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Introduction

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

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 (this license limits the sale of P&amp;C insurance to individuals and families for non-commercial purposes)</td>
<td>20 hours</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>
<tr>
<td>Individual Navigator</td>
<td>--</td>
<td>16 hours</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Certified Application Counselor</td>
<td>--</td>
<td>16 hours</td>
<td>Yes</td>
<td>No</td>
</tr>
</tbody>
</table>

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

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

Refer to oci.wi.gov for other license types and requirements that do not require prelicensing education or an examination.
Pre-licensing Education Requirements

The pre-licensing education is not a preparatory course for passing the examination. You must successfully complete the prelicensing education requirement and pass the corresponding prelicensing proctored exam (if applicable). Prelicensing courses must be offered by an approved provider approved by the OCI.

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

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

Limited lines of authority do not require prelicensing education.

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

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

Pre-licensing Education Completion Certificate

You must present a certificate of completion of the required prelicensing education (classroom or self-study) to the test center in order to test. Failure to do so will cause you to be turned away and your fee will be forfeited. The certificate must be printed on state or school letterhead and signed and dated by the provider. Certificates are valid for one (1) year from date of issuance. This certificate can be presented in the form of a faxed copy, electronic version, or paper copy only. Altered certificates will not be accepted. If you have not passed your exam within the one year of completing your prelicensing education, you will be required to retake the pre-licensing education course.
**Pre-licensing Exemptions**

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

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

<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 via the following link [https://oci.wi.gov/Pages/Agents/Prelicensing.aspx#PrelicensingExemptions](https://oci.wi.gov/Pages/Agents/Prelicensing.aspx#PrelicensingExemptions). You can submit the form electronically via the OCI website or by mail or fax with the required supporting documentation to the Agent Licensing Section at (608) 267-9451 or by e-mail at ociagentlicensing@wisconsin.gov.
You are required to submit your fingerprints in order to obtain your criminal history from the Wisconsin Department of Justice, Crime Bureau, and the Federal Bureau of Investigation. You can make a fingerprint reservation online on Fieldprint at www.fieldprintwisconsin.com. At the time of reservation, you must enter the Fieldprint code (not case sensitive): FPWIOCIInsurance.

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

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

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

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

Examples of some of the criteria OCI may consider in reviewing an 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>Test Sites</th>
<th>Test Sites</th>
</tr>
</thead>
<tbody>
<tr>
<td>Wausau, WI</td>
<td>Eau Claire, WI</td>
<td>La Crosse, WI</td>
</tr>
<tr>
<td>1 Corporate Drive</td>
<td>1903 Keith Street</td>
<td>210 South 7th Street</td>
</tr>
<tr>
<td>Suite 102</td>
<td>1st Floor, Suite 4</td>
<td>Suite 4</td>
</tr>
<tr>
<td>Wausau, WI 54401</td>
<td>Eau Claire, WI</td>
<td>La Crosse, WI 54601</td>
</tr>
<tr>
<td>Madison, WI</td>
<td>Ashwaubenon, WI</td>
<td>Brookfield, WI</td>
</tr>
<tr>
<td>1721 Thierer Rd,</td>
<td>1525 Park Place</td>
<td>19435 West Capitol Drive</td>
</tr>
<tr>
<td>East Pointe Plaza</td>
<td>(Suite 400)</td>
<td>Suite L04</td>
</tr>
<tr>
<td>Madison, WI 53704</td>
<td>Ashwaubenon, WI</td>
<td>Brookfield, WI 53045</td>
</tr>
<tr>
<td>Duluth, MN</td>
<td>Rochester, MN</td>
<td>Woodbury, MN</td>
</tr>
<tr>
<td>2200 London Road</td>
<td>2000 2nd Street SW</td>
<td>1811 Weir Drive</td>
</tr>
<tr>
<td>Suite 202</td>
<td>Moga Building</td>
<td>Suite 340</td>
</tr>
<tr>
<td>Duluth, MN 55812</td>
<td>Rochester, MN</td>
<td>Woodbury, MN 55125</td>
</tr>
<tr>
<td>Bloomington, MN</td>
<td>Sycamore, IL</td>
<td>Deerfield, IL</td>
</tr>
<tr>
<td>Northland Center</td>
<td>1715 Dekalb Ave</td>
<td>770 Lake Cook Road</td>
</tr>
<tr>
<td>3600 American Blvd</td>
<td>Suite B</td>
<td>Suite 200</td>
</tr>
<tr>
<td>West Suite 200A</td>
<td>Sycamore, IL 60178</td>
<td>Deerfield, IL 60015</td>
</tr>
<tr>
<td>Bloomington, MN 55431</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**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](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](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](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.
Test Center Regulations

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

13. You must return all materials issued to you by the test center administrator (“TCA”) at the end of your test.

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

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

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

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

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:

* 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:

* 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.

Apply for an Intermediary Individual License

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

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

Apply for an Individual Navigator License

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

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

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

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

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

Register to Act as a Certified Application Counselor (CAC)

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

Certified Application Counselors, once authorized by the federal exchange, must register with OCI using the Nonnavigator Business Entity Initial Registration Form which can be accessed via https://oci.wi.gov/Pages/Agents/NavigatorLicense.aspx#CACentity. The
form along with a list of all individual CAC’s and any other nonnavigator assisters should be emailed to 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:

<table>
<thead>
<tr>
<th>Resident Intermediary License</th>
<th>Non-resident Intermediary License</th>
</tr>
</thead>
<tbody>
<tr>
<td>• License expired less than 12 months:</td>
<td>• License expired more than 12 months:</td>
</tr>
<tr>
<td>• 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.</td>
<td>• Complete pre-licensing education for the previously held line of authority.</td>
</tr>
<tr>
<td>• All prior continuing education requirements must be completed.</td>
<td>• Schedule and take the exam that covers state law, rules and regulations: [<a href="http://www.prometric.com/wisconsin/insurance%5C">www.prometric.com/wisconsin/insurance\</a>]</td>
</tr>
<tr>
<td>• Apply online via NIPR at <a href="http://www.nipr.com">www.nipr.com</a> or an NIPR authorized business partner.</td>
<td>• Submit fingerprints and apply online via NIPR at <a href="http://www.nipr.com">www.nipr.com</a> or an NIPR authorized business partner.</td>
</tr>
</tbody>
</table>

**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](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](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](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](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](mailto:socialdocuments@wisconsin.gov).
**Reporting Requirements**

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

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

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

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

OCI also accepts changes mentioned above to be sent directly to OCI at ociagentlicensing@wisconsin.gov

**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 the criminal proceedings, the intermediary's reasons why no action should be taken regarding the intermediary's license and any other relevant legal documents.

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

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

100 questions (5 pre-test items)
Two-hour time limit
Effective November 24, 2018

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(5),
s. 628.03, s. 628.04, s. 628.49,
s. 639.69(1)(b)+(c), s. 632.69(2), s. Ins 6.59,
ch. 646
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), 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. 601.42(1),
s. 601.04, 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
Wisconsin Insurance Security Fund
Ref: ch. 227, s. 227.12, s. 601.41, s. 601.41(4), s. 601.42, s. 601.42(4) s. 601.62, s. 601.62(5), s. 601.64, s. 601.64(2), s. 601.64(3), s. 601.64(3)(d), s. 601.64(4), s. 601.65, s. 628.10, s. 628.10(2)(b), s. Ins 6.59, ch. 646
Company regulation
Solvency
Responsibilities of the insurer
Rates
Use of Policy forms
Readability
Producer appointments/termination
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)

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. 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 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 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. 632.50,
s. Ins 2.13(12m)

Marketing methods and practices
Policy replacement
Disclosure
Unfair practices
Life insurance and annuities
Proposal
Policy summary
Advertising
Suitability of annuity sales to consumers
Ref: s. 601.42, s. 628.34, s. 628.34(1) − s. 628.34(9), s. 628.347(1)(e), s. 628.347(2)(a)(intro), s. 628.347(2)(b), s. 628.347(2)(d), s. 628.347(2)(dm), s. 628.347(3m), s. 628.347(4), s. 628.347(4m), s. 628.347(5), s. 628.347(7), s. 628.347(8), s. 631.95, s. 632.41 − s. 632.695, s. 632.69(1)(j), s. Ins 2.03, s. Ins 2.07, s. Ins 2.07(3)(i), s. Ins 2.07(4), s. Ins 2.07(5), s. Ins 2.07(6), s. Ins 2.07(7), s. Ins 2.09, s. Ins 2.09(6), s. Ins 2.13(12m), s. Ins 2.14, s. Ins 2.15, s. Ins 2.16, s. Ins 2.17, s. Ins 3.27(7), s. Ins 6.54, s. Ins 6.55, s. Ins 6.60(2), s. Ins 6.61, s. Ins 6.67, s. Ins 6.68, s. Ins 6.90, ch. 20

Life insurance illustration
Ref: s. Ins 2.14, s. Ins 2.17

Interstate insurance product regulation compact
Ref: s. 601.58

2.0 General Insurance 10%

2.1 Concepts
Risk management key terms
Risk
Exposure
Hazard
Peril
Loss
Method 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 Life Insurance Basics 10%

3.1 Insurable interest
3.2 Personal uses of life insurance
Survivor protection
Estate creation
Cash accumulation
Liquidity
Estate conservation
3.3 Life settlements (including stranger originated life insurance) life settlements s. 632.69
3.4 Determining amount of personal life insurance
Human life value approach
Needs approach
Types of information gathered
Determining lump-sum needs
Planning for income needs
3.5 Business uses of life insurance
Buy-sell funding

3.6 Classes of life insurance policies
Group versus individual
Ordinary versus industrial (home service)
Permanent versus term
Participating versus nonparticipating s. 632.62(1), 632.62(2), 632.62(4)
Fixed versus variable life insurance and annuities including regulation of variable products
3.7 Premiums
Factors in premium determination
Mortality
Interest
Expense
Premium concepts
Net single premium
Gross annual premium
Premium payment mode
3.8 Licensee responsibilities
Solicitation and sales presentations
Advertising
Wisconsin Insurance Security Fund
Illustrations
Policy summary
Buyer's guide
Need for variable license to recommend termination
Suitability
Life insurance policy cost comparison methods
Replacement
Use and disclosure of insurance information
Field underwriting
Notice of information practices
Application procedures
Delivery
Policy review
Effective date of coverage
Premium collection
Statement of good health

3.9 Individual underwriting by the insurer
Information sources and regulation
Application
Licensee report
Attending physician statement
Investigative consumer (inspection) report
Medical Information Bureau (MIB)
Medical examinations and lab tests (including HIV consent) s. 631.90 & s. 1ns 3.53
Selection criteria and unfair discrimination
Classification of risks
Preferred
Standard
Substandard

4.0 Life Insurance Policies 10%

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 s. 632.435(1)(a)
   Life contingency options
   Pure life versus life with guaranteed minimum
   Single life versus multiple life
   Annuities certain (types)

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

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

7.0 Federal Tax Considerations for Life Insurance and Annuities 5%

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
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)

35 questions (5 pre-test items)
One-hour time limit
Effective November 24, 2018

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. 639.69(1)(b+)(c), s. Ins 6.58, s. Ins 42.01,

s. Ins 42.03, s. Ins 47

License Requirements
Ref: ch. 26, s. 628.03, s. 628.04, s. 628.04(2), s. 628.34, s. 628.51,

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
Wisconsin Insurance Security Fund
Ref: ch. 227, s. 227.12, s. 601.41, s. 601.41(4), s. 601.42, s. 601.42(4), s. 601.62, s. 601.62(5), s. 601.64, s. 601.64(2), s. 601.64(3), s. 601.64(3)(d), s. 601.64(4), s. 601.65,

s. 628.10, s. 628.10(3)(b), s. Ins 6.59, ch. 646

Company regulation
Solvency
Responsibilities of the insurer
Rates
Use of Policy forms
Readability
Producer appointments/termination
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 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 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. 628.34(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. 632.691(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
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
Wisconsin Insurance Security Fund
Ref: ch. 20, s. 628.34, s. 628.34(1)
FRAUD AND FALSE STATEMENTS
Ref: 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. 631.36(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
Hippa

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

Policy provisions

- Right to return a policy
- Right of insurer to contest
- Preexisting conditions
- Application responsibilities
- Grace period
- Disclosure requirements
- Continuation privileges
- Independent review
- Grievance

Ref: s. 628.32, s. 632.73, s. 632.745(11), s. 632.76(1), s. 632.76(2), s. 632.76(2)(ac), s. 632.78(1), s. 632.83, s. 632.835, s. 632.897, s. 635.02(7), s. 635.11, s. Ins 18.01(4), s. Ins 18.01(6), s. Ins 18.02(1), s. Ins 18.10, s. Ins 18.105, s. Ins 18.11(2)(a)4, s. Ins 3.28, s. Ins 3.33, s. Ins 3.39(27), s. Ins 3.41 – .45, s. Ins 3.46(14), s. Ins 3.60(6) – (7), s. Ins 8.48

Coverages

- Nurse practitioners
  Ref: s. 632.87
- Optometrists
  Ref: s. 632.87(2)
- Chiropractic benefits
  Ref: s. 632.87
- Handicapped children
  Ref: s. 632.88
- Alcohol, drug abuse, mental, and nervous disorders
  Ref: s. 609.05(3), s. 609.655, s. 632.89, s. 632.895(12m)
- Home care
  Ref: s. 632.895, s. Ins 3.54
- Skilled nursing facility
  Ref: s. 632.895(3)
- Kidney disease
  Ref: s. 632.895(4)
- Diabetes
  Ref: s. 632.895(6)
- Newborn children
  Ref: s. 632.895(5), s. Ins 3.38
- Maternity benefits for dependent children
  Ref: s. 632.895(7)
- Adopted children
  Ref: s. 609.75, s. 631.07(3)(a)3.m, s. 632.896
- Grandchildren
  Ref: s. 632.895(5m)
- Mammograms
  Ref: s. 609.80, s. 632.895(8)
- Lead poisoning screening
  Ref: s. 632.895(10)
- Temporomandibular joint disorders
  Ref: s. 632.895(11)
- Hospital and ambulatory surgery
  Ref: s. 632.895(12)
- Autism spectrum
  Ref: s. 632.895(12m), s. Ins 3.36
- Breast reconstruction
  Ref: s. 632.895(13)
- Immunizations
  Ref: s. 632.895(14)
- Student on medical leave
  Ref: s. 632.895(15)
- Hearing aids, cochlear implants, and related treatment for infants and children
  Ref: s. 632.895(16)
- Colorectal cancer screening
  Ref: s. 632.895(16m), s. Ins 3.35
- Contraceptives and services
  Ref: s. 632.895(17)
- Emergency medical services
  Ref: s. 632.85
- Prescription drugs and devices
  Ref: s. 632.853, s. Ins 3.67(2)
- Experimental treatment
  Ref: s. 632.855, s. Ins. 3.67(3)
- Requirements relating to 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)3.m, s. 631.93, s. 632.85, s. 632.853, s. 632.855, s. 632.87, s. 632.87(1) - s. 632.87(2), s. 632.87(5) (6), s. 632.88, s. 632.89, s. 632.89(2), s. 632.895, s. 632.895(3) – (14), s. 632.896, s. 632.875, s. Ins 3.35, s. Ins 3.36, s. Ins 3.37 s. Ins 3.38, s. Ins 3.47, s. Ins 3.54, s. Ins 3.67(2) - (3)
- 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,
8. 632.749, ch. 635, s. 635(19), s. 635.11,
9. 635.18, s. Ins 3.13(3), s. Ins 3.33, ch. Ins 8, s. Ins 8.48, s. Ins 8.68
Medicare supplement
Ref: s. 628.34, s. 632.84,
s. Ins 3.27,
s. Ins 3.39
Short-term medical policies
Ref: s. 632.7495(4)
Interstate insurance product regulation compact
Ref: s. 601.58

2.0 General Insurance  10%

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
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

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 benefit periods
Waiver of premium feature
Coordination with social insurance and workers compensation benefits
Additional monthly benefit (AMB)
Social insurance supplement (SIS)
Occupational versus nonoccupational coverage
At-work benefits
Partial disability benefit

Residual disability benefit
Other provisions affecting income benefits
Cost of living adjustment (COLA) rider
Future increase option (FIO) rider
Relation of earnings to insurance
Other cash benefits
Accidental death and dismemberment
Rehabilitation benefit
Medical reimbursement benefit (nondisabling injury)
Refund provisions
Return of premium
Cash surrender value
Exclusions

4.3 Unique aspects of individual disability underwriting
Occupational considerations
Benefit limits
Policy issuance alternatives

4.4 Group disability income insurance
Group versus individual plans
Short-term disability (STD)
Long-term disability (LTD)

4.5 Social Security disability
Qualification for disability benefits
Definition of disability
Waiting period
Disability income benefits

5.0 Medical Plans 8%

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

5.2 Types of providers and plans
Major medical insurance (indemnity plans)
Characteristics
Common limitations
Exclusions from coverage
Provisions affecting cost to insured
Defined contribution plans

Health maintenance organizations (HMOs)
General characteristics
Preventive care services
Primary care physician versus referral (specialty) physician
Emergency care
Hospital services
Other basic services
Preferred provider organizations (PPOs)
General characteristics
Limited health plans
Open panel or closed panel
Types of parties to the provider contract

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

5.4 State requirements (individual and group)
Eligibility requirements
Newborn child coverage
Dependent child age limit
Court ordered dependency coverage
Eligibility of dependent children not based solely on residency
Policy extension for handicapped children
Adoptions

Federal health care reform required dependent coverage
Benefit offers
Substance abuse coverage

5.5 HIPAA (Health Insurance Portability and Accountability Act) requirements
Eligibility
Guaranteed issue
Creditable coverage
Renewability

5.6 Health Savings Accounts (HSAs) and Health Reimbursement Accounts (HRAs)
Definition
Eligibility
Contribution limits
Portability

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

6.0 Group Accident and Health Insurance 8%

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
Cosisurance and deductible carryover
No-loss no-gain
Events that terminate coverage
Continuation of coverage under COBRA
Reinstatement of coverage for military personnel

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

6.6 Regulation of employer group insurance plans
Employee Retirement Income Security Act (ERISA)
Applicability
Fiduciary responsibilities
Reporting and disclosure
Age Discrimination in Employment Act (ADEA)
Applicability to employers and workers
Permitted reductions in insured benefits
Permitted increases in employee contributions
Requirements for medical expense coverage
Civil Rights Act/Pregnancy Discrimination Act
Applicability
Guidelines
Relationship with Medicare
Medicare secondary rules
Medicare carve-outs and supplements
Nondiscrimination rules (highly compensated)

6.7 Types of funding and administration
Conventional fully-insured plans
Fully self-funded (self-administered) plans
Characteristics
Conditions suitable for self-funding
Benefits suitable for self-funding

6.8 Health Insurance Exchange

7.0 Dental Insurance 4%
7.1 Categories of dental treatment
Diagnostic and preventive
Restorative
Oral surgery
Endodontics
Periodontics
Prosthodontics
Orthodontics

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

7.3 Employer group dental expense
Integrated deductibles versus stand-alone plans
Minimizing adverse selection

8.0 Medicare 8%
8.1 Medicare standard policies
Nature, financing and administration
Part A — Hospital Insurance
   Individual eligibility requirements
   Enrollment
   Coverages and cost-sharing amounts
Part B — Medical Insurance
   Individual eligibility requirements
   Enrollment
   Coverages and cost-sharing amounts
   Exclusions
   Claims terminology and other key terms
Part C — Medicare Advantage
Part D — Prescription Drug Insurance

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

8.3 Other options for individuals with Medicare
Employer group health plans

8.4 Medicare Improvements for Patients and Providers Act of 2008 (MIPPA)

9.0 Long-Term Care Insurance 8%
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
- Accident 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 (Statues, Rules & Regulations)
Series 22-04

35 questions (5 pre-test items)
One-hour time limit
Effective November 24, 2018

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),
   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(2)(c),
   s. Ins 28.06(6)

1.2 State regulation 30%
Commissioner's general duties and powers
Duties
Hearings
Penalties
Wisconsin Insurance Security Fund
Ref: ch. 227, s. 227.12, s. 601.41, s. 601.41(4), s. 601.42, s. 601.42(4), s. 601.62, s. 601.62(5), s. 601.64, s. 601.64(2), s. 601.64(3),
   s. 601.64(3)(d), s. 601.64(4), s. 601.65,
   s. 628.10, s. 628.10(2)(b), s. Ins 6.59, ch. 646

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

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WISCONSIN OFFICE OF THE COMMISSIONER OF INSURANCE

3.6 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

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 3.38, 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

Coversages

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. 632.87, 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 3.38, 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

The following list includes the regulations that pertain to disability insurance:

Adopted children

Ref: s. 609.75, s. 631.07(3)(a)3.m, s. 632.896

Grandchildren

Ref: s. 632.895(5m)

Mammograms

Ref: s. 609.80, s. 632.895(8)

Lead poisoning screening

Ref: s. 632.895(10)

Temporomandibular joint disorders

Ref: s. 632.895(11)

Hospital and ambulatory surgery

Ref: s. 632.895(12)

Autism spectrum

Ref: s. 632.895(12m), s. Ins 3.36

Breast reconstruction

Ref: s. 632.895(13)

Immunizations

Ref: s. 632.895(14)

Student on medical leave

Ref: s. 632.895(15)

Hearing aids, cochlear implants, and related treatment for infants and children

Ref: s. 632.895(16)

Colorectal cancer screening

Ref: s. 632.895(16m), s. Ins 3.35

Contraceptives and services

Ref: s. 632.895(17)

Emergency medical services

Ref: s. 632.85

Prescription drugs and devices

Ref: s. 632.853, s. Ins 3.67(2)

Experimental treatment

Ref: s. 632.855, s. Ins 3.67(3)

Requirements relating to AIDS

Ref: s. 149.12(1), 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)3.m, s. 631.93, s. 632.85, s. 632.853, s. 632.855, s. 632.87, s. 632.87(1) - s. 632.87(2), s. 632.87(5) (6), s. 632.88, s. 632.89, s. 632.89(2), s. 632.895, s. 632.895(3) - (14), s. 632.896, s. 632.875, s. Ins 3.35, s. Ins 3.36, s. Ins 3.37 s. Ins 3.38, s. Ins 3.47, s. Ins 3.54, s. Ins 3.67(2) - (3)

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. 601.58, s. 628.34, s. 632.84, 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 3.465

Section 1.0 Wisconsin Property: General and State Series 22-05

100 questions (5 pre-test items)

Two-hour time limit

Effective November 24, 2018

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. 601.31, s. 628.03, s. 628.04, s. 628.04(2), s. 628.34, s. 628.51, s. Ins 6.59, s. Ins 6.59(4)(a), s. Ins 6.59(4)(c)

Record keeping, maintenance and duration

Renewal

Continuing education requirements

Reinstatement

Assumed name

Change of address or telephone number

Reporting of actions

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

Disciplinary actions

License termination, suspension, or revocation

Monetary forfeiture (fines)

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

1.2 State regulation

Commissioner’s general duties and powers

Duties

Hearings

Penalties

Wisconsin Insurance Security Fund

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

Company regulation

Solvency

Responsibilities of the insurer

Rates

Use of Policy forms

Producer appointments/termination

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 6.65

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, 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), s. 102.31(10)(a), 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
General rate standards
Ref: s. 625.11, s. 625.13, s. 625.22, s. 626.13, s. 631.20, s. Ins 3.49(3), s. Ins 4.08, s. Ins 4.10(7)(g), s. Ins 6.78

Prohibited classification of risks
Ref: s. 628.34, s. Ins 6.54

Surplus lines
Definition
Responsibilities of agents and brokers
Ref: s. 618.39, s. 618.41, s. 618.41(7m), s. 618.41(8), s. 618.415, s. 618.42, s. 618.43, s. 628.02, s. 628.02(5), s. 628.04(2), s. Ins 6.17s, Ins 6.18, s. Ins 6.19, s. Ins 6.66

Oral contracts
Ref: s. 631.05

1.5 Wisconsin statutes, rules, and regulations pertinent to property insurance

Application of the standard fire policy in Wisconsin
Modifications or additions
Required provisions
Limitations on using or disclosing information regarding domestic abuse
Ref: s. 628.34, s. 631.95(2)(f), s. 632.05, s. 632.07, s. 632.08, s. Ins 4.01, s. Ins 6.76

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
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 Property Insurance Basics 11%

3.1 Principles and concepts

Insurable interest
Underwriting
Function
Loss ratio

Rates
Types
Loss costs
Components
Hazards
Physical
Moral
Morale
Causes of loss (perils)
Named perils versus special (open) perils
Direct loss
Consequential or indirect loss
Blanket versus specific insurance
Basic types of construction

Loss valuation
Actual cash value
Replacement cost
Functional replacement cost
Market value
Agreed value
Stated amount
Valued policy

3.2 Policy structure

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

3.3 Common policy provisions

Insureds — named, first named and additional
Policy period
Policy territory
Cancellation and nonrenewal
Deductibles
Other insurance
Nonconcurrency
Primary and excess
Limits of liability
Policy limits
Restoration/nonreduction of limits

4.0 Dwelling ('14) Policy 2%

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 15%

5.1 Coverage forms

HO-2 through HO-6
HO-8

5.2 Definitions

5.3 Section I — Property coverages

Coinsurance
Vacancy or unoccupancy
Named insured provisions
Duties after loss
Assignment
Abandonment
Insurer provisions
Liberalization
Subrogation
Salvage
Claim settlement options
Third-party provisions
Standard mortgage clause
Loss payable clause
No benefit to the Bailee
Coverage A — Dwelling
Coverage B — Other structures
Coverage C — Personal property
Coverage D — Loss of use
Additional coverages

5.4 Perils insured against
5.5 Exclusions
5.6 Conditions
5.7 Selected endorsements

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

6.0 Auto Insurance 9%

6.1 Personal ('05) auto policy
Definitions
Coverage for damage to your auto
Collision
Other than collision
Deductibles
Transportation expenses
Exclusions
Duties after an accident or loss
General provisions
Selected endorsements
Amendment of policy provisions — (PP 01 93)
Towing and labor costs (PP 03 03)
Extended non-owned coverage — vehicles furnished or available for regular use (PP 03 06)
Miscellaneous type vehicle (PP 03 23)
Joint ownership coverage (PP 03 34)

7.0 Commercial Package Policy (CPP) 9%

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

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 — Dwelling
Coverage B — Other private structures
Coverage C — Household structures
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, 2018

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. Ins 6.58,
s. Ins 42.01, s. Ins 42.03, ch. 47, s. Ins 42.02

License Requirements
Ref: ch. 26, s. 601.31, s. 602.03, s. 602.04, s.
602.04(2), s. 628.34, s. 628.51, s. Ins 6.59, s. Ins
6.59(4)(a), s. Ins 6.59(4)(c)

Record keeping, maintenance and duration

Renewal

Continuing education requirements

Reinstatement

Assumed name

Change of address or telephone number

Reporting of actions
Ref: s. 134.97, s. 601.42,
s. 628.04, s. 628.08, s. 628.09, s. 628.09(6), s.
628.11, s. Ins 6.57, s. Ins

6.61, s. Ins 6.63(3), s.
Ins 28.04(1)(a),

s. Ins 28.04(1)(f), s. Ins
28.04(2)(a),

s. Ins 28.04(2)(b), s. Ins
28.06(6), s. 137.20

Disciplinary actions
License termination, suspension, or revocation

Monetary forfeiture (fines)
Ref: s. 601.64, s. 628.10(1),
s. 628.10(2), s. 628.10(3), s.
628.345(1)(b),

s. 628.345(2), s. 628.345(3)(a),

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

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

1.2 State regulation 20%

Commissioner's general duties and powers

Duties

Hearings

Penalties

Wisconsin Insurance Security Fund
Ref: ch. 227, s. 227.12, s.
601.41, s. 601.41(4), s.
601.42, s. 601.42(4) s.
601.62, s. 601.62(5), s.
601.64, s. 601.64(2), s.
601.64(3),

s. 601.64(3)(d), s.
601.64(4), s. 601.65,

s. 628.10, s.
628.10(2)(b), s. Ins 6.59,
ch. 646

Company regulation

Solvency

Responsibilities of the insurer

Rates

Use of Policy forms

Producer appointments/termination

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 6.65

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, s.
Ins 6.69

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. 102.315(10)(a)4, s. 102.315(10)(a)3, s. 102.315(10)(b)3, s. 628.46, s. 631.36, s. 631.43, s. 631.48, s. 631.36(1)+(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 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: ch. 26, s. 601.31, s. 628.03, s. 628.04, s.

Oral contracts
Ref: s. 631.05

1.5 Wisconsin statutes, rules, and regulations pertinent to property insurance 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

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
License Requirements
Ref: ch. 26, s. 601.31, s. 628.03, s. 628.04, s.

1.2 State regulation
Commissioner's general duties and powers
Duties
Hearings
Penalties
Wisconsin Insurance Security Fund
Ref: ch. 227, s. 227.12, s. 601.41, s. 601.41(4), s. 601.42, s. 601.42(4) s. 601.62, s. 601.62(5), s. 601.64, s. 601.64(2), s. 601.64(3), s. 601.64(3)(d), s. 601.64(4), s. 601.65,

628.04(2), s. 628.34, s. 628.51, s. Ins 6.59, s. Ins 6.59(4)(a), s. Ins 6.59(4)(c)

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

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

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

1.3 Federal regulation 20%

1.4 Wisconsin statutes, rules, and regulations common to property insurance 20%
s. 628.10, s. 628.10(2)(b), s. Ins 6.59, ch. 646

Company regulation

Solvency
Responsibilities of the insurer
Rates
Use of Policy forms
Readability
Producer appointments/termination
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 6.35, s. Ins 6.55(4)(b), s. Ins 6.57, s. Ins 6.66

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 6.55, Ins 6.60, s. Ins 6.67, s. Ins 6.68

Examination of records
Ref: s. 601.43, s. 601.43(1)(b), s. 601.43(1)(c), s. 601.43(2)(a), s. 601.45, s. 601.49,

s. Ins 16.01, s. Ins 26.10, s. Ins 26.10(3), s. Ins 28.10, s. Ins 28.10(3)

Retention of Electronic Records
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. 631.81, s. 632.36(1−2),
s. Ins 18.10, s. Ins 21.01(4)(a−c),
s. Ins 21.01(5), s. Ins 21.01(6),
s. Ins 21.01(10), s. Ins 21.01(11), s. Ins 6.11,
s. Ins 6.77

Privacy of Consumer Information
Ref: s. 134.97, s. 134.98, s. 610.70, s. Ins 25

1.3 Federal regulation

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

Fraud and false statements (18 USC 1033, 1034)

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

General rate standards
Ref: s. 625.11, s. 625.13, s. 625.22, s. 626.13, s. 631.20, s. Ins 3.49(3), s. Ins 4.08, s. 4.10(7)(g), s. Ins 6.78

Prohibited classification of risks
Ref: s. 628.34, s. Ins 6.54

Surplus lines

Definition
Responsibilities of agents and brokers
Ref: s. 618.41, s. 618.42, s. 618.43, s. 628.02, s. 628.04(2), s. Ins 6.17, s. Ins 6.18, s. Ins 6.19, s. Ins 6.66

Oral contracts
Ref: s. 631.05

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

Automobile liability
Financial responsibility defined
Persons required to show proof
Required coverages and prohibited exclusions
Cancellation or nonrenewal
Responsibility for minors operating motor vehicles
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. 632.39, s. 895.04(4), s. Ins 3.49, s. Ins 6.77, s. Ins 21.01(7) – s. Ins 21.01(10), s. Ins 21.01(10), 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

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 Casualty Insurance Basics 10%

3.1 Principles and concepts
Insurable interest
Underwriting
Function
Loss ratio
Rates
Types
Loss costs
Components

3.2 Policy structure
Declarations
Definitions
Insuring agreement or clause
Additional/supplementary coverage
Conditions
Exclusions
Endorsements

3.3 Common policy provisions
Insureds — named, first named and additional
Policy period
Policy territory
Cancellation and nonrenewal
Deductibles
Other insurance
Nonconcurrency
Primary and excess
Limits of liability
Per occurrence (accident)
Per person
Aggregate—general versus products—completed operations
Split
Combined single
Policy limits
Named insured provisions
Duties after loss
Assignment
Insurer provisions

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
4.0 Homeowners (‘11) Policy 10%

4.1 Coverage forms
- HO-2 through HO-6
- HO-8

4.2 Definitions

4.3 Section II — Liability coverages
- Coverage E — Personal liability
- Coverage F — Medical payments to others
- Additional coverages

4.4 Exclusions

4.5 Conditions

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

5.0 Auto Insurance 10%

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
- Other than collision
- Deductibles
- Transportation expenses
- Exclusions
- Duties after an accident or loss
- General provisions
- Selected endorsements
- Amendment of policy provisions

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) 10%

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

Commercial general liability coverage forms
- Bodily injury and property damage liability
- Personal and advertising injury liability
- Medical payments
- Supplementary payments
- Who is an insured
- Limits of insurance
- Conditions
- Definitions
- Exclusions
- Occurrence versus claims-made
- Claims-made features
- Trigger
- Retroactive date
- Extended reporting periods — basic versus supplemental
- Claim information
- Premises and operations
- Products and completed operations
- Insured contract
- Pollution liability coverage form

6.3 Commercial crime (‘13)
- General definitions
- Burglary
- Theft
- Robbery
- Crime coverage forms
- Commercial crime coverage forms (discovery/loss sustained)
- Government crime coverage forms (discovery/loss sustained)
- Coverages
- Employee theft
- Forgery or alteration
- Inside the premises — theft of money and securities
- Inside the premises — robbery or safe burglary of other property
- Outside the premises
- Computer fraud
- Funds transfer fraud
Money orders and counterfeit money
Other crime coverages
Extortion — commercial entities
Guests’ property

6.4 Farm coverage
Farm liability coverage form (’06)
Coverage H — Bodily injury and property damage liability
Coverage I — Personal and advertising injury liability
Coverage J — Medical payments

Definitions
Conditions
Exclusions
Limits
Additional coverages

7.0 Businessowners (ʼ13) Policy 10%

7.1 Characteristics and purpose

7.2 Businessowners Section II — Liability
Coverages
Exclusions
Who is an insured
Limits of insurance
General conditions
Definitions

7.3 Businessowners Section III — Common Policy Conditions

7.4 Selected endorsement
Hired auto and non-owned auto liability (BP 04 04)

8.0 Workers Compensation Insurance 5%

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
Selected endorsements

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 (Statutes, Rules & Regulations) Series 22-08
35 questions (5 pre-test items)
One-hour time limit
Effective November 24, 2018

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. Ins 6.58, s. Ins 42.01, s. Ins 42.03,
ch. Ins 47
License Requirements
Ref: ch. Ins 26, s. 601.31, s. 628.03, s. 628.04, s. 628.04(2), s. 628.34, s. 628.51,
s. Ins 6.59, s. Ins 6.59(4)(a), s. Ins 6.59(4)(c)
Record keeping, maintenance and duration
Renewal
Continuing education requirements
Reinstatement
Assumed name
Change of address or telephone number
Reporting of actions
Ref: s. 134.97, s. 137.20, s. 601.42, s. 628.04, s. 628.08, s. 628.09, s. 628.09(6), s. 628.11, s. Ins 6.57, s. Ins 6.61, s. Ins 6.63(3), s. Ins 28.04(1)(a), s. Ins 28.04(1)(f), s. Ins 28.04(2)(a), s. Ins 28.04(2)(b), s. Ins 28.04(1m), s. Ins 28.06(6)

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

1.2 State regulation 20%
Commissioner’s general duties and powers
Duties
Hearings
Penalties
Wisconsin Insurance Security Fund
Ref: ch. 227, s. 227.12, s. 601.41, s. 601.41(4), s. 601.42, s. 601.42(4), s. 601.62, s. 601.62(5), s. 601.64, s. 601.64(2), s. 601.64(3), s. 601.64(3)(d), s. 601.64(4), s. 601.65, s. 628.10, s. 628.10(2)(b), s. Ins 6.59, ch. 646

Company regulation
Solvency
Responsibilities of the insurer
Rates
Use of Policy forms
Readability
Producer appointments/termination
Unfair claims, methods, and practices
Notice of right to file complaint
Ref: s. 628.11, s. 628.40, s. 631.20, s. 631.20(3), s. 631.22, s. 631.28, s. Ins 6.07, s. Ins 6.11, s. Ins 6.11(3), s. Ins 6.55, s. Ins 6.55(4)(b), s. Ins 6.57, s. Ins 6.85

Producer regulation
Fiduciary and trust account responsibilities
Place of business/records maintenance
Compensation of agents
Controlled business
Shared commissions
Proper exchange of business
Ref: s. 628.32, s. 628.51, s. 628.61, s. Ins 6.66

Marketing practices
Misrepresentation
False advertising
Rebating
Unfair discrimination
Boycott, coercion or intimidation
Illegal inducement
Ref: ch. Ins 20, s. 628.34, s. 628.34(1) – 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(2), s. 601.43(2)(a), s. 601.43(2)(b), s. 601.43(2)(c), 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

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Definitions
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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
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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 casualty insurance 20%
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. 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
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,
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License Requirements

Ref: ch. Ins 26, s. 601.31, s. 628.03, s. 628.04, s. 628.04(2), s. 628.34, s. 628.51, s. Ins 6.59,
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Ref: s. 134.97, s. 137.20, s. 601.42, s. 628.04, s. 628.08, s. 628.09, s. 628.09(6), s. 628.11, s. Ins 6.57, s. Ins 6.61, s. Ins 6.63(3), s. Ins 28.04(1)(a),

Disciplinary actions

License termination, suspension, or revocation

Monetary forfeiture (fines)

Ref: s. 628.10(1), s. 628.10(2), s. 628.10(3), s. 628.10(4), s. 628.345(1)(b), s. 628.345(2), s. 628.345(3)(a), s. 628.345(3)(d), s. 628.345(3)(e), s. 628.345(3)(f), s. Ins 6.63

1.2 State regulation

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  s. 628.10, s. 628.10(2)(b), s. Ins 6.59, ch. 646

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Responsibilities of the insurer

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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

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Compensation of agents
Controlled business
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Ref: s. 628.32, s. 628.51, s. 628.61, s. Ins 6.66

Marketing practices
Misrepresentation
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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

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

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Ref: s. 628.34, ch. 631, s. 631.08, s. 631.09, s. 631.11, s. 631.28, ch. 632

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

Prohibited classification of risks
Ref: s. 628.34, s. Ins 6.54

Surplus lines
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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

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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

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Ref: s. 632.07

1.6 Wisconsin statutes, rules, and regulations pertinent to casualty insurance
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   - Earthquake (HO 04 54)
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   - 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)
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Wisconsin Personal Lines: State Specific (Statues, Rules & Regulations)
Series 22-10
35 questions (5 pre-test items)
One-hour time limit
Effective November 24, 2018

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. Ins 6.58, s. Ins 42.01, s. Ins 42.03, s. Ins 47
   - License Requirements
     Ref: ch. 26, s. 601.31, s. 628.03, s. 628.04, s. 628.04(2), s. 628.34, s. 628.51, s. Ins 6.59, s. Ins 6.59(4)(a), s. Ins 6.59(4)(c)
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Ref: s. 628.10(1), s. 628.10(2), s. 628.10(3), s. 628.10(4), s. 628.345(1)(b), s. 628.345(2), s. 628.345(3)(a), s. 628.345(3)(d), s. 628.345(3)(e), s. 628.345(3)(f), s. Ins 6.63

1.2 State regulation 20%
Commissioner’s general duties and powers
Duties
Hearings
Penalties
Wisconsin Insurance Security Fund
Ref: ch. 227, s. 227.12, s. 601.41, s. 601.41(4), s. 601.42, s. 601.42(4) s. 601.62, s. 601.62(5), s. 601.64, s. 601.64(2), s. 601.64(3), s. 601.64(3)(d), s. 601.64(4), s. 601.65, s. 628.10, s. 628.10(2)(b), s. Ins 6.59, ch. 646
Company regulation
Solvency
Responsibilities of the insurer
Rates
Use of Policy forms
Readability
Producer appointments/termination
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)
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Definitions
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Electronic delivery of notice of documents
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Regulation of specific clauses in insurance contracts
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Renewal/Nonrenewal
Notice of proof of loss
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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. 102.315(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 20%

General rate standards
Ref: s. 625.11, s. 625.13, 625.22, s. 626.13, s. 631.20, 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, ch. 618, s. 618.42, s. 618.43, s. 628.02, s. 628.04(2), s. 631.17, s. Ins 6.18, s. Ins 6.19, s. Ins 6.66

Oral contracts
Ref: s. 631.05

1.5 Wisconsin statutes, rules, and regulations pertinent to property insurance 10%

Application of the standard fire policy in Wisconsin

Modifications or additions

Required provisions

Limitations on using or disclosing information regarding domestic abuse
Ref: s. 628.34, s. 631.95(2)(f), s. 632.05, s. 632.07, s. 632.08, s. Ins 4.01, s. Ins 6.76

The Wisconsin Insurance Plan (WIP)
Ref: s. 610.01, ch. 619, s. Ins 4.10

Lender Requirements
Ref: s. 632.07

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

Automobile liability

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The Wisconsin Auto Insurance Plan (WAIP)
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Wisconsin Limited Line: Title Series 22-11

35 questions (5 pre-test items)
One-hour time limit
Effective November 24, 2018

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. Ins 6.58, s. Ins 42.01, s. Ins 42.03, s. Ins 47

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

Record keeping, maintenance, and duration

Renewal

Reinstatement

Assumed name

Change of address or telephone number

Reporting of actions

Ref: s. 134.97, s. 601.42, s. 628.04, s. 628.08, s. 628.09, s. 628.09(6), s. 628.11, s. Ins 6.57, Ins 6.61, s. Ins 6.63(3)

Disciplinary actions

License termination, suspension or revocation

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

1.2 State regulation

Commissioner general duties and powers

Duties

Hearings

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

Company regulation

Responsibilities of the insurer

Rates

Use of policy forms

Unfair claims, methods, and practices

Notice of right to file complaint
Ref: s. 628.11, s. 628.40, s. 628.46, s. 631.20, s. 631.20(3), s. 631.28, s. 631.43, s. 631.48, s. 631.81, s. Ins 6.11, s. Ins 6.11(3), s. Ins 6.55, s. Ins 6.55(4)(b), s. Ins 6.57, s. Ins 6.85

Producer regulation
### 2.0 Real Property 25%

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### 3.0 Title Insurance 20%

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### 4.0 Title Exceptions and Procedures for Clearing Title 30%

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Hearings
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. 601.10, s. 601.10(2)(b), s. Ins 6.59

Company regulation
Responsibilities of the insurer
Use of policy forms
Producer appointments/termination
Unfair claims, methods, and practices
Notice of right to file complaint
Ref: s. 628.11, s. 628.40, s. 631.22, s. 631.28, s. Ins 6.07, s. Ins 6.11, s. Ins 6.11(3), s. Ins 6.55, s. Ins 6.55(4)(b), s. Ins 6.57, s. Ins 6.85 Ins 3.26

Producer regulation
Fiduciary and trust account responsibilities
Place of business/records maintenance
Compensation of agents
Controlled business
Shared commissions
Proper exchange of business
Ref: s. 628.32, s. 628.51, s. 628.61, s. Ins 6.66, s. Ins 6.69, s. Ins 6.77

Marketing practices Ins 3.26

Wisconsin Limited Line: Credit Series 22-12
35 Questions (5 pre-test items)
One-hour time limit
Effective November 24, 2018

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)
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

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

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

2.3 Producers and general rules of agency
Insurer as principal
Producer/insurer relationship
Authority and powers of producers

2.4 Contracts
Elements of a legal contract
Offer and acceptance
Consideration
Competent parties
Legal purpose

Distinct characteristics of an insurance contract
Contract of adhesion
Aleatory contract
Personal contract
Unilateral contract
Conditional contract

Legal interpretations affecting contracts
Ambiguities in a contract of adhesion
Reasonable expectations
Indemnity
Utmost good faith
Representations/representations
Warranties
Concealment
Fraud
Waiver and estoppel

Truth and lending consumer credit transactions s. 421, s. 422

3.0 Credit Insurance Basics 30%

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
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)

Wisconsin Navigator
Series 22-14

35 questions (5 pre-test items)
One-hour time limit
Effective November 24, 2018

1.0 Affordable Care Act (ACA) 10%
Major Provisions
Market wide Reforms
Guaranteed Issue
Essential Health Benefits
No annual limits for essential benefits
Coverage for pre-existing conditions
All plans have certain levels of coverage (platinum, gold, silver and bronze)

2.0 Basic Health Insurance Concepts 15%
Types of comprehensive health insurance plans
Health Maintenance organization plans (HMO)
Preferred provider organization plans (PPO)
Point of service plans (POS)
Excepted Benefits under the ACA
Short term policies
Limited benefit plans
Dental, vision plans
Insurance terms
Copayments
Deductibles
Coinsurance

3.0 Health Insurance Exchanges under the ACA 10%

Individual exchange
Qualified health plan

certification

Premium tax credits
which may be taken in advance
Reduced cost sharing if silver plan is purchased
Opportunity to purchase through the federal exchange call center, online or through the mail
Comparison shopping tools
Single application
Enrollment assistance

through navigators

Small Business Health Options Program (SHOP) exchange
For employers with 2 to 50 employees
Tax credits may be available for employers with less than 25 employees

4.0 Navigators and Nonnavigator Assisters 10%

Navigators
Federal certification
State license including fingerprinting and background check
Affiliation with navigator entity

education requirement

Nonnavigator assisters
Federal certification – certified application counselors
Affiliation with nonnavigator entity and State registration
Annual training

requirement

Permitted Practices for Navigators and certified application counselors
Prohibited Practices for Navigators and certified application counselors
Privacy and Security of Health Information
HIPAA

Confidentiality, Integrity and availability of protected health information (PHI)

5.0 Brokers, Agents and Producers 10%

Roles and Responsibilities
Compensation

6.0 State Public Assistance Programs 10%

State health care assistance programs

BadgerCare Plus
Medicaid for the elderly, blind and disabled
Long term care Medicaid

Eligibility

Financial requirements
Nonfinancial requirements

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

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. 601.70, 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. 628.32, 6.93, 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 6.57, s. Ins 6.68
Responsibilities of the insurer
Ref: s. 628.11, s. 628.40, s. Ins 6.57

Privacy
Ref: s. 134.97, s. 610.70, s. Ins 25

Prohibited Practices for Navigators or nonnavigator assisters.
Ref: s. 628.95

General statutes, rules, and regulations affecting insurance contracts

Definitions
Specific knowledge
Ref: ch. 631, ch. 632
Misrepresentation/Warranties
Ref: s. 628.34, s. Ins 6.08, s. Ins 6.11

Knowledge and acts of the agent
Ref: s. 631.09, s. Ins 6.11
Use of policy forms
Ref: s. 631.20
Readability
Ref: s. 631.22, s. Ins 6.07
Notice of right to file complaint
Ref: s. 631.28, s. Ins 6.85

Regulation of specific clauses in insurance contracts

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

Unfair claims, methods, and practices
Ref: s. Ins 6.11, s. Ins 6.55

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

Policy provisions
Right to return a policy
Ref: s. 632.73
Grace period
Ref: s. 632.78(1)
Disclosure requirements
Ref: s. 628.32, s. 635.11, s. Ins 3.60, s. Ins 8.48

Continuation and conversion privileges
Ref: s. 632.897, s. 635.02(7), s. Ins 3.41 –
s. Ins 3.45, s. Ins 8.49

Independent review
Ref: s. 632.835, s. Ins 18.01, s. Ins 18.10

Grievance
Ref: s. 632.745(11), s. 632.83, s. Ins 18.01(4), s. Ins 18.02(1)

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. 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
Ref: s. 632.746(9), ch. 635, s. 635(19), ch. Ins 8

Special provisions
Ref: s. 600.03(35)(a), s. 625.13, s. 632.746, s. 632.747, s. 632.748, s. Ins 3.13(3)

Disclosure requirements
Ref: s. 635.11, s. Ins 8.48

Termination/nonrenewal regulation

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

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

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

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

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

Wisconsin Intermediary’s Guide

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

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

You can download the guide at the following link https://oci.wi.gov/Pages/Agents/Prelicensing.aspx.

Navigator Study Guide & State Public Program Assistance Presentation

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

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

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

The inclusion of a particular source of information on this list does not constitute a recommendation or endorsement by either the Office of the Commissioner of Insurance or Prometric. You should contact publishers and/or the course providers directly for further information on price and availability.
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<thead>
<tr>
<th>Title</th>
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<tr>
<td><em>Pentera Life and Health Fundamentals</em></td>
<td>Pentera Group, Inc.</td>
<td>ISBN: 978-1-4035-0883-1</td>
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<tr>
<td>Property and Casualty Licensing Study Manual</td>
<td>Property &amp; Casualty Basics</td>
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<td>---------------------------------------------</td>
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<tr>
<td>Published by: A.D. Banker &amp; Company</td>
<td>Published by: Kaplan Financial</td>
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</tr>
<tr>
<td>500 College Blvd., #120</td>
<td>8081 Zionsville Road</td>
<td></td>
</tr>
<tr>
<td>Overland Park, KS 66211</td>
<td>P.O. Box 68520</td>
<td></td>
</tr>
<tr>
<td>(800) 866-1280</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</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>
<th>Pre-Licensing – Property and Casualty</th>
<th>General Insurance Primer</th>
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<td>Published by: Midwest American Publishing</td>
<td>Published by: Werbel Publishing Company, Inc.</td>
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<tr>
<td>P.O. Box 463</td>
<td>686 Dear Park Avenue</td>
</tr>
<tr>
<td>Eau Claire, WI 54702</td>
<td>Dix Hills, NY 11746</td>
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<tr>
<td>(414) 378-1553</td>
<td>(516) 243-0032</td>
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<tr>
<th>Passkey for Property/Casualty Insurance Licensing</th>
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<tr>
<td>520 North Dearborn Street</td>
<td>5728 Jefferson Highway</td>
</tr>
<tr>
<td>Chicago, IL 60610</td>
<td>New Orleans, LA 70123</td>
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<tr>
<td>(414) 378-1553</td>
<td>(800) 955-7055</td>
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<tr>
<th>General Insurance by D.L. Bickelhaupt 1979</th>
<th>Test Preparation Property &amp; Casualty</th>
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<tr>
<td>Published by: Richard D. Irvin, Inc.</td>
<td>Published by: ABLE, Inc. (now Examsimulator)</td>
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<tr>
<td>1818 Ridge Road</td>
<td>11771 Kelly Road</td>
</tr>
<tr>
<td>Homewood, IL 60430</td>
<td>Leavenworth, KS 66048</td>
</tr>
<tr>
<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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<th>Student Self Study Guide</th>
<th>Wisconsin Property &amp; Casualty Manual</th>
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<td>Published by: Management &amp; Risk Institute, Inc.</td>
<td>Published by: Independent Insurance Agents of Wisconsin</td>
</tr>
<tr>
<td>700 Quaker Lane</td>
<td>725 John Nolen Drive</td>
</tr>
<tr>
<td>P.O. Box 370</td>
<td>Madison, WI 53713</td>
</tr>
<tr>
<td>Warwick, RI 02887</td>
<td>(608) 256-4429 or (800) 362-7441</td>
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<tr>
<td>2300 Mayfair Road, #205</td>
<td></td>
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<tr>
<td>Wauwatosa, WI 53226</td>
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<tr>
<td>TITLE</td>
<td>WISCONSIN LAW</td>
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<tr>
<td><strong>Pre-licensing Course</strong></td>
<td><strong>Wisconsin Insurance Law</strong></td>
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<tr>
<td>Published by: Wisconsin Land Title Association</td>
<td>Published by: Kaplan Financial</td>
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<tr>
<td>County Road B</td>
<td>2300 Mayfair Road, #205</td>
</tr>
<tr>
<td>P.O. Box 873</td>
<td>Wauwatosa, WI 52336</td>
</tr>
<tr>
<td>West Salem, WI 54669</td>
<td>(414) 456-9040</td>
</tr>
<tr>
<td>(608) 786-2336</td>
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<tr>
<td><strong>Alta Policy Forms Handbook</strong></td>
<td><strong>Wisconsin Insurance Law</strong></td>
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<tr>
<td>Published by: American Land Title Association</td>
<td>Published by: Kaplan Financial</td>
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<tr>
<td>1828 L Street, N.W., #705</td>
<td>2300 Mayfair Road, #205</td>
</tr>
<tr>
<td>Washington, DC 20036</td>
<td>Wauwatosa, WI 52336</td>
</tr>
<tr>
<td></td>
<td>(414) 456-9040</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>Last Name</th>
<th>First Name</th>
<th>Middle Name</th>
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Residence Address (Your address of legal residence is required)

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<th>City</th>
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<th>Eveniing Phone Number (including area code)</th>
<th>Fax Number (including area code)</th>
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Employer (insurance company, if known)

E-mail address (applications without an email address may experience delays)

Name of Your Pre-licensing Education Course Provider or Waiver code number:

Pre-licensing Course Completion Date

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

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

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

Prometric
ATTN: WI Insurance Exam Registration
7941 Corporate Drive
Nottingham, MD 21236
Credit Card Payment Form

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

Card Type (Check One)

- [ ] MasterCard
- [ ] Visa
- [ ] American Express

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Amount

$ ___ ___ ___ • ___ ___

Name of Cardholder (Print)

Signature of Cardholder