

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

<https://www.prometric.com/closures> 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.

Taking Your Exam

You do not need any computer experience or typing skills to take your exam. After you schedule an appointment, you will receive an e-mail confirmation, with:

- ProProctor™ User Guide

You should complete the system check, and installation of the ProProctor™ application in advance of your test day. While you are not physically travelling to a test center, we recommend that you use the 30 minutes prior to your appointment to review the testing regulations and Environment Do’s and Don’ts and prepare to launch the Exam. The exam may not be launched more than 15 minutes prior to your appointment time, and may not be launched more than 15 minutes after your appointment time.

Before starting the exam, you will receive a personalized introduction to the testing system.

Identification required: Only a valid, unexpired, government-issued ID that is in good condition, and bears both your photograph and signature will be accepted.



Important Failure to provide appropriate identification at the time of the exam is considered a missed appointment.

If you cannot provide the identification listed above, contact Prometric **before** scheduling your 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. The Remote Proctor (RP) and/or Security Agent (SA) is authorized to dismiss you from the test session for a violation of any of the Testing Regulations, including exhibiting

abusive behavior towards the RP or SA. If you are found to have violated any of the regulations during your exam, the RP is required to notify Prometric and your test sponsor.

- 1 All exams are continuously monitored by video and audio recording.
- 2 You must present valid (unexpired) and acceptable ID(s) in order to take your test. (See "Identification required" in the previous section).
- 3 Unauthorized personal items may not be accessible while testing. Such items include, but are not limited to: outerwear, hats, food, drinks, purses, bags or briefcases, notebooks, watches, cell phones, electronic devices, or wearable technology.
- 4 Eating, drinking, smoking, and chewing gum are prohibited during the exam.
- 5 **You will be required empty and turn all pockets inside-out and raise shirt sleeves above your wrists prior to starting your exam.**
- 6 If you are wearing eyeglasses, you will be required to remove them for visual inspection to ensure they don't contain a recording device.
- 7 You must also show your ID to the Test Center Administrator (TCA) and go through the security checks after any break in testing.
- 8 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.
- 9 Written notes, published materials and other testing aids are strictly prohibited.
- 10 Light clothing items removed for comfort such as sweaters, suit jackets, scarves, etc., must be hung on the examinee's chair, not placed in laps or on the workstation desktop. Outerwear such as heavy coats, parkas, rain coats, etc., is not permitted in the immediate testing area.
- 11 Changing location while testing, turning off lighting or audio, speaking to or receiving aid from other individuals is strictly prohibited.
- 12 You are not allowed to use any electronic device or phone during breaks.
- 13 Candidates are required to be professional, civil and respectful at all times while testing.

You are required to clear your testing area of personal items. Note the following:

Personal items

- Electronic equipment—cameras, tape recorders, cell phones, PDAs, pagers, etc.—is not permitted in the testing area.
- Other personal items—briefcases, backpacks, etc.—are not permitted in the testing area.

Misconduct or disruptive behavior

Candidates who engage in any kind of misconduct or disruptive or offensive behavior may be dismissed from the examination. Examples are giving or receiving help, sharing supplies, taking part in an act of impersonation, removing test materials or notes from the testing room, and/or using rude or offensive language and behavior that delays or interrupts testing.

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.

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 www.prometric.com/Wisconsin/Insurance

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

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 **15 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.

For information on Prometric test center regulations, please visit:

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

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

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. You will be required to enter the confirmation number of your exam and your last name to complete this task.

Sample Score Report

COMPLETION REPORT
 Dom Quattrini
 ADDRESS:
 12 st
 Baltimore, MD 21224
 USA

Pass
YOUR SCORE
70.48%

TEST DATE: 19 September 2016
 REGISTRATION NUMBER: 000000090345948

Wisconsin Insurance - DEMO
 Congratulations on passing your exam! The next step is to apply for the license.
 A diagnosis of your performance for each area is listed below:

Category	Score
1 Category A	100%
2 Category B	100%
3 Category C	50%
4 Category D	0%
5 Category E	0%
6 International Risk Regulation	100%
7 Part A	0%
8 Part B	0%
9 Principles of Risk Management	100%

- Candidates can submit an electronic application after 48-72 hours of passing the exam NIPR at www.nipr.com or an NIPR authorized third party vendor.
- Individual navigator can submit a paper application to the OCI after completing the prelicensing training, any federally required exchange training, and passing the examination. An application form may be downloaded free of charge from the OCI's website at <http://oci.wi.gov/agentlic/forms-apps.htm>
- Please verify that the following application requirements have been submitted to the Office of the Commissioner of Insurance (OCI) in order to avoid any delays in the application review:
 - prelicensing education course completion;
 - submission of fingerprints;
 - any supporting documentation regarding "yes" answer(s) to the application background question (s).
- Once the application has been approved, the applicant can print a copy of the license online at www.statebasedsystems.com and choose Wisconsin from the drop down menu.

Contact Information
 For general questions, please contact the Agent Licensing Section at ocientlicensing@wisconsin.gov.

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 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

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 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 officialdocuments@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 or fax to the Agent Licensing Section at (608) 267-9451 or via email to 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 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 or through an authorized business partner. Nonresident renewal fee is \$70.

Renewal for Individual Navigator

Navigators renew October 1st 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 1st, 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"> • License expired less than 12 months: • 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. • All prior continuing education requirements must be completed. • Apply online via NIPR at www.nipr.com or an NIPR authorized business partner. | <ul style="list-style-type: none"> • License expired more than 12 months: • Complete pre-licensing education for the previously held line of authority. • Schedule and take the exam that covers state law, rules and regulations:
www.prometric.com/wisconsin/insurance • Submit fingerprints and apply online via NIPR at www.nipr.com or an NIPR authorized business partner. |
|---|---|

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 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 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.

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.

E-mail address may also be updated through www.statebasedsystems.com.

OCI also accepts changes mentioned above to be sent directly to OCI at 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 or directly to OCI via e-mail at 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.

Wisconsin Life: General and State Series 22-01	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	Misrepresentation False advertising Rebating Unfair discrimination Boycott, coercion, or intimidation Illegal inducement <i>Ref: ch. 20, s. 628.34(1) - (14), s. Ins 6.54, s. Ins 6.55, s. Ins 6.67, s. Ins 6.68</i> 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> General statutes, rules, and regulations affecting insurance contracts Definitions Specific knowledge Misrepresentation/Warranties Solvency 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> Regulation of specific clauses in insurance contracts Cancellation Renewal/Nonrenewal Notice of proof of loss Payment of claims <i>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</i> Privacy of Consumer Information <i>Ref: s. 610.70, s. Ins 25</i>
100 questions (5 pre-test items) Two-hour time limit Effective: November 16, 2019	1.2 State regulation Commissioner's general duties and powers Duties Hearings Penalties Wisconsin 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. 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> 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> 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> Marketing practices	1.3 Federal regulation Fair Credit Reporting Act (15 USC 1681-1681d) Fraud and false statements (18 USC 1033, 1034)
1.0 Insurance Regulation 35% (35 Items)	1.1 Licensing Purpose <i>Ref: ch. 628</i> Persons required to be licensed <i>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</i> License Requirements <i>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)</i> Record keeping, maintenance, and duration Renewal Continuing education requirements Reinstatement Assumed name Change of address or telephone number Reporting of actions <i>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)</i> Disciplinary actions License termination, suspension, or revocation Monetary forfeiture (fines) <i>Ref: s. 601.31, s. 601.64, s. 628.10(1), s. 628.10(2), s. 628.10(3), s.</i>	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 insurance 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

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)

Renewal

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)

Continuing education 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)

Reinstatement

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)

Assumed name

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)

Change of address or telephone number

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)

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

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)

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/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/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

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

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

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

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)

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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. 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),

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,

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, 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 21.01(11), 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
 Fair Credit Reporting Act
 Fraud and false statements
 HIPPA

1.4 Wisconsin statutes, rules, and regulations pertinent to disability (A&H) insurance
 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
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

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 surger
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

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
 - 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
- 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/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
 - 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
 - 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
 - Fraud and false statements
 - HIPAA
- 1.4 Wisconsin statutes, rules, and regulations pertinent to disability (A&H) insurance 30% (10 Items)**
 - 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
 - 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
- 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. 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/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/Warrantie
 s
 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

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/misreprese
 ntations
 Warranties
 Concealment
 Fraud
 Waiver and estoppel

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

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/termination s
 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/Warrantie s
 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
 - 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, 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

- 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/termination s
 - 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, Ins 6.60, 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)
- Retention of Electronic Records
Ref: s. 137.20

- 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
 - 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. 631.81, 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 5% (5 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 Casualty Insurance Basics 10% (10 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 Homeowners Policy 10% (10 Items)

4.1 Coverage forms

HO-2 through HO-6
 HO-8

4.2 Definitions

4.3 Section II — Liability coverages

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

4.4 Exclusions

4.5 Conditions

4.6 Selected endorsements

Special provisions
 Limited fungi, wet or dry rot, or bacteria coverage
 Permitted incidental occupancies — residence premises
 Home day care
 Business pursuits
 Personal injury

5.0 Auto Insurance 10% (10 Items)

5.1 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

5.2 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

6.0 Commercial Package Policy (CPP) 10% (10 Items)

6.1 Components of a commercial policy

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

6.2 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

6.3 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

6.4 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

7.0 Businessowners Policy 10% (10 Items)

7.1 Characteristics and purpose

7.2 Businessowners Section II — Liability

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

7.3 Businessowners Section III — Common Policy Conditions

7.4 Selected endorsement

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

8.0 Workers Compensation Insurance 5% (5 Items)

8.1 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

8.2 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

8.3 Premium computations

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

8.4 Rating organization

9.0 Other Coverages and Options 5% (5 Items)

9.1 Umbrella/excess liability policies

Personal
Commercial

9.2 Specialty liability insurance

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

9.3 Surplus lines

Definitions and markets
Licensing requirements

9.4 Surety bonds

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

9.5 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
- 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. 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
- 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/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*

- 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. 631.81, 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. 610.70, s. Ins 25

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 casualty 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. 618.41, 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 20% (7 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. 344.33, 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

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(2)(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. 628.10(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

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
 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/Warrantie s
 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. 631.81, 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),

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, 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

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
 Readability
 Producer
 appointments/termination s
 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 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, 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 property and 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 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

1.6 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
 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)

2.0 General Insurance 5% (5 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 and Casualty Insurance Basics 20% (20 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
 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
 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 (Statues, 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
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. 628.10(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/termination s

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

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/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

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. 631.81, 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. 610.70, s. Ins 25

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 and casualty 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. 618.41, 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 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/Warranties
 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/termination
s
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
Reciprocal
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 unemployment
 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

<https://oci.wi.gov/Pages/Consumers/ConsumerPublications.aspx>.

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

PROPERTY AND CASUALTY	
<p><i>Property and Casualty Licensing Study Manual</i> Published by: A.D. Banker & Company 500 College Blvd., #120 Overland Park, KS 66211 (800) 866-1280 www.adbanker.com curriculum@mail.adbanker.com</p>	<p><i>Property & Casualty Basics</i> Published by: Kaplan Financial 8081 Zionsville Road P.O. Box 68520 Indianapolis, IN 46268 (800) 428-1324</p>
<p><i>Pre-Licensing – Property and Casualty</i> Published by: Midwest American Publishing P.O. Box 463 Eau Claire, WI 54702 (414) 378-1553</p>	<p><i>General Insurance Primer</i> Published by: Werbel Publishing Company, Inc. 686 Dear Park Avenue Dix Hills, NY 11746 (516) 243-0032</p>
<p><i>Passkey for Property/Casualty Insurance Licensing</i> Published by: Kaplan Financial 520 North Dearborn Street Chicago, IL 60610</p>	<p><i>Licensing Sourcebook Property & Casualty</i> Published by: EXAMCO, Inc. 5728 Jefferson Highway New Orleans, LA 70123 (800) 955-7055</p>
<p><i>General Insurance by D.L. Bickelhaupt 1979</i> Published by: Richard D. Irvin, Inc. 1818 Ridge Road Homewood, IL 60430</p>	<p><i>Test Preparation Property & Casualty</i> Published by: ABLE, Inc. (<i>now Examsimulator</i>) 11771 Kelly Road Leavenworth, KS 66048 (800) 586-2253 www.examsimulator.com</p>
<p><i>Student Self Study Guide</i> Published by: Management & Risk Institute, Inc. 700 Quaker Lane P.O. Box 370 Warwick, RI 02887</p>	<p><i>Wisconsin Property & Casualty Manual</i> Published by: Independent Insurance Agents of Wisconsin 725 John Nolen Drive Madison, WI 53713 (608) 256-4429 or (800) 362-7441</p>
<p><i>Property/Casualty Insurance Licensing</i> Published by: Kaplan Financial 2300 Mayfair Road, #205 Wauwatosa, WI 53226</p>	

TITLE	
<p><i>Pre-licensing Course</i> Published by: Wisconsin Land Title Association County Road B P.O. Box 873 West Salem, WI 54669 (608) 786-2336</p>	<p><i>Alta Policy Forms Handbook</i> Published by: American Land Title Association 1828 L Street, N.W., #705 Washington, DC 20036</p>
WISCONSIN LAW	
<p><i>Wisconsin Insurance Law</i> Published by: Kaplan Financial 2300 Mayfair Road, #205 Wauwatosa, WI 52336 (414) 456-9040</p>	

Exam Registration Form

Wisconsin Insurance Examinations



Print or type clearly and neatly. Incomplete or illegible forms will not be processed.

Last Name	First Name	Middle Name	
Residence Address (Your address of legal residence is required)			
City	State	ZIP Code	Daytime Phone Number (including area code) ()
Employer (insurance company, if known)			Evening Phone Number (including area code) ()
E-mail address (applications without an email address may experience delays)			Fax Number (including area code) ()
Name of Your Pre-licensing Education Course Provider or Waiver code number:			Pre-licensing Course Completion Date

Series	Exam Title	Exam Fee	Total
22-01	Life, General and State Specific	\$75.00	\$
22-02	Life State Specific	\$75.00	\$
22-03	Accident and Health General and State Specific	\$75.00	\$
22-04	Accident and Health State Specific	\$75.00	\$
22-05	Property General and State Specific	\$75.00	\$
22-06	Property State Specific	\$75.00	\$
22-07	Casualty General and State Specific	\$75.00	\$
22-08	Casualty State Specific	\$75.00	\$
22-09	Personal Lines General and State Specific	\$75.00	\$
22-10	Personal Lines State Specific	\$75.00	\$
22-11	Title	\$75.00	\$
22-12	Credit	\$75.00	\$
22-14	WI - Navigator	\$75.00	\$
		Total Fee	\$

By filing this registration, you assume full responsibility for exam selection. If you are unsure about which exam you need for the license you are seeking, resolve this question **before** you register. Fees for these exams are non-refundable and non-transferrable. Exam fees are valid for 90 days from receipt at Prometric.

Please allow 7-10 business days for receipt and processing of your application. **An authorized Prometric Client Service Representative will contact you by phone to obtain your social security number to complete the registration process.**

Registration fees are not refundable. Fees may be paid by MasterCard , Visa or American Express. **Personal checks and cash are not accepted.** To pay by **credit card** (when registering by mail or fax), please complete the Credit Card Payment Form on the next page and fax to 800.347.9242, or send this completed form along with the appropriate fee to:

Prometric
ATTN: WI Insurance Exam Registration
7941 Corporate Drive
Nottingham, MD 21236

Credit Card Payment Form



Print or type clearly and neatly. Incomplete or illegible forms will not be processed.

Card Type (Check One)

- MasterCard Visa American Express

Card Number	Expiration Date
Amount \$ ____ ____ ____ . ____ ____	
Name of Cardholder (Print)	
Signature of Cardholder	