Contents

Introduction ........................................... 1
A Message from the Office of the Commissioner of Insurance .................. 1
Overview of Licensing Process ......................... 1
Wisconsin Licensing Requirements ...................... 4
Pre-licensing Education Requirements .................. 5
Pre-licensing Exemptions ................................ 6
Fingerprinting and Criminal Background Check Information .................. 7
Scheduling Your Exam ................................... 8
Scheduling Information .................................. 8
  Reschedule and Cancellation .......................... 8
  If absent or late ....................................... 9
Test Centers ............................................. 10
Wisconsin .................................................. 10
Test Centers ............................................. 10
  Holidays ............................................... 10
  Emergency Closings .................................. 10
  Testing Accommodations ............................. 10
Preparing for Your Exam ................................ 12
Study Materials ......................................... 12
  Content Outlines Overview ......................... 12
  Practice Exams ....................................... 12
Taking Your Exam ...................................... 13
Testing Process ......................................... 13
Test Center Regulations ................................. 14
Question Types ......................................... 15
Experimental Questions ................................ 16
Exam Results ............................................ 16
  Appeals Process .................................... 17
Licensing Steps ......................................... 18
  Applying for Your License ............................ 18
    Apply for an Individual Navigator License ... 18
  Renewing a License .................................. 23
  Reinstating Your License ............................ 24
Exam Content Outlines ................................. 26
  Wisconsin Accident and Health: State .......... 35
  Specific (Statues, Rules & Regulations) ....... 35
  Series 22-04 ......................................... 35
  35 questions (5 pre-test items) One-hour time limit
    ..................................................... 35
  Effective November 24, 2017 ....................... 35

Publications ........................................... 53
Exam Registration Form ............................... 57
Credit Card Payment Form ............................. 58
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 online at http://www.prometric.com/wisconsin/insurance
5. Review the examination content outlines which can be found at the end of this document. The content outlines in this guide are the basis for the exams.
6. Bring one, valid, government issued form of identification and a pre-license certificate for line of authority to the test center. Certificates are not required for those taking the Title (2211) or Credit (2212) exams.
7. Apply for the license via NIPR at www.nipr.com or an NIPR authorized business partner. You must wait 48-72 hours after passing the examination,
before submitting the electronic application. Tip: If you cannot find the license type or line of authority (loa) you wish to apply for, make sure any previous order(s) are removed/deleted. Start the NIPR application process again, and your license type/loa should appear. If not, please contact NIPR Customer Service for assistance.

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

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

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

Please refer to our **Helpful Tips for Completing the Agent Licensing Application** via the following link [https://oci.wi.gov/Documents/AgentsAgencies/TipsAgentApplication.pdf](https://oci.wi.gov/Documents/AgentsAgencies/TipsAgentApplication.pdf)

Our office encourages companies, agents, and providers to refer to this document in order to help make the application process easier.
To get answers that may not be provided in this handbook

Visit our Website: www.prometric.com/wisconsin/insurance

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.

QUESTIONS ABOUT EXAMINATIONS
Prometric
www.prometric.com/wisconsin/insurance
E-mail: pro.ceservices@prometric.com
Phone: (866) 370-3411
Fax: (800) 347-9242
TDD User: (800) 790-3926
Wisconsin Licensing Requirements

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

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

<table>
<thead>
<tr>
<th>License Type</th>
<th>Lines of Authority</th>
<th>Prelicensing Education Required*</th>
<th>Exam Required</th>
<th>Fingerprint-Criminal Background Check</th>
</tr>
</thead>
<tbody>
<tr>
<td>Individual Intermediary</td>
<td>Major Lines</td>
<td>20 hours</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td></td>
<td>Life</td>
<td>20 hours</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td></td>
<td>Accident &amp; Health</td>
<td>20 hours</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td></td>
<td>Property</td>
<td>20 hours</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td></td>
<td>Casualty</td>
<td>20 hours</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td></td>
<td>Personal Lines P&amp;C</td>
<td>20 hours</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td></td>
<td>(this license limits the sale of P&amp;C insurance to individuals and families for non-commercial purposes)</td>
<td></td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td></td>
<td>Variable Life/Variable Annuity</td>
<td>(*)</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td>Limited Lines</td>
<td>Credit</td>
<td>None</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td></td>
<td>Title</td>
<td>None</td>
<td>Yes</td>
<td>Yes</td>
</tr>
</tbody>
</table>

| 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.
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.

<table>
<thead>
<tr>
<th>License Type</th>
<th>Required Education (classroom &amp; self-study)</th>
<th>Additional Self-Study - Requirements</th>
</tr>
</thead>
<tbody>
<tr>
<td>Individual Intermediary</td>
<td>8 hours – principles of insurance, general Wisconsin insurance laws and ethics</td>
<td>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.</td>
</tr>
<tr>
<td></td>
<td>12 hours – <em>for each line of authority</em>: policies, terms and concepts and line specific insurance laws</td>
<td></td>
</tr>
<tr>
<td>Individual Navigator</td>
<td>8 hours – principles of insurance, Wisconsin insurance laws, ethics and health insurance</td>
<td>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.</td>
</tr>
<tr>
<td></td>
<td>4 hours – Wisconsin public assistance program</td>
<td></td>
</tr>
<tr>
<td></td>
<td>4 hours – Affordable Care Act</td>
<td></td>
</tr>
<tr>
<td>Certified Application Counselor</td>
<td>8 hours – principles of insurance, Wisconsin insurance laws, ethics and health insurance</td>
<td>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.</td>
</tr>
<tr>
<td></td>
<td>4 hours – Wisconsin public assistance program</td>
<td></td>
</tr>
<tr>
<td></td>
<td>4 hours – Affordable Care Act</td>
<td></td>
</tr>
</tbody>
</table>

**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:

<table>
<thead>
<tr>
<th>Life</th>
<th>Accident &amp; Health</th>
<th>Property, Casualty, or Personal Lines P&amp;C</th>
</tr>
</thead>
<tbody>
<tr>
<td>- Certified Employee Benefit Specialist (CEBS)</td>
<td>- Registered Health Underwriter (RHU)</td>
<td>- Accredited Advisor in Insurance (AAI)</td>
</tr>
<tr>
<td>- Chartered Financial Consultant (ChFC)</td>
<td>- Certified Employee Benefit Specialist (CEBS)</td>
<td>- Associate in Risk Management (ARM)</td>
</tr>
<tr>
<td>- Certified Insurance Counselor (CIC)</td>
<td>- Registered Employee Benefits Counselor (REBC)</td>
<td>- Certified Insurance Counselor (CIC)</td>
</tr>
<tr>
<td>- Certified Financial Planner (CFP)</td>
<td>- Health Insurance Associate (HIA)</td>
<td>- Chartered Property and Casualty Underwriter (CPCU)</td>
</tr>
<tr>
<td>- Chartered Life Underwriter (CLU)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Fellow of the Life Management Institute (FLMI)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Life Underwriter Training Council Fellow (LUTCF)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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 at https://oci.wi.gov/Documents/OCIForms/11-026.pdf. You can fax the form with other supporting documentation to the Agent Licensing Section at (608) 267-9451 or by e-mail at ociagentlicensing@wisconsin.gov.
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): FPWIOCIIInsurance.

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 individual's 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

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

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

Online

Schedule online—it saves time and it’s easy!

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

2. Click on Create or Login to Your Account to register.
3. Click on Schedule Your Test and follow the prompts.

By fax or mail

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

OR

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

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

By phone

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

Reschedule and Cancellation

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

To cancel your existing exam appointment, you must contact Prometric either through our toll-free number or by visiting www.prometric.com/wisconsin 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**

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

Individuals who are eligible for the examination “**for agent who held property license**” are individuals that previously held the specific line(s) of authority in
Wisconsin or another state. Proof of eligibility may be required by OCI during the application process.

**Test Centers**

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

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

Test centers that might be most convenient in Wisconsin include:

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

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

**Holidays**

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

**Emergency Closings**

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

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

**Testing Accommodations**

**ADA Accommodation.** Reasonable testing accommodations are provided to allow candidates with documented disabilities recognized under the ADA an opportunity to demonstrate their skills and knowledge. Prometric makes every effort to provide reasonable testing accommodations that enable all test takers to take examinations.
If you require testing accommodations under the Americans with Disabilities Act (ADA), please complete and submit a Testing Accommodation Request Form online at https://www.prometric.com/en-us/for-test-takers/prepare-for-test-day/pages/arrange-testing-accommodations.aspx, or contact Prometric at (888) 226-9406 to obtain an Accommodation Request Form.

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

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

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

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

Being well prepared can help you pass the exam and save time and
• Information about study materials.
• An overview of the exam content outlines.
• Practice Exams.

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

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

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

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

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

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

Practice Exams
To take a practice exam, select or copy link below to your browser:

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

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

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

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

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

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

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

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

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

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

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

**Important** Failure to provide appropriate identification at the time of the exam is considered a missed appointment. As a result, you will be required to pay another full examination fee before making another appointment. If you cannot provide the identification listed above, contact Prometric before scheduling the appointment to arrange an alternative way to meet this requirement.
Copyrighted questions. All test questions are the property of Prometric Inc. and are protected by copyright. Federal law provides severe civil and criminal penalties for the unauthorized reproduction, distribution, or exhibition of copyrighted materials.

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

1. While in the test center, you will be continuously monitored by video. During your examination, you will also be monitored by physical walk-throughs and through an observation window. All testing sessions are video and audio recorded.

2. You must present valid (unexpired) and acceptable ID(s) in order to take your test. (See “Identification required” in the previous section).

3. You will be scanned with a metal detector wand prior to every entry into the test room. If you refuse, you cannot test.

4. You will be required to raise your pants legs above your ankles, empty and turn all pockets inside-out and raise shirt sleeves above your wrists prior to every entry into the test room.

5. If you are wearing eyeglasses, you will be required to remove them for visual inspection to ensure they don’t contain a recording device. Large jewelry items must be stored in your locker due to concerns over concealed recording devices.

6. You must sign the test center roster each time you leave the test room. You must also sign back in and show your ID to the Test Center Administrator (TCA) in order to re-enter the test room.

7. You are prohibited from communicating, publishing, reproducing, or transmitting any part of your test, in any form or by any means, verbal or written, for any purpose.

8. You must not talk to other candidates or refer to their screens, testing materials, or written notes in the test room.

9. You must not use written notes, published materials, or other testing aids.

10. You are allowed to bring soft ear plugs or center-supplied tissues into the test room.

11. Any clothing or jewelry items allowed to be worn in the test room must remain on your person at all times. Removed clothing or jewelry items must be stored in your locker.

12. You must not bring any personal/authorized items into the testing room. Such items include but are not limited to outerwear, hats, food, drinks, purses, briefcases, notebooks, pagers, watches, cellular telephones, recording devices, and photographic equipment. Weapons are not allowed at any Prometric test center. You will be asked to empty and turn your pockets inside out prior to every entry into the test room to confirm that you have no prohibited items.

13. You must return all materials issued to you by the test center administrator ("TCA") at the end of your test.
14 You are not allowed to use any electronic device or phone during breaks.

15 If you have a medical condition that may require you to access food or medicine during your exam session, you must store those items separately from other items you place in the test center locker. You must inform the TCA before you retrieve the food or medicine, and the TCA will observe you obtaining the item from the locker. You are not allowed to access any item other than food or medicine needed for a medical reason.

16 You must conduct yourself in a civil manner at all times when on the premises of the test center. Exhibiting abusive behavior towards the TCA or any other staff member of the test center may result in examination disqualification and criminal prosecution.

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

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

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

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

**Appeals Process**

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

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

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

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

Applying for 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 socialdocuments@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:

1a. 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

- 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.
  - Complete pre-licensing education for the previously held line of authority.
  - All prior continuing education requirements must be completed.

- License expired more than 12 months:
  - Apply online via NIPR at www.nipr.com or an NIPR authorized business partner.
  - 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 socialdocuments@wisconsin.gov.
**Requirements**

**Reporting**

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

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

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

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

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

**Disclosure Requirements**

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

- Except for action taken by the Wisconsin Office of the Commissioner of Insurance, any formal administrative action against the intermediary taken by any state's insurance regulatory agency, commission or board or other regulatory agency which licenses the person for any occupational activity. The notification shall include a description of the basis for the administrative action and any action taken as a result of the proceeding, a copy of the notice of hearing and other documents describing the problem, a copy of the order, consent to order, stipulation, final resolution and other relevant documents.

- Any initial pretrial hearing date related to any criminal prosecution of the intermediary taken in any jurisdiction, other than a misdemeanor charge related to the use of a motor vehicle or the violation of a fish and game regulation. The notification shall include a copy of the initial criminal complaint filed, the order resulting from the hearing and any other relevant legal documents.

- Any felony conviction or misdemeanor conviction in any jurisdiction, other than a misdemeanor conviction related to the use of a motor vehicle or the violation of a fish and game regulation. The notification shall include a copy of the initial criminal complaint or criminal charging document filed, the judgement of conviction, the sentencing document, the intermediary's explanation of what happened to cause criminal proceedings, the intermediary's reasons why no action should be taken regarding the intermediary's license and any other relevant legal documents.

- Any lawsuit filed against the licensee or the licensee's business in which there are allegations of misrepresentation, fraud, theft or embezzlement involving the licensee or the licensee's business. The notification shall include a copy of the initial suit documents, the intermediary's explanation of what happened to cause civil proceedings, the intermediary's reasons why no action should be taken regarding the intermediary's license and any other relevant legal documents.

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

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

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

An outline that includes full descriptive subsections for your exam is available online at www.prometric.com/wisconsin/insurance.

Wisconsin Life: General and State Series 22-01

<table>
<thead>
<tr>
<th>100 questions (5 pre-test items) Two-hour time limit Effective November 24, 2017</th>
</tr>
</thead>
</table>

1.0 Insurance Regulation 35%

1.1 Licensing 25%

**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. 639.69(1)(b)+(c), s. 632.69(2),
s. Ins 6.58, s. Ins 42.01, s.
42.03, s. Ins 47

License Requirements
Ref: ch. 26, s. 628.03, s. 628.04,
s. 628.04(2), s. 628.34, s.
628.51,639.69(1)(b)+(c),
632.69 (2), s. Ins 6.59, s. Ins
6.59(4)(a),
s. Ins 6.59(4)(c)

Record keeping, maintenance, and duration

Renewal

Continuing education requirements

Reinstatement

Assumed name

Change of address or telephone number

Reporting of actions
Ref: s. 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)

Disciplinary actions

License termination, suspension, or revocation

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

1.2 State regulation 30%

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. 20, s. 628.34, s.
628.34(1) – s. 628.34(9), 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 1601, s. Ins 2610, s. Ins
2610(3),
s. Ins 2810, s. Ins 2810(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
<table>
<thead>
<tr>
<th>2.0 General Insurance 5%</th>
<th>3.0 Life Insurance Basics 10%</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>2.1 Concepts</strong></td>
<td><strong>3.1 Insurable interest</strong></td>
</tr>
<tr>
<td>Risk management key terms</td>
<td><strong>3.2 Personal uses of life insurance</strong></td>
</tr>
<tr>
<td>Risk Exposure Hazard Peril</td>
<td>Survivor protection</td>
</tr>
<tr>
<td>Loss</td>
<td>Estate creation</td>
</tr>
<tr>
<td>Methods of handling risk</td>
<td>Cash accumulation</td>
</tr>
<tr>
<td>Avoidance</td>
<td>Liquidity</td>
</tr>
<tr>
<td>Retention</td>
<td>Estate conservation</td>
</tr>
<tr>
<td>Sharing Reduction Transfer</td>
<td></td>
</tr>
<tr>
<td>Elements of insurable risks</td>
<td></td>
</tr>
<tr>
<td>Adverse selection</td>
<td></td>
</tr>
<tr>
<td>Law of large numbers</td>
<td></td>
</tr>
<tr>
<td>Reinsurance</td>
<td></td>
</tr>
<tr>
<td><strong>2.2 Insurers</strong></td>
<td><strong>3.4 Determining amount of personal life insurance</strong></td>
</tr>
<tr>
<td>Types of insurers</td>
<td>Human life value approach</td>
</tr>
<tr>
<td>Stock companies Mutual companies Fraternal benefit societies Reciprocals</td>
<td></td>
</tr>
<tr>
<td>Lloyd's associations</td>
<td>Needs approach</td>
</tr>
<tr>
<td>Risk retention groups</td>
<td>Types of information gathered</td>
</tr>
<tr>
<td>Private versus government insurers</td>
<td></td>
</tr>
<tr>
<td>Admitted versus nonadmitted insurers</td>
<td></td>
</tr>
<tr>
<td>Domestic, foreign and alien insurers</td>
<td></td>
</tr>
<tr>
<td>Financial status (independent rating services) Marketing (distribution) systems</td>
<td></td>
</tr>
<tr>
<td><strong>2.3 Producers and general rules of agency</strong></td>
<td></td>
</tr>
<tr>
<td>Insurer as principal</td>
<td></td>
</tr>
<tr>
<td>Producer/insurer relationship</td>
<td></td>
</tr>
<tr>
<td>Authority and powers of producer</td>
<td></td>
</tr>
<tr>
<td>Express Implied Apparent</td>
<td></td>
</tr>
<tr>
<td>Responsibilities to the applicant/insured</td>
<td></td>
</tr>
<tr>
<td><strong>2.4 Contracts</strong></td>
<td><strong>3.5 Business uses of life insurance</strong></td>
</tr>
<tr>
<td>Elements of a legal contract</td>
<td>Buy-sell funding</td>
</tr>
<tr>
<td>Offer and acceptance</td>
<td>Key person</td>
</tr>
<tr>
<td>Consideration Competent parties</td>
<td></td>
</tr>
<tr>
<td>Legal purpose</td>
<td>Executive bonuses</td>
</tr>
<tr>
<td>Distinct characteristics of an insurance contract</td>
<td>Deferred compensation funding</td>
</tr>
<tr>
<td>Contract of adhesion Aleatory contract Personal contract Unilateral contract Conditional contract</td>
<td>Split dollar plans</td>
</tr>
<tr>
<td>Legal interpretations affecting contracts Ambiguities in a contract of adhesion Reasonable expectations Indemnity</td>
<td>Change of insured provision</td>
</tr>
<tr>
<td>Utmost good faith</td>
<td></td>
</tr>
<tr>
<td>Representations/representations Warranties</td>
<td></td>
</tr>
<tr>
<td>Concealment</td>
<td></td>
</tr>
<tr>
<td>Fraud</td>
<td></td>
</tr>
<tr>
<td>Waiver and estoppel</td>
<td></td>
</tr>
</tbody>
</table>

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%
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 only
30%
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

27
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)
Selection criteria and unfair discrimination
Classification of risks Preferred
Standard Substandard

4.0 Life Insurance Policies

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 10%

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%

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
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
(IRA) Tax-deferred growth
Retirement income
Education funds

7.0 Federal Tax Considerations for Life Insurance and Annuities 10%

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 10%

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)

License Requirements
Ref: ch. 26, s. 628.03, s. 628.04, s. 628.04(2), s. 628.34, s. 628.51, s. 639.69(1)(b)+(c), s. 632.69(2), s. Ins 6.59, s. Ins 6.59(4)(a), s. Ins 6.59(4)(c)

Record keeping, maintenance, and duration

Renewal
Continuing education requirements
Reinstatement
Assumed name
Change of address or telephone number
Reporting of actions
Ref: s. 134.97, s. 601.42, s. 628.04, s. 628.09, s. 628.09(6), s. 628.11, s. Ins 6.57, s. Ins 6.61, s. Ins 6.63(3), s. Ins 28.04(1)(a), s. Ins 28.04(1)(f), s. Ins 28.04(2)(a), s. Ins 28.04(2)(b), s. Ins 28.06(6)
Disciplinary actions
License termination, suspension, or revocation
Monetary forfeiture (fines)
Ref: s. 601.31, s. 601.64, s. 628.10(1), s. 628.10(2), s. 628.10(3), s. 628.34(1)(b), s. 628.34(2), s. 628.34(3)(a), s. 628.34(3)(d), s. 628.34(3)(e), s. 628.34(3)(f), s. Ins 6.63

1.2 State regulation 30%
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 Rebutting
Unfair discrimination
Boycott, coercion, or intimidation
Illegal inducement
Ref: ch. 20, s. 628.34, s. 628.34(1) – s. 628.34(9), 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),
Wisconsin Accident and Health: General and State Series 22-03

1.0 Insurance Regulation 35%

1.1 Licensing 25%

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

Reinsurance

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%

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

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Producer

appointments/terminations

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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 Rebutting

Unfair discrimination

Boycott, coercion or intimidation Illegal inducement
Ref: ch. 20, s. 628.34, s. 628.34(1) – s. 628.34(9), s. Ins 6.54, s. Ins 6.55, s. Ins 6.56, s. Ins 6.57, s. Ins 6.59, s. Ins 6.61, s. Ins 6.66

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

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, Ins 25

1.3 Federal regulation 15%

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 only

30%

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, Ins 2.13(12)

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
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. 102.36, 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% Fair Credit Reporting Act Fraud and false statements Hipaa
1.4 Wisconsin statutes, rules, and regulations pertinent to disability (A&H) insurance only
30%
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
Coverage
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. 632.89
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).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 AIDS
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).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)
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), s. 7, s. 9, s. 10, s. 632.747, s. 632.748, s. 632.749, s. 632.7495, s. 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 5%

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

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

2.3 Producers and general rules of agency
- Insurer as principal
- Producer/insurer relationship
- Authority and powers of producer
- Express Implied Apparent
- Responsibilities to the applicant/insured

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

3.0 Accident and Health Insurance Basics 8%

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
- Life and Health Insurance Guaranty Association
- 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%

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

6.0 Group Accident and Health Insurance 8%

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
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
8.1 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
Medicare Advantage

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 Improvements for Patients and Providers Act of 2008 (MIPPA)

9.0 Long-Term Care Insurance
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
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

1.0 Insurance Regulation

1.1 Licensing 25%

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%
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 Rebutting
Unfair discrimination
Boycott, coercion or intimidation
Illegal inducement
Ref: ch. 20, s. 628.34,
s. 628.34(1) – s. 628.34(9), 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% Fair Credit Reporting Act Fraud and false statements HIPAA
1.4 Wisconsin statutes, rules, and regulations pertinent to disability (A&H) insurance only
30%
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,

35
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(7), 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)3m, 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 AIDS
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. Ins 3.47
Ref: s. 609.05(3), s. 609.655, s. 609.75, s. 609.80, s. 628.34, s. 631.07(3)(a)3m, s. 631.93, s. 632.85, 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)
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), 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 24, 2017

1.0 Insurance Regulation 35%
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. 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.
Marketing practices
Misrepresentation False advertising Rebutting
Unfair discrimination
Boycott, coercion or intimidation
Illegal inducement
Ref: s. 628.34, s. 628.34(1) – s. 628.34(9),

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
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
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. 102.31(10)(a)4, s. 102.31(10)(a)3, s. 102.31(10)(b)3, s. 628.46, s. 631.36, s. 631.43, s. 631.48, s. 631.36 (1)+ (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 only
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(7)m,
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 only
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

2.0 General Insurance 7%

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
<table>
<thead>
<tr>
<th>Stock companies Mutual companies Fraternal benefit societies Reciprocals Lloyd’s associations Risk retention groups Private versus government insurers Admitted versus nonadmitted insurers Domestic, foreign and alien insurers Financial status (independent rating services) Marketing (distribution) systems</th>
<th>Actual cash value Replacement cost Functional replacement cost Market value Agreed value Stated amount Valued policy</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>2.3 Producers and general rules of agency</strong> Insurer as principal Producer/insurer relationship Authority and powers of producer Express Implied Apparent Responsibilities to the applicant/insured</td>
<td><strong>3.2 Policy structure Declarations Definitions</strong> Insuring agreement or clause Additional/supplementary coverage Conditions Exclusions Endorsements</td>
</tr>
<tr>
<td><strong>3.3 Common policy provisions</strong> 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 Coinurance 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</td>
<td></td>
</tr>
<tr>
<td><strong>2.4 Contracts</strong> 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</td>
<td><strong>4.0 Dwelling ('14) Policy 2%</strong></td>
</tr>
<tr>
<td><strong>4.1 Characteristics and purpose</strong> Basic Broad Special</td>
<td><strong>4.2 Coverage forms — Perils insured against</strong> Dwelling under construction (DP 11 43)</td>
</tr>
<tr>
<td><strong>4.3 Property coverages</strong> Coverage A — Dwelling Coverage B — Other structures Coverage C — Personal property Coverage D — Fair rental value Coverage E — Additional living expense Other coverages</td>
<td><strong>4.7 Personal liability supplement</strong></td>
</tr>
<tr>
<td><strong>4.4 General exclusions</strong> <strong>4.5 Conditions</strong></td>
<td><strong>5.0 Homeowners ('11) Policy 15%</strong></td>
</tr>
<tr>
<td><strong>4.6 Selected endorsements</strong> Special provisions (DP 01 43) Automatic increase in insurance (DP 04 11) Broad theft coverage (DP 04 72)</td>
<td><strong>5.1 Coverage forms</strong> HO-2 through HO-6 HO-8</td>
</tr>
<tr>
<td><strong>5.2 Definitions</strong></td>
<td><strong>5.3 Section I — Property coverages</strong> Coverage A — Dwelling Coverage B — Other structures Coverage C — Personal property Coverage D — Loss of use Additional coverages</td>
</tr>
<tr>
<td><strong>5.4 Perils insured against</strong></td>
<td><strong>5.5 Exclusions</strong></td>
</tr>
<tr>
<td><strong>5.6 Conditions</strong></td>
<td><strong>5.7 Selected endorsements</strong> 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)</td>
</tr>
<tr>
<td><strong>6.0 Auto Insurance 9%</strong></td>
<td><strong>6.1 Personal ('05) auto policy Definitions</strong> Coverage for damage to your auto 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)</td>
</tr>
<tr>
<td><strong>3.0 Property Insurance Basics 11%</strong></td>
<td><strong>7.0 Commercial Package Policy (CPP) 9%</strong></td>
</tr>
<tr>
<td><strong>3.1 Principles and concepts</strong> 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</td>
<td></td>
</tr>
</tbody>
</table>
7.1 Components of a commercial policy
Common policy declarations
Common policy conditions
Interline endorsements
One or more coverage parts
7.2 Commercial property ('12)
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)
7.3 Commercial inland marine ('04)
Nationwide marine definition
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 covers Motor
tuck cargo forms Transit
coverage forms
7.4 Equipment breakdown ('13)
Equipment breakdown protection
coverage form
(EB 00 20)
Selected endorsement
Actual cash value (EB 99 59)
7.5 Farm coverage
Farm property coverage form ('03)
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
8.0 Businessowners ('13)
Policy 9%
8.1 Characteristics and purpose
8.2 Businessowners Section I — Property
Coverages
Exclusions Limits Deductibles Loss
conditions
General conditions Optional
coverages Definitions
8.3 Businessowners Section III — Common Policy
Conditions
8.4 Selected endorsements
Protective safeguards (BP 04 30)
Utility services — direct damage
(BP 04 56) Utility services —
time element (BP 04 57)
9.0 Other coverages and Options 3%
9.1 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 24, 2017
1.0 Insurance Regulation
1.1 Licensing 20%
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. 628.02(7), s.
628.02(8), s. 628.02(9),
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. 628.03, s. 628.04,
s. 628.04(2), s. 628.34, s.
628.51, s. 632.69(1)(b), s.
632.69(1)(c), 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.
6.57, s. Ins 6.61, s. Ins 6.63(3), s.
28.04(1)(a), s.
6.57, s. Ins 6.61, s. Ins 6.63(3), s.
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. 601.31, 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 20%
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: s. 628.34, s. 628.34(1) – s. 628.34(9), 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
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
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. 102.31(10)(a)4, s. 102.31(10)(a)3, s. 102.31(10)(b)3, s. 628.46, s. 631.36, s. 631.43, s. 631.48, s. 631.36(1)+(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%
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 only 20%
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 only 20%
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 24, 2017

1.0 Insurance Regulation 35%

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), s. 632.69(1)(c), s. 632.69 (2), s. Ins 6.58, s. Ins 42.01, s. Ins 42.03, ch.. 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), s. 632.69(1)(c), s. 632.69 (2), s. Ins 6.59, s. Ins 6.59(4)(a), s. Ins 6.59(4)(c)
Record keeping, maintenance and duration
Renewal
Continuing education requirements
Reinstatement
Assumed name
Change of address or telephone number
Reporting of actions
Ref: s. 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, 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. 628.345(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/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
maintenanceCompensation 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) – s. 628.34(9), 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

1.5 Wisconsin statutes, rules, and regulations pertinent to casualty insurance only
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) – s. Ins 21.01(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
Wisconsin Health Care Liability Insurance Plan (WHCLIP)
Ref: ch. 619

2.0 General Insurance 5%

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

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

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

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

3.0 Casualty Insurance Basics

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

3.3 Common policy provisions
Exclusions
Endorsements

4.0 Homeowners ('11) Policy

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

5.0 Auto Insurance

5.1 Personal ('05) 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

5.2 Commercial auto ('13)
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)

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 ('13)
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
8.0 Workers Compensation Insurance 5%

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%

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 (Statues, Rules & Regulations) Series 22-08

35 questions (5 pre-test items)
One-hour time limit
Effective November 24, 2017

1.0 Insurance Regulation

1.1 Licensing 20%
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), s. 632.69(1)(c), s. 632.69(2), s. Ins 6.58, s. Ins 42.01, s. Ins 42.03, ch. Ins 47
License Requirements
Ref: ch. Ins 26, s. 628.03, s. 628.04, s. 628.04(2), s. 628.34, s. 628.51, s. 632.69(1)(b), s. 632.69(1)(c), 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(1m), s. Ins 28.06(6)
Disciplinary actions
License termination, suspension, or revocation
Monetary forfeiture (fines)


1.5. Wisconsin statutes, rules, and regulations pertinent to casualty insurance only 20%

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. 3.49, s. Ins 6.77, s. Ins 21.01(7) – s. Ins 21.01(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. 265.11, ch. 266, s. 626.13, s. Ins 6.78, ch. Ins 21
Wisconsin Health Care Liability Insurance Plan (WHCLIP)

Ref: ch. 619, s. Ins 3.35

Wisconsin Personal Lines: General and State Series 22-09

100 questions (5 pre-test items) Two-hour time limit Effective November 24, 2017

1.0 Insurance Regulation 35%

1.1 Licensing
Purpose

Ref: ch. 628
Persons required to be licensed
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,
631.20(3), s. 631.22, s. 631.28,
s. 636.07, s. Ins 6.67, s. Ins 6.70,
s. Ins 6.75, s. Ins 6.78
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,
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) - s. 628.34(9), 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.
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
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 only
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 only
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

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(4)(d), s. 601.64(4),
s. 601.65,
s. 628.10, s. 628.10(2)(b), s. Ins
6.59, ch. 646
Lender Requirements
Ref: s. 632.07

1.6 Wisconsin statutes, rules, and regulations pertinent to casualty insurance only
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) –
Ins 21.01(10),

2.0 General Insurance 5%

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

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

2.3 Producers and general
rules of agency
Insurer as principal
Producer/insurer relationship
Authority and powers of producer
Express
Implied
Apparent

Responsibilities to the
applicant/insured

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

3.0 Property and Casualty
Insurance Basics 20%

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 (‘14) Policy 10%

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 ('11) Policy 10%

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%

6.1 Personal ('05) 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

7.0 Other Coverages and Options 10%

7.1 Personal umbrella policies (DL 98 01)
7.2 National Flood Insurance Program "Write your own" versus government Eligibility Coverage Limits Deductibles
7.3 Other policies Boatowners

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

35 questions (5 pre-test items) One-hour time limit Effective November 24, 2017

1.0 Insurance Regulation

1.1 Licensing 20%
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), s. 632.69(1)(c), s. 632.69(2), s. Ins 6.58, s. Ins 42.01, s. Ins 42.03, s. Ins 47
License Requirements
Ref: ch. 26, s. 628.03, s. 628.04, s. 628.04(2), s. 628.34, s. 628.51, s. 632.69(1)(b), s. 632.69(1)(c) s. 632.69(2), s. Ins 6.59, s. Ins 6.59(4)(a), s. Ins 6.59(4)(c)
Record keeping, maintenance and duration
Renewal
Continuing education requirements Reinstatement
Assumed name Change of address or telephone number Reporting of actions

Ref: s. 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(1)(m), 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 20%
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. 20, s. 628.34, s. 628.34(1) – s. 628.34(9), 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 20% 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 only 20%

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 only 10%

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

1.6. Wisconsin statutes, rules, and regulations pertinent to casualty insurance only 10%

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) – s. Ins 21.01(10)

Wisconsin Limited Line: Title Series 22-11

35 questions (5 pre-test items)
One-hour time limit
Effective November 24, 2017

1.0 Insurance Regulation 25%

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), s. 632.69(1)(c), s. 632.69(2), s. Ins 6.58, s. Ins 42.01, s. Ins 42.03, s. Ins 47

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

Record keeping, maintenance, and duration

Renewal 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. 628.10(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 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),
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%

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%

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 24, 2017

1.0 Insurance Regulation 35%

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)
1.2 State regulation
Commissioner's general duties and powers
Duties
Penalties s. Ins 3.25 (22)
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. 602.10, s. 602.10(2)(b), s. Ins 6.59
Company regulation
Responsibilities of the insurer
Use of policy forms
Producer
appointments/terminations
Unfair claims, methods, and practices Notice of right to file complaint
Ref: s. 628.11, s. 628.40, s. 631.22, s. 631.28, s. Ins 6.07, s. Ins 6.11, s. Ins 6.11(3), s. Ins 6.55, s. Ins 6.55(4)(b), s. Ins 6.57, s. Ins 6.85
Ins 3.26
Producer regulation
Fiduciary and trust account responsibilities Place of business/records maintenance Compensation of agents
Ref: s. 628.32, s. 628.51, s. 628.61, s. Ins 6.66, s. 631.69, 186.36
Marketing practices Ins 3.26
Misrepresentation
False information and advertising
Rebating
Unfair discrimination
Boycott, coercion and intimidation
Illegal inducement
Ref: s. 628.34, s. 628.34(1) – s. 628.34(9), 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

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
Usual good faith
Replications/misrepresentations
Warranties
Concealment
Fraud
Waiver and estoppel
Truth and lending consumer credit transactions
s. 421, s. 422

3.0 Credit Insurance Basics

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 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

2.0 General Insurance 35%

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

2.2 Insurers
Types of insurers
Stock companies
Mutual companies
Fraternal benefit societies
Reciprocals
Lloyd's associations
Risk retention groups
Private versus government insurers
Authorized versus unauthorized insurers
Domestic, foreign and alien insurers
Financial status (independent rating services) Marketing (distribution) systems
Prohibited transactions
Credit insurance premium rate filing s. Ins 3.25
Consumer credit transactions s. Ins 422
Obligation of good faith 421.108
Conditions applying to insurance to be provided by creditor 424.203
Limitation on credit life insurance 632.60
Application of proceeds of credit insurance policy 632.97
Federal regulation
Consumer Credit Protection Act (Truth-in-Lending Act)

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

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%

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
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)
Breast reconstruction
Ref: s. 632.895(13)
Immunizations
Ref: s. 632.895(14)
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 AIDS
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. Ins 3.47
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
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 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.

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

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<tbody>
<tr>
<td>Property and Casualty Licensing Study Manual</td>
<td>A.D. Banker &amp; Company</td>
<td>500 College Blvd., #120 Overland Park, KS 66211 (800) 866-1280 <a href="http://www.adbanker.com">www.adbanker.com</a> <a href="mailto:curriculum@mail.adbanker.com">curriculum@mail.adbanker.com</a></td>
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<tr>
<td>Property &amp; Casualty Basics</td>
<td>Kaplan Financial</td>
<td>8081 Zionsville Road P.O. Box 68520 Indianapolis, IN 46268 (800) 428-1324</td>
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<tr>
<td>Pre-Licensing – Property and Casualty</td>
<td>Midwest American Publishing</td>
<td>P.O. Box 463 Eau Claire, WI 54702 (414) 378-1553</td>
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<tr>
<td>General Insurance Primer</td>
<td>Werbel Publishing Company, Inc.</td>
<td>686 Dear Park Avenue Dix Hills, NY 11746 (516) 243-0032</td>
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<tr>
<td>Passkey for Property/Casualty Insurance Licensing</td>
<td>Kaplan Financial</td>
<td>520 North Dearborn Street Chicago, IL 60610</td>
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<tr>
<td>Licensing Sourcebook Property &amp; Casualty</td>
<td>EXAMCO, Inc.</td>
<td>5728 Jefferson Highway New Orleans, LA 70123 (800) 955-7055</td>
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<tr>
<td>General Insurance by D.L. Bickelhaupt 1979</td>
<td>Richard D. Irvin, Inc.</td>
<td>1818 Ridge Road Homewood, IL 60430</td>
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<tr>
<td>Test Preparation Property &amp; Casualty</td>
<td>ABLE, Inc. (now Examsimulator)</td>
<td>11771 Kelly Road Leavenworth, KS 66048 (800) 586-2253 <a href="http://www.examsimulator.com">www.examsimulator.com</a></td>
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<tr>
<td>Student Self Study Guide</td>
<td>Management &amp; Risk Institute, Inc.</td>
<td>700 Quaker Lane P.O. Box 370 Warwick, RI 02887</td>
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<tr>
<td>Wisconsin Property &amp; Casualty Manual</td>
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<td>Property/Casualty Insurance Licensing</td>
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<td>Published by: Wisconsin Land Title Association County Road B P.O. Box 873 West Salem, WI 54669 (608) 786-2336</td>
<td>Published by: Kaplan Financial 2300 Mayfair Road, #205 Wauwatosa, WI 52336 (414) 456-9040</td>
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<td><strong>Alta Policy Forms Handbook</strong></td>
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<td>Published by: American Land Title Association 1828 L Street, N.W., #705 Washington, DC 20036</td>
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Exam Registration Form  
Wisconsin Insurance Examinations  
To conveniently register online, please go to www.prometric.com/wisconsin/insurance.

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

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<th>Middle Name</th>
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Residence Address (Your address of legal residence is required)

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Employer (insurance company, if known)

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<th>Evening Phone Number (including area code)</th>
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E-mail address (applications without an email address may experience delays)

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<th>Fax Number (including area code)</th>
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Name of Your Pre-licensing Education Course Provider or Waiver code number:

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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.

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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

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Amount

$ __ __ __ . __ __

Name of Cardholder (Print)

Signature of Cardholder