



WISCONSIN

Office of the Commissioner of Insurance

Licensing Information Handbook

Effective as of October 16, 2016

Register online at www.prometric.com/wisconsin/insurance

Published by Prometric

Providing License Examinations for the State of Wisconsin

Copyright© 2016 Prometric Inc., a Delaware corporation. All rights reserved.

REVISED 12162016



Contents

Introduction	1	Series 22-02	21
A Message from the Office of the Commissioner of Insurance	1	Wisconsin Accident and Health: General and State	22
Overview of Licensing Process	1	Series 22-03	22
Wisconsin Licensing Requirements	3	Wisconsin Accident and Health: State Specific (Statues, Rules & Regulations)	29
Pre-licensing Education Requirements	4	Series 22-04	29
Pre-licensing Exemptions	5	Wisconsin Property: General and State	31
Fingerprinting and Background Check Information	5	Series 22-05	31
Scheduling Your Exam	6	Wisconsin Property: State Specific (Statues, Rules & Regulations)	35
Scheduling Information	6	Series 22-06	35
Reschedule and Cancellation	6	Wisconsin Casualty: General and State	36
If absent or late	7	Series 22-07	36
Test Centers	7	Wisconsin Casualty: State Specific (Statues, Rules & Regulations)	40
Wisconsin	7	Series 22-08	40
Test Centers	7	Wisconsin Personal Lines: General and State	42
Holidays	7	Series 22-09	42
Emergency closings	7	Wisconsin Personal Lines: State Specific (Statues, Rules & Regulations)	45
Testing Accommodations	8	Series 22-10	45
Preparing for Your Exam	9	Wisconsin Limited Line: Title	47
Study Materials	9	Series 22-11	47
Content Outlines Overview	9	Wisconsin Limited Line: Credit	49
Practice Exams	9	Series 22-12	49
Taking Your Exam	10	Wisconsin Navigator	50
Testing Process	10	Series 22-14	50
Test Center Regulations	11	Publications	53
Question Types	12	Exam Registration Form	57
Experimental Questions	13	Credit Card Payment Form	58
Exam Results	13		
Appeals Process	14		
Applying for Your License	15		
Applying for a License	15		
Apply for an Individual Intermediary License	15		
Apply for an Individual Navigator License	15		
Register to Act as a Certified Application Counselor (CAC)	16		
Reinstating a License	16		
Wisconsin Resident Intermediary Expired License	16		
Non-resident Intermediary Expired License	16		
Exam Content Outlines	17		
Wisconsin Life: General and State	17		
Series 22-01	17		
Wisconsin Life: State Specific (Statues, Rules & Regulations)	21		

Introduction

A Message from the Office of the Commissioner of Insurance

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

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

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

Overview of Licensing Process

This handbook provides information about the examination and licensing process for obtaining a resident insurance license. You should read this Licensing Handbook including the examination content outlines prior to taking an exam. If interested in applying for a nonresident license, you can apply online via NIPR at www.nipr.com or an NIPR authorized business partner.



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 pre-licensing course completion. You can find approved education providers at <https://sbs-wi.naic.org/Lion-Web/jsp/extcellookup/ProviderCourseSchedule.jsp>
3. Schedule your exam. The easiest way to schedule is online at <http://www.prometric.com/wisconsin/insurance>
4. Make fingerprint reservation with Fieldprint at www.fieldprintwisconsin.com for the digital fingerprint. Fingerprint information is valid for 180 days.
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 two forms of identification and a pre-license certificate for line of authority to the test center (except 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.



To get answers not provided in this handbook

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

Frequently Asked Questions are available:

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

PRELICENSING COURSE INFORMATION

A list of pre-licensing courses are available online at <https://sbs-wi.naic.org/Lion-Web/jsp/extcellookup/ProviderCourseSchedule.jsp>.

FINGERPRINTING INFORMATION

You can make a reservation on Fieldprint at www.fieldprintwisconsin.com
At the time of reservation, you must enter the Fieldprint code (not case sensitive): FPWIOCInsurance

LICENSING INFORMATION

Office of the Commissioner of Insurance
P.O. Box 7872
Madison, WI 53707-7872
Tel. (608) 266-8699
Toll-free number: (800) 236-8517
E-mail: ociagentlicensing@wisconsin.gov
Website: <https://oci.wi.gov>

QUESTIONS ABOUT EXAMINATION OR PRELICENSING

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 offered and their requirements.
- Pre-licensing education requirements.
- Licensing requirements based on residence.

The OCI grants the licenses listed below. Each license granted is valid only for the line of authority named on the license. The basic requirements for each type of license are shown in this chart.

License Type	Lines of Authority	Pre-licensing Education Required*	Exam Required	Fingerprint	Background Check
Individual Intermediary	Major Lines				
	•Life	20 hours	Yes	Yes	Yes
	•Accident & Health	20 hours	Yes	Yes	Yes
	•Property	20 hours	Yes	Yes	Yes
	•Casualty	20 hours	Yes	Yes	Yes
	•Personal Lines P&C (this license limits the sale of P&C insurance to individuals and families for non-commercial purposes)	20 hours	Yes	Yes	Yes
	•Variable Life/Variable Annuity	(1)			
	Limited Lines				
	•Credit	None	Yes	Yes	Yes
	•Title	None	Yes	Yes	Yes
•Crop	None	No	Yes	Yes	
•Surety	None	No	Yes	Yes	
•Travel	None	No	Yes	Yes	
•Legal Expense	None	No	Yes	Yes	
Individual Navigator	--	16 hours	Yes	Yes	Yes
Certified Application Counselor	--	16 hours	Yes	No	

(1) 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.

Failure to complete all pre-licensing requirements (including submission of the proctored affidavit form) will require you to re-take the exam.

Pre-licensing Education Requirements

You must successfully complete a pre-license course requirement and pass the corresponding pre-license exam. Pre-license course requirements must be met through a course provider approved by the Department.

A list of approved pre-licensing education schools is available at <https://sbs-wi.naic.org/Lion-Web/jsp/extcellookup/ProviderCourseSchedule.jsp>

The chart below lists the pre-license education and examination requirements for each line of authority, by license type.

License Type	Approved School Based Training	Approved Self-Study Training
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 pre-licensing education (school-based 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 this time period, you will need to retake the pre-licensing education course.

Pre-licensing Exemptions

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

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

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

If you are seeking an exemption from the pre-licensing requirement, you must submit the **Pre-licensing Exemption Form** and official documentation providing evidence of designation. The exemption form can be obtained at <https://oci.wi.gov/Pages/AgentsHome.aspx>. You can fax the form with other supporting documentation to the Agent Licensing Section at (608) 267-9451 or by e-mail at ociagentlicensing@wisconsin.gov.

Fingerprinting and Background Check Information

You are required to submit fingerprints and a 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**.

The cost is \$39.25 for digital fingerprinting. Fingerprints can be submitted at any time but an application will not be processed until fingerprints are submitted. 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.

Scheduling Your Exam

Scheduling Information

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

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



Online

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

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

- 1 www.prometric.com/wisconsin/insurance.
- 2 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, company check, cashier's check or money order. **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, including a Visa, MasterCard or American Express, company check, cashier's check or money order.

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 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).

Test Centers

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

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

Wisconsin Test Centers

Test centers that might be most convenient in Wisconsin include:

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

Holidays

Testing generally does not occur on federal holidays. Additional state holidays may be observed in the state where your 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 or calling Prometric at (866) 370-3411. If the site is closed, the exam will be rescheduled without a rescheduling fee.

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

Testing Accommodations

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

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

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

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

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

Please fax documents to **800.347.9242** and allow **three (3) days** for processing.

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

Preparing for Your Exam

Being well prepared can help you pass the exam and save time and possibly money spent retaking it.

This section offers:

- 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.



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 also access Wisconsin statutes and insurance regulations at <http://oci.wi.gov/wisrules.htm>

Content Outlines Overview

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

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

Practice Exams

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

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

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

- (LIPA) Life Insurance Producer/Agent Practice Exam in English only
- (HIPA) Health Insurance Producer/Agent Practice Exam in English only
- (PIPA) Property & Casualty Insurance Producer Practice Exam in English only

There is **no cost** to take Prometric Practice Exams!

Taking Your Exam

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

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

Testing Process

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

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

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

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

- Be government-issued (e.g., driver's license, 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:

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

Format 3—All of the following except

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

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

Experimental Questions

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

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

The questions will:

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

Exam Results

At the end of the exam, the score will be shown on the screen and you will receive a printed score report. 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.

Sample Score Report

COMPLETION REPORT
 Dom Quattrini
 ADDRESS:
 12 21
 Baltimore, MD 21224
 USA



✔ **Pass**
 YOUR SCORE
70.48%

TEST DATE: 19 September 2016
 REGISTRATION NUMBER: 000000090345948

Wisconsin Insurance - DEMO

Congratulations on passing your exam! The next step is to apply for the license.

A diagnosis of your performance for each area is listed below:

Category	Score
1 Category A	100%
2 Category B	100%
3 Category C	50%
4 Category D	0%
5 Category E	0%
6 International Risk Regulation	200%
7 Part A	0%
8 Part B	0%
9 Principles of Risk Management	200%

1. Candidates can submit an electronic application after 48-72 hours of passing the exam NIPR at www.nipr.com or an NIPR authorized third party vendor.

2. Individual navigator can submit a paper application to the OCI after completing the prelicensing training, any federally required exchange training, and passing the examination. An application form may be downloaded free of charge from the OCI's website at http://oci.wi.gov/agentlic/forms_apps.htm.

3. Please verify that the following application requirements have been submitted to the Office of the Commissioner of Insurance (OCI) in order to avoid any delays in the application review:

- a. prelicensing education course completion;
- b. submission of fingerprints;
- c. any supporting documentation regarding "yes" answer(s) to the application background question (s).

4. Once the application has been approved, the applicant can print a copy of the license online at www.statebasedsystems.com and choose Wisconsin from the drop down menu.

Contact Information

For general questions, please contact the Agent Licensing Section at ociagentlicensing@wisconsin.gov.




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

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

Appeals Process

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

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

Applying for Your License

This section offers information about:

- Applying for your license.
- Reinstating your license.

Applying for Your License

Once you have passed your exam, you must apply for your license within thirty (30) days, which also includes certain reporting requirements. These requirements can be found here: <https://oci.wi.gov/Pages/Agents/ApplyForALicense.aspx>. 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 listed documentation directly to the OCI for consideration. The required documentation should be forwarded to OCI at the time the electronic application is completed. You can submit documentation through the NIPR Attachment Warehouse at www.nipr.com, send with the paper application, or fax to the Agent Licensing Section at (608) 267-9451.

Applications are reviewed on an individual basis once they are received by the OCI. Decisions cannot be made prior to receipt of a completed application, including all required supporting documentation

Apply for an Individual Intermediary License

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. Applications should be submitted no later than 30 calendar days after passing the examination.

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.

You can submit documentation for any "yes" answer to the application questions through the NIPR Attachment Warehouse at www.nipr.com or an NIPR authorized business partner along with the application or by e-mail to the Agent Licensing Section at ociagentlicensing@wisconsin.gov.

OCI will issue the license upon receipt of a complete electronic application and verification that the applicant has met all licensing requirements. Once issued, you can print a copy of the license online at www.statebasedsystems.com for free. Wisconsin does not mail a hard copy of the license to the applicants. You can then request to be appointed with the insurance company in order to transact insurance business in Wisconsin.

Apply for an Individual Navigator License

You can submit a paper application to the Office of the Commissioner of Insurance after completing the pre-licensing training, any federally required exchange training and passing the examination. An application form may be downloaded free of charge from the OCI's website at

<https://oci.wi.gov/Pages/AgentsHome.aspx>.

OCI will issue the license upon receipt of a complete application and verification that you have met all licensing requirements. Once issued, you can print a copy of the license online at www.statebasedsystems.com for free. Wisconsin does not mail a hard copy of the license to you.

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.

Reinstating Your License

Wisconsin Resident Intermediary Expired License

If you want to reinstate a Wisconsin resident intermediary expired license, please follow the instructions below:

Resident Intermediary	
License expired less than 12 months	License expired more than 12 months
Pre-licensing education and exam not required for previously held line of authority. Adding new line requires pre-licensing education and exam for new line. All prior continuing education requirements must be completed. Apply online via NIPR at www.nipr.com or an NIPR authorized business partner.	Complete pre-licensing education for the previously held line of authority. Schedule and take the exam that covers state law, rules and regulations: www.prometric.com/wisconsin/insurance Submit fingerprints and apply online via NIPR at www.nipr.com or an NIPR authorized business partner.

Any resident agent whose license was revoked for failing to pay delinquent taxes or child support can obtain the Resident Reinstatement Application at <https://oci.wi.gov/Pages/AgentsHome.aspx> and submit it to the state.

Non-resident Intermediary
Wisconsin non-resident license expired less than 12 months -- Apply for reinstatement online via NIPR at www.nipr.com or an NIPR authorized business partner.

Non-resident Intermediary Expired License

If you move to Wisconsin, and want a resident Wisconsin intermediary license, and your former resident state license has expired, please follow these instructions:

License expired less than 12 months in the former resident or designated home state	License expired more than 12 months in the former resident or designated home state
Pre-licensing education and exam not required for previously held line of authority. Obtain the Resident Insurance Agent License Application without Exam at https://oci.wi.gov/Pages/AgentsHome.aspx and submit it to the state. Adding new line requires pre-licensing education and exam for new line.	Complete pre-licensing education for the previously held line of authority with a Wisconsin approved education provider. Schedule and take the exam that covers state law, rules and regulations: www.prometric.com/wisconsin/insurance Submit fingerprints and apply for the license online via NIPR at www.nipr.com or an NIPR authorized business partner.

Exam Content Outlines

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

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

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

Wisconsin Life: General and State Series 22-01

100 questions (5 pre-test items)
Two-hour time limit
Effective October 17, 2016

1.0 Insurance Regulation 35%

1.1 Licensing 25%

- Purpose
 - Ref: ch. 628
- Persons required to be licensed
 - Ref: s. 618.41, ch. 628, s. 628.02(1), s. 628.02(3), s. 628.02(4), s. 628.02(5), s. 628.03, s. 628.04, s. 628.49, s. 639.69(1)(b+)(c), s. 632.69(2), s. Ins 6.58, s. Ins 42.01, s. 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
- Insurance security fund
 - Ref: ch. 227, s. 227.12, s. 601.41, s. 601.41(4), s. 601.42, s. 601.42(4) s. 601.62, s. 601.62(5), s. 601.64, s. 601.64(2), s. 601.64(3), s. 601.64(3)(d), s. 601.64(4), s. 601.65, s. 628.10, s. 628.10(2)(b), s. Ins 6.59, ch. 646
- Company regulation
- Solvency

- Responsibilities of the insurer
- Rates
- Use of Policy forms
- Readability
- Producer
 - appointments/terminations
- Unfair claims, methods, and practices
- Notice of right to file complaint
 - Ref: s. 628.11, s. 628.40, s. 631.20, s. 631.20(3), s. 631.22, s. 631.28, s. Ins 6.07, s. Ins 6.11, s. Ins 6.11(3), s. Ins 6.55, s. Ins 6.55(4)(b), s. Ins 6.57, s. Ins 6.85
- Producer regulation
- Fiduciary and trust account responsibilities
- Place of business/records maintenance
- Compensation of agents
- Controlled business
- Shared commissions
- Proper exchange of business
 - Ref: s. 628.32, s. 628.51, s. 628.61, s. Ins 6.66
- Marketing practices
- Misrepresentation
- False advertising
- Rebating
- Unfair discrimination
- Boycott, coercion, or intimidation
- Illegal inducement
 - Ref: ch. 20, s. 628.34, s. 628.34(1) – s. 628.34(9), s. Ins 6.54, s. Ins 6.55, s. Ins 6.67, s. Ins 6.68
- Examination of records

Ref: s. 601.43, s. 601.43(1)(b), s. 601.43(1)(c), s. 601.43(2)(a), s. 601.45, s. 601.49, s. Ins 16.01, s. Ins 26.10, s. Ins 26.10(3), s. Ins 28.10, s. Ins 28.10(3)
 General statutes, rules, and regulations affecting insurance contracts
 Definitions
 Specific knowledge
 Misrepresentation/Warranties
 Knowledge and acts of the agent
 Certificates of Insurance
 Ref: s. 628.34, ch. 631, s. 631.08, s. 631.09, s. 631.11, s. 631.28, ch. 632
 Regulation of specific clauses in insurance contracts
 Cancellation
 Renewal/Nonrenewal
 Notice of proof of loss
 Payment of claims
 Ref: s. 102.31(2)(a), s. 102.31(2)(b)(1), s. 102.315(10)(a)(4), s. 102.315(10)(a)3, s. 102.315(10)(b)3, s. 628.46, s. 631.36, s. 631.43, s. 631.48, s. 631.81, s. 632.36(1–2), s. Ins 18.10, s. Ins 21.01(4)(a–c), s. Ins 21.01(5), s. Ins 21.01(6), s. Ins 21.01(10), s. Ins 21.01(11), s. Ins 6.11, s. Ins 6.77
 Privacy of Consumer Information
 Ref: s. 134.97, s. 610.70, s. Ins 25

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

1.4 Wisconsin statutes, rules, and regulations pertinent to life

insurance and annuities only 30%

Policy provisions
 Required provisions
 Variable contract
 Contestability
 Assignment
 Designation of beneficiary
 Ref: s. 632.44, s. 632.45, s. 632.46, s. 632.46(3), s. 632.47, s. 632.48, s. 632.56, s. Ins 2.13(12m)
 Marketing methods and practices
 Policy replacement
 Disclosure
 Unfair practices
 Life insurance and annuities
 Proposal
 Policy summary
 Advertising
 Suitability of annuity sales to consumers
 Ref: s. 601.42, s. 628.34, s. 628.34(1) – s. 628.34(9), s. 628.347(1)(e), s. 628.347(2)(a)(intro), s. 628.347(2)(b), s. 628.347(2)(d), s. 628.347(2)(dm), s. 628.347(3m), s. 628.347(4), s. 628.347(4m), s. 628.347(5), s. 628.347(7), s. 628.347(8), s. 631.95, s. 632.41 – s. 632.695, s. 632.69(1)(j), s. Ins 2.03, s. Ins 2.07, s. Ins 2.07(3)(i), s. Ins 2.07(4), s. Ins 2.07(5), s. Ins 2.07(6), s. Ins 2.07(7), s. Ins 2.09, s. Ins 2.09(6), s. Ins 2.13(12m), s. Ins 2.14, s. Ins 2.15, s. Ins 2.16, s. Ins 2.17, s. Ins 3.27(7), s. Ins 6.54, s. Ins 6.55, s. Ins 6.60(2), s. Ins 6.61, s. Ins 6.67, s. Ins 6.68, s. Ins 6.90, ch. 20
 Life insurance illustration

Ref: s. Ins 2.14, s. Ins 2.17
 Interstate insurance product regulation compact
 Ref: s. 14.82, s. 601.58

2.0 General Insurance 5%

2.1 Concepts

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

2.2 Insurers

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

2.3 Producers and general rules of agency

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

2.4 Contracts

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

3.0 Life Insurance Basics 10 %

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)

3.4 Determining amount of personal life insurance

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

3.5 Business uses of life insurance

- Buy-sell funding
- Key person
- Executive bonuses

- Deferred compensation funding
- Split dollar plans
- Change of insured provision

3.6 Classes of life insurance policies

- Group versus individual
- Ordinary versus industrial (home service)
- Permanent versus term
- Participating versus nonparticipating
- 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
- Life and Health Insurance Guaranty Association
- 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)
- 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

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 10%

7.1 Taxation of personal life insurance

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

7.2 Modified endowment contracts (MECs)

Modified endowment versus life insurance
 Seven-pay test
 Distributions

7.3 Taxation of non-qualified annuities

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

7.4 Taxation of individual retirement annuities (IRAs)

Traditional IRAs
 Contributions and deductible amounts

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

7.5 Rollovers and transfers (IRAs and qualified plans)

7.6 Section 1035 exchanges

8.0 Qualified Plans 10%

8.1 General requirements

8.2 Federal tax considerations

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

8.3 Plan types, characteristics and purchasers

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

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

35 questions (5 pre-test items)
One-hour time limit
Effective October 17, 2016

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
 Insurance security fund
 Ref: ch. 227, s. 227.12, s. 601.41, s. 601.41(4), s. 601.42, s. 601.42(4) s. 601.62, s. 601.62(5), s. 601.64, s. 601.64(2), s. 601.64(3), s. 601.64(3)(d), s. 601.64(4), s. 601.65, s. 628.10, s. 628.10(2)(b), s. Ins 6.59, ch. 646
 Company regulation
 Solvency
 Responsibilities of the insurer
 Rates
 Use of Policy forms
 Readability
 Producer appointments/terminations
 Unfair claims, methods, and practices
 Notice of right to file complaint
 Ref: s. 628.11, s. 628.40, s. 631.20, s. 631.20(3), s. 631.22, s. 631.28, s. Ins 6.07, s. Ins 6.11, s. Ins 6.11(3), s. Ins 6.55, s. Ins 6.55(4)(b), s. Ins 6.57, s. Ins 6.85
 Producer regulation
 Fiduciary and trust account responsibilities
 Place of business/records maintenance
 Compensation of agents
 Controlled business
 Shared commissions
 Proper exchange of business
 Ref: s. 628.32, s. 628.51, s. 628.61, s. Ins 6.66
 Marketing practices
 Misrepresentation
 False advertising
 Rebating
 Unfair discrimination
 Boycott, coercion, or intimidation
 Illegal inducement

Ref: ch. 20, s. 628.34, s. 628.34(1) – s. 628.34(9), s. Ins 6.54, s. Ins 6.55, s. Ins 6.67, s. Ins 6.68
 Examination of records
 Ref: s. 601.43, s. 601.43(1)(b), s. 601.43(1)(c), s. 601.43(2)(a), s. 601.45, s. 601.49, s. Ins 16.01, s. Ins 26.10, s. Ins 26.10(3), s. Ins 28.10, s. Ins 28.10(3)
 General statutes, rules, and regulations affecting insurance contracts
 Definitions
 Specific knowledge
 Misrepresentation/Warrenties
 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 only 30%

Policy provisions
 Required provisions
 Variable contract
 Contestability
 Assignment
 Designation of beneficiary
 Ref: s. 632.44, s. 632.45, s. 632.46, s. 632.46(3), s. 632.47, s. 632.48, s. 632.56, s. Ins 2.13(12m)
 Marketing methods and practices
 Policy replacement
 Disclosure
 Unfair practices
 Life insurance and annuities
 Proposal
 Policy summary
 Advertising
 Suitability of annuity sales to consumers
 Ref: s. 601.42, s. 628.34, s. 628.34(1) – s. 628.34(9), s. 628.347(1)(e), s. 628.347(2)(a)(intro), s. 628.347(2)(b), s. 628.347(2)(d), s. 628.347(2)(dm), s. 628.347(3m), s. 628.347(4), s. 628.347(4m), s. 628.347(5), s. 628.347(7), s. 628.347(8), s. 631.95, s. 632.41 – s. 632.695, s. 632.69(1)(j), s. Ins 2.03, s. Ins 2.07, s. Ins 2.07(3)(i), s. Ins 2.07(4), s. Ins 2.07(5), s. Ins 2.07(6), s. Ins 2.07(7), s. Ins 2.09, s. Ins 2.09(6), s. Ins 2.13(12m), s. Ins 2.14, s. Ins 2.15, s. Ins 2.16, s. Ins 2.17, s. Ins 3.27(7), s. Ins 6.54, s. Ins 6.55, s.

Ins 6.60(2), s. Ins 6.61, s. Ins 6.67, s. Ins 6.68, s. Ins 6.90, ch. 20
 Life insurance illustration
 Ref: s. Ins 2.14, s. Ins 2.17
 Interstate insurance product regulation compact
 Ref: s. 14.82, s. 601.58

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

**100 questions (5 pre-test items)
 Two-hour time limit
 Effective October 17, 2016**

1.0 Insurance Regulation 35%

1.1 Licensing 25%

Purpose
 Ref: ch. 628
 Persons Required to be licensed
 Ref: s. 618.41, ch. 628, s. 628.02(1), s. 628.02(3), s. 628.02(4), s. 628.02(5), s. 628.03, s. 628.04, s. 628.49, s. 632.69(1)(b)(2), s. 632.69(1)(c)(2), s. Ins 6.58, s. Ins 42.01, s. Ins 42.03, s. Ins 47
 License Requirements
 Ref: ch. 26, s. 628.03, s. 628.04, s. 628.04(2), s. 628.34, s. 628.51, s. 632.69(1)(b)2, s. 632.69(1)(c)2, s. Ins 6.59, s. Ins 6.59(4)(a), s. Ins 6.59(4)(c)
 Record keeping, maintenance, and duration
 Renewal
 Continuing education requirements
 Reinstatement
 Assumed name
 Change of address or telephone number
 Reporting of actions

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

Disciplinary actions
License termination, suspension, or revocation

Monetary forfeiture (fines)

Ref: s. 601.31, s. 628.10(1), s. 628.10(2), s. 628.10(3), s. 628.10(4), s. 628.345(1)(b), s. 628.345(2), s. 628.345(3)(a), s. 628.345(3)(d), s. 628.345(3)(e), s. 628.345(3)(f), s. Ins 6.63

1.2 State regulation 30%

Commissioner's general duties and powers

Duties

Hearings

Penalties

Insurance security fund

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

Company regulation

Solvency

Responsibilities of the insurer

Rates

Use of Policy forms

Readability

Producer

appointments/terminations

Unfair claims, methods, and practices

Notice of right to file complaint

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

Producer regulation

Fiduciary and trust account

responsibilities

Place of

business/records maintenance

Compensation of agents

Controlled business

Shared commissions

Proper exchange of business

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

Marketing practices

Misrepresentation

False advertising

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

Fraud and false

statements

Hipaa

1.4 Wisconsin statutes, rules, and regulations pertinent to disability (A&H) insurance only 30%

Policy provisions

Right to return a policy

Right of insurer to contest

Preexisting conditions

Application

responsibilities

Grace period

Disclosure requirements

Continuation privileges

Independent review

Grievance

Ref: s. 628.32, s. 632.73, s.

632.745(11), s.

632.746(1), s.

632.76(1), s.

632.76(2), s.

632.76(2)(ac), s.	Lead poisoning screening <i>Ref: s. 632.895(10)</i>	s. 632.87, s.
632.78(1), s. 632.83,	Temporomandibular joint disorders <i>Ref: s. 632.895(11)</i>	632.87(1) - s.
s. 632.835, s.		632.87(2), s.
632.897, s.		632.87(5) (6), s.
635.02(7), s. 635.11,	Hospital and ambulatory surgery <i>Ref: s. 632.895(12)</i>	632.88, s. 632.89, s.
s. Ins 18.01(4), s. Ins	<i>Autism spectrum</i> <i>Ref: s.</i>	632.89(2), s.
18.01(6), s. Ins	632.895(12m), s. Ins	632.895, s.
18.02(1), s. Ins	3.36	632.895(3) - (14), s.
18.10, s. Ins 18.105,	Breast reconstruction <i>Ref: s. 632.895(13)</i>	632.896, s. 632.875, ,
s. Ins 18.11(2)(a)4, s.	Immunizations <i>Ref: s. 632.895(14)</i>	s. Ins 3.35, s. Ins
Ins 3.28, s. Ins 3.33,	Student on medical leave <i>Ref: s.</i>	3.36, s. Ins 3.37 s.
s. Ins 3.39(27), s. Ins	632.895(15)	Ins 3.38, s. Ins 3.47,
3.41 - .45, s. Ins	Hearing aids, cochlear implants, and related treatment for infants and children <i>Ref: s. 632.895(16)</i>	s. Ins 3.54, s. Ins
3.46(14), s. Ins	Colorectal cancer screening <i>Ref: s.</i>	3.67(2) - (3)
3.60(6) - (7), s. Ins	632.895(16m), s. Ins	Marketing methods and practices
8.48	3.35	Advertising
Coverages	Contraceptives and services <i>Ref: s. 632.895(17)</i>	Suitability
Nurse practitioners <i>Ref: s. 632.87</i>	Emergency medical services <i>Ref: s. 632.85</i>	Outline of coverage
Optometrists <i>Ref: s. 632.87(2)</i>	Prescription drugs and devices <i>Ref: s. 632.853, s.</i>	Policy replacement
	Ins 3.67(2)	Interstate insurance
Chiropractic benefits <i>Ref: s. 632.87</i>	Experimental treatment <i>Ref: s. 632.855, s.</i>	product regulation compact <i>Ref: s. 14.82, s.</i>
Handicapped children <i>Ref: s. 632.88</i>	Ins 3.67(3)	601.58, s. 628.34, s.
Alcohol, drug abuse, mental, and nervous disorders <i>Ref: s. 609.05(3), s.</i>	Requirements relating to AIDS <i>Ref: s. 149.12(1), s.</i>	Ins 3.27, s. Ins
<i>609.655, s. 632.89, s.</i>	631.90, s. 631.93, s.	3.27(1), s. Ins
<i>632.895(12m)</i>	632.895(9), s. Ins	3.27(12) - (13), s. Ins
Home care <i>Ref: s. 632.895, s.</i>	3.53	3.27(22) - (24), s. Ins
<i>Ins 3.54</i>	Cancer clinical trials <i>Ref: s. 609.05(3), s.</i>	3.27(5) - (5a), s. Ins
Skilled nursing facility <i>Ref: s. 632.895(3)</i>	609.655, s. 609.75, s.	3.27(7) - (9), s. Ins
Kidney disease <i>Ref: s. 632.895(4)</i>	609.80, s. 628.34, s.	3.29, s. Ins 3.39(15),
Diabetes <i>Ref: s. 632.895(6)</i>	631.07(3)(a)3.m, s.	s. Ins 3.46, s. Ins
Newborn children <i>Ref: s. 632.895(5), s.</i>	632.896	3.46(22), s. Ins 6.90
<i>Ins 3.38</i>	Grandchildren <i>Ref: s. 632.895(5m)</i>	Long-term care insurance
Maternity benefits for dependent children <i>Ref: s. 632.895(7)</i>	Mammograms <i>Ref: s. 609.80, s.</i>	Long-term care insurance
Adopted children <i>Ref: s. 609.75, s.</i>	<i>632.895(8)</i>	Long-term care partnership program
<i>631.07(3)(a)3.m, s.</i>		Agent training requirements <i>Ref: s. 632.825, s. Ins</i>
<i>632.896</i>		3.46, s. Ins 3.465
Requirements for group health policies		Special provisions
Disclosure requirements		Termination/nonrenewal regulation
Fair marketing standards <i>Ref: s. 600.03(35)(a),</i>		Fair marketing standards <i>Ref: s. 600.03(35)(a),</i>
s. 625.13, s.		s. 625.13, s.
632.746(6, 7, 9, 10),		632.746(6, 7, 9, 10),
s. 632.747, s.		s. 632.747, s.
632.748, s. 632.749,		632.748, s. 632.749,
s. 632.7495, ch. 635,		s. 632.7495, ch. 635,
s. 635(19), , s.		s. 635(19), , s.
635.11, s. 635.18, s.		635.11, s. 635.18, s.
Ins 3.13(3), s. Ins		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. 14.82, s. 601.58

2.0 General Insurance 5%

2.1 Concepts

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

2.2 Insurers

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

2.3 Producers and general rules of agency

Insurer as principal
 Producer/insurer relationship

Authority and powers of producer
 Express
 Implied
 Apparent
 Responsibilities to the applicant/insured

2.4 Contracts

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

3.0 Accident and Health Insurance Basics 8%

3.1 Definitions of perils

Accidental injury
 Sickness, medical necessity and emergency

3.2 Principal types of losses and benefits

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

3.3 Classes of health insurance policies

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

Employer group versus association group

3.4 Limited policies

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

3.5 Common exclusions from coverage

3.6 Licensee responsibilities in individual health insurance

Marketing requirements
 Advertising
 Life and Health Insurance Guaranty Association
 Sales presentations
 Outline of coverage
 Compensation disclosure
 Field underwriting
 Nature and purpose
 Employee waiver form
 Disclosure of information about individuals
 Application procedures
 Requirements at delivery of policy
 Individual and small employer health insurance application
 Common situations for errors/omissions

3.7 Individual underwriting by the insurer

Underwriting criteria
 Sources of underwriting information
 Application
 Licensee report
 Attending physician statement
 Investigative consumer (inspection) report
 Medical Information Bureau (MIB)

Medical examinations and lab tests (including HIV consent)
 Unfair discrimination
 Genetic Information and Nondiscrimination Act of 2008 (GINA)
 Classification of risks
 Preferred Standard
 Substandard

3.8 Considerations in replacing accident and health insurance

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

3.9 Other required, uniform and general provisions

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

4.0 Disability Income and Related Insurance 8%

4.1 Qualifying for disability benefits

Inability to perform duties

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

4.2 Individual disability income insurance

Basic total disability plan
 Income benefits (monthly indemnity)
 Elimination and 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
 Insured 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
NetCare Plan

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

6.5 Small employer medical plans

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

6.6 Regulation of employer group insurance plans

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

6.7 Types of funding and administration

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

6.8 Health Insurance Exchange

7.0 Dental Insurance 4%

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
- Medicare Advantage

8.3 Other options for individuals with Medicare

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

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

9.0 Long-Term Care Insurance 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 8%

10.1 Personally-owned health insurance

- Disability income insurance
- Medical expense insurance
- Long-term care insurance

10.2 Employer group health insurance

- Disability income (STD, LTD)
- Benefits subject to FICA
- Medical and dental expense
- Long-term care insurance
- Accidental death and dismemberment

10.3 Medical expense coverage for sole proprietors and partners

10.4 Business disability insurance

Key person disability income
Buy-sell policy

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

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

35 questions (5 pre-test items)
One-hour time limit
Effective October 17, 2016

1.0 Insurance Regulation

1.1 Licensing 25%

Purpose
Ref: ch. 628
Persons Required to be licensed
Ref: s. 618.41, ch. 628, s. 628.02(1), s. 628.02(3), s. 628.02(4), s. 628.02(5), s. 628.03, s. 628.04, s. 628.49, s. 632.69(1)(b)(2), s. 632.69(1)(c)(2), s. Ins 6.58, s. Ins 42.01, s. Ins 42.03, s. Ins 47
License Requirements
Ref: ch. 26, s. 628.03, s. 628.04, s. 628.04(2), s. 628.34, s. 628.51, s. 632.69(1)(b)2, s. 632.69(1)(c)2, s. Ins 6.59, s. Ins 6.59(4)(a), s. Ins 6.59(4)(c)
Record keeping, maintenance, and duration
Renewal
Continuing education requirements
Reinstatement
Assumed name

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

Disciplinary actions
License termination, suspension, or revocation

Monetary forfeiture (fines)
Ref: s. 601.31, s. 628.10(1), s. 628.10(2), s. 628.10(3), s. 628.10(4), s. 628.345(1)(b), s. 628.345(2), s. 628.345(3)(a), s. 628.345(3)(d), s. 628.345(3)(e), s. 628.345(3)(f), s. Ins 6.63

1.2 State regulation 30%

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

Producer appointments/terminations
Unfair claims, methods, and practices
Notice of right to file complaint
Ref: s. 628.11, s. 628.40, s. 631.20, s. 631.20(3), s. 631.22, s. 631.28, s. Ins 6.07, s. Ins 6.11, s. Ins 6.11(3), s. Ins 6.55, s. Ins 6.55(4)(b), s. Ins 6.57, s. Ins 6.85
Producer regulation
Fiduciary and trust account responsibilities
Place of business/records maintenance
Compensation of agents
Controlled business
Shared commissions
Proper exchange of business
Ref: s. 628.32, s. 628.51, s. 628.61, s. Ins 6.66
Marketing practices
Misrepresentation
False advertising
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
 Fraud and false statements
 HIPAA
1.4 Wisconsin statutes, rules, and regulations pertinent to disability (A&H) insurance only 30%
 Policy provisions
 Right to return a policy
 Right of insurer to contest
 Preexisting conditions
 Application responsibilities
 Grace period
 Disclosure requirements
 Continuation privileges
 Independent review
 Grievance
 Ref: s. 628.32, s. 632.73, s. 632.745(11), s.

632.746(1), s. 632.76(1), s. 632.76(2), s. 632.76(2)(ac), s. 632.78(1), s. 632.83, s. 632.835, s. 632.897, s. 635.02(7), s. 635.11, s. Ins 18.01(4), s. Ins 18.01(6), s. Ins 18.02(1), s. Ins 18.10, s. Ins 18.105, s. Ins 18.11(2)(a)4, s. Ins 3.28, s. Ins 3.33, s. Ins 3.39(27), s. Ins 3.41 - .45, s. Ins 3.46(14), s. Ins 3.60(6) - (7), s. Ins 8.48
 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. 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. 14.82, s.
601.58, s. 628.34, s.
Ins 3.27, s. Ins
3.27(1), s. Ins
3.27(12) – (13), s. Ins
3.27(22) – (24), s. Ins
3.27(5) – (5a), s. Ins
3.27(7) – (9), s. Ins
3.29, s. Ins 3.39(15),
s. Ins 3.46, s. Ins
3.46(22), s. Ins 6.90
Long-term care
insurance
Long-term care
insurance
Long-term care
partnership program
Agent training
requirements
Ref: s. 632.825, s. Ins
3.46, s. Ins 3.465
Requirements for group
health policies
Special provisions
Disclosure requirements
Termination/nonrenewal
regulation
Fair marketing
standards

Ref: s. 600.03(35)(a),
s. 625.13, s.
632.746(6, 7, 9, 10),
s. 632.747, s.
632.748, s. 632.749,
s. 632.7495, ch. 635,
s. 635(19),. 635.11,
s. 635.18, s. Ins
3.13(3), s. Ins 3.33,
ch. Ins 8, s. Ins 8.48,
s. Ins 8.68
Medicare supplement
Ref: s. 628.34, s.
632.84, s. Ins 3.27, s.
Ins 3.39
Short-term medical
policies
Ref: s. 632.7495(4)
Interstate insurance
product regulation
compact
Ref: s. 14.82, s.
601.58

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

**100 questions (5 pre-test
items)
Two-hour time limit
Effective October 17, 2016**

**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, s.
Ins 47, s. Ins 42.02
License Requirements
Ref: ch. 26, s. 628.03,
s. 628.04, s.
628.04(2), s. 628.34,
s. 628.51, s. 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. 601.31, s.
601.64, s. 628.10(1),
s. 628.10(2), s.
628.10(3), s.
628.345(1)(b), s.
628.345(2), s.
628.345(3)(a), s.
628.345(3)(d), s.
628.345(3)(e), s.
628.345(3)(f), s. Ins
6.63
1.2 State regulation
Commissioner's general
duties and powers
Duties
Hearings
Penalties
Insurance security fund
Ref: ch. 227, s.
227.12, s. 601.41, s.
601.41(4), s. 601.42,
s. 601.42(4) s.
601.62, s. 601.62(5),
s. 601.64, s.
601.64(2), s.
601.64(3), s.
601.64(3)(d), s.
601.64(4), s. 601.65,
s. 628.10, s.
628.10(2)(b), s. Ins
6.59, ch. 646
Company regulation
Solvency
Responsibilities of the
insurer
Rates

Use of Policy forms
 Producer
 appointments/terminations
 Unfair claims, methods, and practices
 Notice of right to file complaint
 Ref: s. 628.11, s. 628.40, s. 631.20, s. 631.20(3), s. 631.22, s. 631.28, s. Ins 6.07, s. Ins 6.11, s. Ins 6.11(3), s. Ins 6.55, s. Ins 6.55(4)(b), s. Ins 6.57, s. Ins 6.85
 Producer regulation
 Fiduciary and trust account responsibilities
 Place of business/records maintenance
 Compensation of agents
 Controlled business
 Shared commissions
 Proper exchange of business
 Ref: s. 628.32, s. 628.51, s. 628.61, s. Ins 6.66
 Marketing practices
 Misrepresentation
 False advertising
 Rebating
 Unfair discrimination
 Boycott, coercion or intimidation
 Illegal inducement
 Ref: s. 628.34, s. 628.34(1) – s. 628.34(9), s. Ins 6.54, s. Ins 6.55, s. Ins 6.67, s. Ins 6.68, s. Ins 6.60
 Examination of records
 Ref: s. 601.43, s. 601.43(1)(b), s. 601.43(1)(c), s. 601.43(2)(a), s. 601.45, s. 601.49, s. Ins 16.01, s. Ins 26.10, s. Ins 26.10(3), s. Ins 28.10, s. Ins 28.10(3)
 Retention of Electronic Records

s. 137.20

General statutes, rules, and regulations affecting insurance contracts
 Definitions
 Specific knowledge
 Misrepresentation/Warrenties
 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)(6) 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, s. Ins 25 3.134.98

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 and casualty insurance only

General rate standards
 Ref: s. 625.11, s. 625.13, 625.22, s. 626.13, s. 631.20, s. Ins 3.49(3), s. Ins

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

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

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

2.3 Producers and general rules of agency

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

2.4 Contracts

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

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

3.0 Property and Casualty Insurance Basics 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
 Coinsurance
 Vacancy or unoccupancy
 Named insured provisions
 Duties after loss
 Assignment
 Abandonment
 Insurer provisions
 Liberalization
 Subrogation
 Salvage
 Claim settlement options
 Third-party provisions
 Standard mortgage clause
 Loss payable clause
 No benefit to the bailee

4.0 Dwelling ('02) 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

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
Legal liability
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
Transit coverage forms

7.4 Equipment breakdown ('13)

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

7.5 Farm coverage

Farm property coverage form ('03)
Coverage A — Dwellings
Coverage B — Other private structures
Coverage C — Household personal property
Coverage D — Loss of use
Coverage E — Scheduled personal property
Coverage F — Unscheduled farm personal property
Coverage G — Other farm structures
Mobile agricultural machinery and equipment coverage form
Livestock coverage form
Definitions
Causes of loss (basic, broad and special)
Conditions
Exclusions
Limits
Additional coverages

8.0 Businessowners ('13) Policy 9%

8.1 Characteristics and purpose

8.2 Businessowners Section

I — Property

- Coverages
- Exclusions
- Limits
- Deductibles
- Loss conditions
- General conditions
- Optional coverages
- Definitions

8.3 Businessowners Section

III — Common Policy Conditions

8.4 Selected endorsements

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

9.0 Other Coverages and Options 3%

9.1 Other policies

- Boatowners
- Surplus lines
- Directors and Officers
- National Flood Program

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

**35 questions (5 pre-test items)
One-hour time limit
Effective October 17, 2016**

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, s. Ins 42.02
- License Requirements
Ref: ch. 26, s. 628.03, s. 628.04, s. 628.04(2), s. 628.34, s. 628.51, s.

- 632.69(1)(b)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 28.06(6), s. 137.20
 - Disciplinary actions
 - License termination, suspension, or revocation
 - Monetary forfeiture (fines)
Ref: s. 601.31, s. 601.64, s. 628.10(1), s. 628.10(2), s. 628.10(3), s. 628.345(1)(b), s. 628.345(2), s. 628.345(3)(a), s. 628.345(3)(d), s. 628.345(3)(e), s. 628.345(3)(f), s. Ins 6.63
- 1.2 State regulation 20%**
- Commissioner's general duties and powers
 - Duties
 - Hearings
 - Penalties
 - Insurance security fund
Ref: ch. 227, s. 227.12, s. 601.41, s. 601.41(4), s. 601.42, s. 601.42(4) s. 601.62, s. 601.62(5), s. 601.64, s. 601.64(2), s. 601.64(3), s. 601.64(3)(d), s.

- 601.64(4), s. 601.65, s. 628.10, s. 628.10(2)(b), s. Ins 6.59, ch. 646
- Company regulation
- Solvency
- Responsibilities of the insurer
- Rates
- Use of Policy forms
- Producer appointments/terminations
- Unfair claims, methods, and practices
- Notice of right to file complaint
Ref: s. 628.11, s. 628.40, s. 631.20, s. 631.20(3), s. 631.22, s. 631.28, s. Ins 6.07, s. Ins 6.11, s. Ins 6.11(3), s. Ins 6.55, s. Ins 6.55(4)(b), s. Ins 6.57, s. Ins 6.85
- Producer regulation
- Fiduciary and trust account responsibilities
- Place of business/records maintenance
- Compensation of agents
- Controlled business
- Shared commissions
- Proper exchange of business
Ref: s. 628.32, s. 628.51, s. 628.61, s. Ins 6.66
- Marketing practices
- Misrepresentation
- False advertising
- Rebating
- Unfair discrimination
- Boycott, coercion or intimidation
- Illegal inducement
Ref: s. 628.34, s. 628.34(1) – s. 628.34(9), s. Ins 6.54, s. Ins 6.55, s. Ins 6.67, s. Ins 6.68, s. Ins 6.60
- Examination of records
Ref: s. 601.43, s. 601.43(1)(b), s. 601.43(1)(c), s. 601.43(2)(a), s. 601.45, s. 601.49, s.

Ins 16.01, s. Ins 26.10, s. Ins 26.10(3), s. Ins 28.10, s. Ins 28.10(3)
 Retention of Electronic Records
 s. 137.20
 General statutes, rules, and regulations affecting insurance contracts
 Definitions
 Specific knowledge
 Misrepresentation/Warranties
 Knowledge and acts of the agent
 Certificates of Insurance
 Ref: s. 628.34, ch. 631, s. 631.08, s. 631.09, s. 631.11, s. 631.28, ch. 632

Electronic delivery of notice of documents

s.610.60
 Regulation of specific clauses in insurance contracts

Cancellation
 Renewal/Nonrenewal
 Notice of proof of loss
 Payment of claims
 Ref: s. 102.31(2)(a), s.102.31(2)(6)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, s. Ins 25 3.134.98

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 and casualty insurance only 20%

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

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

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

Wisconsin Casualty: General and State Series 22-07

100 questions (5 pre-test items)
Two-hour time limit
Effective October 17, 2016

1.0 Insurance Regulation 35%

1.1 Licensing

Purpose
 Ref: ch. 628
 Persons required to be licensed
 Ref: s. 618.41, ch. 628, s. 628.02(1), s. 628.02(3), s. 628.02(4), s. 628.02(5), s. 628.03, s. 628.04, s. 628.49, s. 632.69(1)(b)(2), s. 632.69(1)(c)(2), s. Ins 6.58, s. Ins 42.01, s. Ins 42.03, s. Ins 47
 License Requirements
 Ref: ch. 26, s. 628.03, s. 628.04, s. 628.04(2), s. 628.34, s. 628.51, s. 632.69(1)(b)2, s. 632.69(1)(c)2, s. Ins 6.59, s. Ins 6.59(4)(a), s. Ins 6.59(4)(c)
 Record keeping, maintenance and duration
 Renewal
 Continuing education requirements
 Reinstatement
 Assumed name
 Change of address or telephone number
 Reporting of actions
 Ref: s. 134.97, s. 601.42, s. 628.04, s. 628.08, s. 628.09, s. 628.09(6), s. 628.11, s. Ins 6.57, s. Ins 6.61, s. Ins 6.63(3), s. Ins 28.04(1)(a), s. Ins 28.04(1)(f), s. Ins 28.04(2)(a), s. Ins 28.04(2)(b), s. Ins 28.04(2)(c), s. Ins 28.06(6)
 Disciplinary actions

License termination, suspension, or revocation
 Monetary forfeiture (fines)
 Ref: s. 601.31, s. 628.10(1), s. 628.10(2), s. 628.10(3), s. 628.10(4), s. 628.345(1)(b), s. 628.345(2), s. 628.345(3)(a), s. 628.345(3)(d), s. 628.345(3)(e), s. 628.345(3)(f), s. Ins 6.63

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

Fiduciary and trust account responsibilities
 Place of business/records maintenance
 Compensation of agents
 Controlled business
 Shared commissions
 Proper exchange of business
 Ref: s. 628.32, s. 628.51, s. 628.61, s. Ins 6.66
 Marketing practices
 Misrepresentation
 False advertising
 Rebating
 Unfair discrimination
 Boycott, coercion or intimidation
 Illegal inducement
 Ref: ch. 20, s. 628.34, s. 628.34(1) – s. 628.34(9), s. Ins 6.54, s. Ins 6.55, s. Ins 6.67, s. Ins 6.68
 Examination of records
 Ref: s. 601.43, s. 601.43(1)(b), s. 601.43(1)(c), s. 601.43(2)(a), s. 601.45, s. 601.49, s. Ins 16.01, s. Ins 26.10, s. Ins 26.10(3), s. Ins 28.10, s. Ins 28.10(3)
 General statutes, rules, and regulations affecting insurance contracts
 Definitions
 Specific knowledge
 Misrepresentation/Warranties
 Knowledge and acts of the agent
 Certificates of Insurance
 Ref: s. 628.34, ch. 631, s. 631.08, s. 631.09, s. 631.11, s. 631.28, ch. 632
 Regulation of specific clauses in insurance contracts
 Cancellation
 Renewal/Nonrenewal
 Notice of proof of loss
 Payment of claims

Ref: s. 102.31(2)(a), s. 102.31(2)(b)(1), s. 102.315(10)(a)(4), s. 102.315(10)(a)3, s. 102.315(10)(b)3, s. 628.46, s. 631.36, s. 631.43, s. 631.48, s. 631.81, s. 632.36(1–2), s. Ins 18.10, s. Ins 21.01(4)(a–c), s. Ins 21.01(5), s. Ins 21.01(6), s. Ins 21.01(10), s. Ins 21.01(11), s. Ins 6.11, s. Ins 6.77
 Privacy of Consumer Information
 Ref: s. 134.97, s. 610.70, s. Ins 25

1.3 Federal regulation

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

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

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

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

Automobile liability

Financial responsibility defined
 Persons required to show proof
 Required coverages and prohibited exclusions
 Cancellation or nonrenewal
 Responsibility for minors operating motor vehicles
 The Wisconsin Auto Insurance Plan (WAIP)
 Ref: s. 343.15, s. 344.01, s. 344.01(2)(d), s. 344.29, s. 344.30, s. 344.31, s. 344.33, s. 344.34, s. 344.62, s. 619.01, s. 632.22, s. 632.26(1), s. 632.32, s. 632.34, s. 632.36, s. 632.365, s. 632.37, s. 632.38, s. 895.04(4), s. Ins 3.49, s. Ins 6.77(6), s. Ins 21.01(7) – s. Ins 21.01(10),
 Workers' compensation Purpose
 Definitions
 Approval of rates and rating plans
 The Wisconsin Workers' Compensation Insurance Pool (WWCIP)
 Ref: ch. 102, s. 102.04, s. 102.07, s. 102.075, s. 102.076, s. 102.12, s. 102.28, s. 102.29, s. 102.30, s. 625.11, s. 626, s. 626.13, s. Ins 6.78, s. Ins 21
 Wisconsin Health Care Liability Insurance Plan (WHCLIP)
 Ref: ch. 619,

2.0 General Insurance 5%

2.1 Concepts

Risk management key terms
 Risk
 Exposure
 Hazard
 Peril
 Loss
 Methods of handling risk
 Avoidance

Retention
 Sharing
 Reduction
 Transfer
 Elements of insurable risks
 Adverse selection
 Law of large numbers
 Reinsurance

2.2 Insurers

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

2.3 Producers and general rules of agency

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

2.4 Contracts

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

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

3.0 Property and Casualty Insurance Basics 10%

3.1 Principles and concepts

Insurable interest
 Underwriting
 Function
 Loss ratio
 Rates
 Types
 Loss costs
 Components
 Hazards
 Physical
 Moral
 Morale
 Negligence
 Elements of a negligent act
 Defenses against negligence
 Damages
 Compensatory — special versus general
 Punitive
 Absolute liability
 Strict liability
 Vicarious liability

3.2 Policy structure

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

3.3 Common policy provisions

Insureds — named, first named and additional
 Policy period
 Policy territory
 Cancellation and nonrenewal
 Deductibles
 Other insurance
 Nonconcurrency
 Primary and excess
 Limits of liability
 Per occurrence (accident)

Per person
 Aggregate—general
 versus products—
 completed operations
 Split
 Combined single
 Policy limits
 Named insured
 provisions
 Duties after loss
 Assignment
 Insurer provisions
 Liberalization
 Subrogation
 Duty to defend

**4.0 Homeowners ('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
 Towing and labor costs
 Extended non-owned coverage — vehicles furnished or available for regular use
 Miscellaneous type vehicle
 Joint ownership coverage

5.2 Commercial auto ('13)

Commercial auto coverage forms
 Business auto
 Garage
 Business auto physical damage
 Truckers
 Motor carrier
 Coverage form sections
 Covered autos
 Liability coverage
 Garagekeepers coverage
 Trailer interchange coverage
 Physical damage 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)**
 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 ('13) 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

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

9.7 Other policies

Boatowners

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

35 questions (5 pre-test items)
One-hour time limit
Effective October 17, 2016

1.0 Insurance Regulation

1.1 Licensing 20%

Purpose
 Ref: ch. 628
 Persons required to be licensed
 Ref: s. 618.41, ch. 628, s. 628.02(1), s. 628.02(3), s. 628.02(4), s. 628.02(5), s. 628.03, s. 628.04, s. 628.49, s. 632.69(1)(b)(2), s. 632.69(1)(c)(2), s. Ins 6.58, s. Ins 42.01, s. Ins 42.03, s. Ins 47
 License Requirements
 Ref: ch. 26, s. 628.03, s. 628.04, s. 628.04(2), s. 628.34, s. 628.51, s. 632.69(1)(b)2, s. 632.69(1)(c)2, s. Ins 6.59, s. Ins 6.59(4)(a), s. Ins 6.59(4)(c)
 Record keeping, maintenance and duration
 Renewal
 Continuing education requirements
 Reinstatement
 Assumed name
 Change of address or telephone number
 Reporting of actions

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

Disciplinary actions
License termination, suspension, or revocation

Monetary forfeiture (fines)

Ref: s. 601.31, s. 628.10(1), s. 628.10(2), s. 628.10(3), s. 628.10(4), s. 628.345(1)(b), s. 628.345(2), s. 628.345(3)(a), s. 628.345(3)(d), s. 628.345(3)(e), s. 628.345(3)(f), s. Ins 6.63

1.2 State regulation 20%

Commissioner's general duties and powers

Duties

Hearings

Penalties

Insurance security fund

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

Company regulation

Solvency

Responsibilities of the insurer

Rates

Use of Policy forms

Readability

Producer

appointments/terminations

Unfair claims, methods, and practices

Notice of right to file complaint

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

Producer regulation

Fiduciary and trust account

responsibilities

Place of

business/records maintenance

Compensation of agents

Controlled business

Shared commissions

Proper exchange of business

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

Marketing practices

Misrepresentation

False advertising

Rebating

Unfair discrimination

Boycott, coercion or intimidation

Illegal inducement

Ref: ch. 20, s. 628.34, s. 628.34(1) – s. 628.34(9), s. Ins 6.54, s. Ins 6.55, s. Ins 6.67, s. Ins 6.68

Examination of records

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

General statutes, rules, and regulations

affecting insurance contracts

Definitions

Specific knowledge

Misrepresentation/Warranties

Knowledge and acts of the agent

Certificates of Insurance

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

Regulation of specific clauses in insurance contracts

Cancellation

Renewal/Nonrenewal

Notice of proof of loss

Payment of claims

Ref: s. 102.31(2)(a), s. 102.31(2)(b)(1), s. 102.315(10)(a)(4), s. 102.315(10)(a)3, s. 102.315(10)(b)3, s. 628.46, s. 631.36, s. 631.43, s. 631.48, s. 631.81, s.

632.36(1–2), s. Ins 18.10, s. Ins 21.01(4)(a–c), s. Ins 21.01(5), s. Ins 21.01(6), s. Ins 21.01(10), s. Ins 21.01(11), s. Ins 6.11, s. Ins 6.77

Privacy of Consumer Information

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

1.3 Federal regulation 20%

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

Fraud and false statements (18 USC 1033, 1034)

1.4 Wisconsin statutes, rules, and regulations common to property and casualty insurance only 20%

General rate standards

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

Prohibited classification of risks

Ref: s. 628.34, s. Ins 6.54

Surplus lines

Definition

Responsibilities of agents and brokers

Ref: s. 618.41, s. 618.42, s. 618.43, s.

628.02, s. 628.04(2),
s. Ins 6.17, s. Ins
6.18, s. Ins 6.19, s.
Ins 6.66

Oral contracts

Ref: s. 631.05

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

Automobile liability
Financial responsibility
defined

Persons required to
show proof

Required coverages and
prohibited exclusions

Cancellation or
nonrenewal

Responsibility for minors
operating motor
vehicles

The Wisconsin Auto
Insurance Plan (WAIP)

Ref: s. 343.15, s.

344.01, s.

344.01(2)(d), s.

344.29, s. 344.30, s.

344.31, s. 344.33, s.

344.34, s. 344.62, s.

619.01, s.632.22 s.

632.26(1), s. 632.32,

s. 632.34, s. 632.36,

s. 632.365, s. 632.37,

s. 632.38, s.

895.04(4), s. Ins

3.49, s. Ins 6.77(6),

s. Ins 21.01(7) – s.

Ins 21.01(10),

Workers' compensation

Purpose

Definitions

Approval of rates and

rating plans

The Wisconsin Workers'

Compensation

Insurance Pool

(WWCIP)

Ref: ch. 102, s.

102.04, s. 102.07, s.

102.075, s. 102.076,

s. 102.12, s. 102.28,

s. 102.29, s. 102.30,

s. 625.11, s. 626, s.

626.13, s. Ins 6.78, s.

Ins 21

Wisconsin Health Care

Liability Insurance

Plan (WHCLIP)

Ref: ch. 619, s. Ins

3.35

**Wisconsin Personal Lines:
General and State
Series 22-09**

**100 questions (5 pre-test
items)**

**Two-hour time limit
Effective October 17, 2016**

**1.0 Insurance Regulation
35%**

1.1 Licensing

Purpose

Ref: ch. 628

Persons required to be
licensed

Ref: s. 618.41, ch.

628, s. 628.02(1), s.

628.02(3), s.

628.02(4), s.

628.02(5), s. 628.03,

s. 628.04, s. 628.49,

s. 632.69(1)(b)(2), s.

632.69(1)(c)(2), s.

Ins 6.58, s. Ins 42.01,

s. Ins 42.03, s. Ins 47

License Requirements

Ref: ch. 26, s. 628.03,

s. 628.04, s.

628.04(2), s. 628.34,

s. 628.51, s.

632.69(1)(b)2, s.

632.69(1)(c)2, s. Ins

6.59, s. Ins

6.59(4)(a), s. Ins

6.59(4)(c)

Record keeping,

maintenance and

duration

Renewal

Continuing education

requirements

Reinstatement

Assumed name

Change of address or

telephone number

Reporting of actions

Ref: s. 134.97, s.

601.42, s. 628.04, s.

628.08, s. 628.09, s.

628.09(6), s. 628.11,

s. Ins 6.57, s. Ins

6.61, s. Ins 6.63(3),

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

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

28.04(2)(a), s. Ins

28.04(2)(b), s. Ins

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

Disciplinary actions

License termination,

suspension, or

revocation

Monetary forfeiture

(fines)

Ref: s. 601.31, s.

628.10(1), s.

628.10(2), s.

628.10(3), s.

628.10(4), s.

628.345(1)(b), s.

628.345(2), s.

628.345(3)(a), s.

628.345(3)(d), s.

628.345(3)(e), s.

628.345(3)(f), s. Ins

6.63

1.2 State regulation

Commissioner's general
duties and powers

Duties

Hearings

Penalties

Insurance security fund

Ref: ch. 227, s.

227.12, s. 601.41, s.

601.41(4), s. 601.42,

s. 601.42(4) s.

601.62, s. 601.62(5),

s. 601.64, s.

601.64(2), s.

601.64(3), s.

601.64(3)(d), s.

601.64(4), s. 601.65,

s. 628.10, s.

628.10(2)(b), s. Ins

6.59, ch. 646

Company regulation

Solvency

Responsibilities of the

insurer

Rates

Use of Policy forms

Readability

Producer

appointments/termina

tions

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/Warra
 nties
 Knowledge and acts of
 the agent
 Certificates of Insurance
 Ref: s. 628.34, ch.
 631, s. 631.08, s.
 631.09, s. 631.11, s.
 631.28, ch. 632
 Regulation of specific
 clauses in insurance
 contracts
 Cancellation
 Renewal/Nonrenewal

Notice of proof of loss
 Payment of claims
 Ref: s. 102.31(2)(a),
 s. 102.31(2)(b)(1), s.
 102.315(10)(a)(4), s.
 102.315(10)(a)3, s.
 102.315(10)(b)3, s.
 628.46, s. 631.36, s.
 631.43, s. 631.48, s.
 631.81, s.
 632.36(1–2), s. Ins
 18.10, s. Ins
 21.01(4)(a–c), s. Ins
 21.01(5), s. Ins
 21.01(6), s. Ins
 21.01(10), s. Ins
 21.01(11), s. Ins
 6.11, s. Ins 6.77
 Privacy of Consumer
 Information
 Ref: s. 134.97, s.
 610.70, s. Ins 25

1.3 Federal regulation

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

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

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

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

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

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

Automobile liability
 Financial responsibility
 defined
 Persons required to
 show proof
 Required coverages and
 prohibited exclusions
 Cancellation or
 nonrenewal
 Responsibility for minors
 operating motor
 vehicles
 The Wisconsin Auto
 Insurance Plan (WAIP)
 Ref: s. 343.15, s.
 344.01, s.
 344.01(2)(d), s.
 344.29, s. 344.30, s.
 344.31, s. 344.34, s.
 344.62, s. 619.01, s.
 631.35, s. 632.26(1),
 s. 632.32, s. 632.34,
 s. 632.36, s. 632.365,
 s. 632.37, s. 632.38,
 s. 895.04(4), s. Ins
 3.49, s. Ins 6.77(6),
 s. Ins 21.01(7) – s.
 Ins 21.01(10),

2.0 General Insurance 5%

2.1 Concepts

Risk management key
 terms
 Risk
 Exposure

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

2.2 Insurers

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

2.3 Producers and general rules of agency

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

2.4 Contracts

Elements of a legal contract
Offer and acceptance
Consideration
Competent parties
Legal purpose
Distinct characteristics of an insurance contract
Contract of adhesion
Aleatory contract
Personal contract
Unilateral contract
Conditional contract

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

3.0 Property and Casualty Insurance Basics 20%

3.1 Principles and concepts

Insurable interest
Underwriting
Function
Loss ratio
Rates
Types
Loss costs
Components
Hazards
Physical
Moral
Morale
Negligence
Elements of a negligent act
Defenses against negligence
Damages
Compensatory — special versus general
Punitive
Absolute liability
Strict liability
Vicarious liability
Causes of loss (perils)
Named perils versus special (open) perils
Direct loss
Consequential or indirect loss
Blanket versus specific insurance
Basic types of construction
Loss valuation
Actual cash value
Replacement cost
Functional replacement cost
Market value
Agreed value
Stated amount
Valued policy

3.2 Policy structure

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

3.3 Common policy provisions

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

4.0 Dwelling ('02) Policy 10%

4.1 Characteristics and purpose

4.2 Coverage forms — Perils insured against

Basic
Broad
Special

4.3 Property coverages

Coverage A — Dwelling

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

4.4 General exclusions

4.5 Conditions

4.6 Selected endorsements

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

4.7 Personal liability supplement

5.0 Homeowners ('11) Policy 10%

5.1 Coverage forms

- HO-2 through HO-6
- HO-8

5.2 Definitions

5.3 Section I — Property coverages

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

5.4 Section II — Liability coverages

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

5.5 Perils insured against

5.6 Exclusions

5.7 Conditions

5.8 Selected endorsements

- Special provisions — (HO 01 43)
- Limited fungi, wet or dry rot, or bacteria coverage (HO 04 26, HO 04 27)
- Permitted incidental occupancies —

- residence premises (HO 04 42)
- Earthquake (HO 04 54)
- Scheduled personal property (HO 04 61)
- Personal property replacement cost (HO 04 90)
- Home day care (HO 04 97)
- Business pursuits (HO 24 71)
- Personal injury (HO 24 82)

6.0 Auto Insurance 10%

6.1 Personal ('05) auto policy

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

7.0 Other Coverages and Options 10%

7.1 Personal umbrella policies (DL 98 01)

7.2 National Flood Insurance Program

- "Write your own" versus government
- Eligibility
- Coverage
- Limits
- Deductibles

7.3 Other policies

- Boatowners

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

**35 questions (5 pre-test items)
One-hour time limit
Effective October 17, 2016**

1.0 Insurance Regulation

1.1 Licensing

20%

- Purpose
- Ref: ch. 628
- Persons required to be licensed
- Ref: s. 618.41, ch. 628, s. 628.02(1), s. 628.02(3), s. 628.02(4), s. 628.02(5), s. 628.03, s. 628.04, s. 628.49, s. 632.69(1)(b)(2), s. 632.69(1)(c)(2), s. Ins 6.58, s. Ins 42.01, s. Ins 42.03, s. Ins 47
- License Requirements
- Ref: ch. 26, s. 628.03, s. 628.04, s. 628.04(2), s. 628.34, s. 628.51, s. 632.69(1)(b)2, s. 632.69(1)(c)2, s. Ins 6.59, s. Ins 6.59(4)(a), s. Ins 6.59(4)(c)
- Record keeping, maintenance and duration
- Renewal
- Continuing education requirements
- Reinstatement
- Assumed name
- Change of address or telephone number
- Reporting of actions

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

Disciplinary actions
License termination, suspension, or revocation
Monetary forfeiture (fines)
Ref: s. 601.31, s. 628.10(1), s. 628.10(2), s. 628.10(3), s. 628.10(4), s. 628.345(1)(b), s. 628.345(2), s. 628.345(3)(a), s. 628.345(3)(d), s. 628.345(3)(e), s. 628.345(3)(f), s. Ins 6.63

1.2 State regulation 20%
Commissioner's general duties and powers
Duties
Hearings
Penalties
Insurance security fund
Ref: ch. 227, s. 227.12, s. 601.41, s. 601.41(4), s. 601.42, s. 601.42(4) s. 601.62, s. 601.62(5), s. 601.64, s. 601.64(2), s. 601.64(3), s. 601.64(3)(d), s. 601.64(4), s. 601.65, s. 628.10, s. 628.10(2)(b), s. Ins 6.59, ch. 646
Company regulation
Solvency
Responsibilities of the insurer
Rates
Use of Policy forms
Readability
Producer appointments/terminations

Unfair claims, methods, and practices
Notice of right to file complaint
Ref: s. 628.11, s. 628.40, s. 631.20, s. 631.20(3), s. 631.22, s. 631.28, s. Ins 6.07, s. Ins 6.11, s. Ins 6.11(3), s. Ins 6.55, s. Ins 6.55(4)(b), s. Ins 6.57, s. Ins 6.85
Producer regulation
Fiduciary and trust account responsibilities
Place of business/records maintenance
Compensation of agents
Controlled business
Shared commissions
Proper exchange of business
Ref: s. 628.32, s. 628.51, s. 628.61, s. Ins 6.66
Marketing practices
Misrepresentation
False advertising
Rebating
Unfair discrimination
Boycott, coercion or intimidation
Illegal inducement
Ref: ch. 20, s. 628.34, s. 628.34(1) – s. 628.34(9), s. Ins 6.54, s. Ins 6.55, s. Ins 6.67, s. Ins 6.68
Examination of records
Ref: s. 601.43, s. 601.43(1)(b), s. 601.43(1)(c), s. 601.43(2)(a), s. 601.45, s. 601.49, s. Ins 16.01, s. Ins 26.10, s. Ins 26.10(3), s. Ins 28.10, s. Ins 28.10(3)
General statutes, rules, and regulations affecting insurance contracts
Definitions
Specific knowledge
Misrepresentation/Warranties
Knowledge and acts of the agent
Certificates of Insurance

Ref: s. 628.34, ch. 631, s. 631.08, s. 631.09, s. 631.11, s. 631.28, ch. 632
Regulation of specific clauses in insurance contracts
Cancellation
Renewal/Nonrenewal
Notice of proof of loss
Payment of claims
Ref: s. 102.31(2)(a), s. 102.31(2)(b)(1), s. 102.315(10)(a)(4), s. 102.315(10)(a)3, s. 102.315(10)(b)3, s. 628.46, s. 631.36, s. 631.43, s. 631.48, s. 631.81, s. 632.36(1–2), s. Ins 18.10, s. Ins 21.01(4)(a–c), s. Ins 21.01(5), s. Ins 21.01(6), s. Ins 21.01(10), s. Ins 21.01(11), s. Ins 6.11, s. Ins 6.77
Privacy of Consumer Information
Ref: s. 134.97, s. 610.70, s. Ins 25

1.3 Federal regulation 20%
Fair Credit Reporting Act (15 USC 1681–1681d)
Fraud and false statements (18 USC 1033, 1034)

1.4 Wisconsin statutes, rules, and regulations common to property and casualty insurance only 20%
General rate standards
Ref: s. 625.11, s. 625.13, 625.22, s. 626.13, s. 631.20, s. Ins 3.49(3), s. Ins 4.08, s. 4.10(7)(g), s. Ins 6.78
Prohibited classification of risks
Ref: s. 628.34, s. Ins 6.54
Surplus lines
Definition
Responsibilities of agents and brokers
Ref: s. 618.41, s. 618.42, s. 618.43, s. 628.02, s. 628.04(2), s. Ins 6.17, s. Ins

6.18, s. Ins 6.19, s. Ins 6.66
 Oral contracts
 Ref: s. 631.05

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

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

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

Automobile liability
 Financial responsibility defined
 Persons required to show proof
 Required coverages and prohibited exclusions
 Cancellation or nonrenewal
 Responsibility for minors operating motor vehicles
 The Wisconsin Auto Insurance Plan (WAIP)
 Ref: s. 343.15, s. 344.01, s. 344.01(2)(d), s. 344.29, s. 344.30, s. 344.31, s. 344.34, s. 344.62, s. 619.01, s. 631.35, s. 632.26(1), s. 632.32, s. 632.34, s. 632.36, s. 632.365, s. 632.37, s. 632.38, s. 895.04(4), s. Ins 3.49, s. Ins 6.77(6),

s. Ins 21.01(7) – s. Ins 21.01(10)

Wisconsin Limited Line: Title Series 22-11

**35 questions (5 pre-test items)
 One-hour time limit
 Effective October 17, 2016**

1.0 Insurance Regulation 25%

1.1 Licensing

Purpose
 Ref: ch. 628
 Persons required to be licensed
 Ref: s. 618.41, ch. 628, s. 628.02(1), s. 628.02(3), s. 628.02(4), s. 628.02(5), s. 628.03, s. 628.04, s. 628.49, s. 632.69(1)(b)(2), s. 632.69(1)(c)(2), s. Ins 6.58, s. Ins 42.01, s. Ins 42.03, s. Ins 47
 License Requirements
 Ref: ch. 26, s. 628.03, s. 628.04, s. 628.04(2), s. 628.34, s. 628.51, s. 632.69(1)(b)2, s. 632.69(1)(c)2, s. Ins 6.59, s. Ins 6.59(4)(a), s. Ins 6.59(4)(c)
 Record keeping, maintenance, and duration
 Renewal
 Reinstatement
 Assumed name
 Change of address or telephone number
 Reporting of actions
 Ref: s. 134.97, s. 601.42, s. 628.04, s. 628.08, s. 628.09, s. 628.09(6), s. 628.11, s. Ins 6.57, s. Ins 6.61, s. Ins 6.63(3)
 Disciplinary actions
 License termination, suspension or revocation

Monetary forfeiture (fines)
 Ref: s. 601.31, s. 628.10(1), s. 628.10(2), s. 628.10(3), s. 628.10(4), s. 628.345(1)(b), s. 628.345(2), s. 628.345(3)(a), s. 628.345(3)(d), s. 628.345(3)(e), s. 628.345(3)(f), s. Ins 6.63

1.2 State regulation

Commissioner general duties and powers
 Duties
 Hearings
 Penalties
 Ref: ch. 227, s. 227.12, s. 601.41, s. 601.41(4), s. 601.42, s. 601.42(4) s. 601.62, s. 601.62(5), s. 601.64, s. 601.64(2), s. 601.64(3), s. 601.64(3)(d), s. 601.64(4), s. 601.65, s. 628.10, s. 628.10(2)(b), s. Ins 6.59
 Company regulation
 Responsibilities of the insurer
 Rates
 Use of policy forms
 Unfair claims, methods, and practices
 Notice of right to file complaint
 Ref: s. 628.11, s. 628.40, s.628.46, s. 631.20, s. 631.20(3), s. 631.28, s. 631.43, s. 631.48, s. 631.81, s. Ins 6.11, s. Ins 6.11(3), s. Ins 6.55, s. Ins 6.55(4)(b), s. Ins 6.57, s. Ins 6.85
 Producer regulation
 Fiduciary and trust account responsibilities
 Place of business/records maintenance
 Compensation of agents
 Controlled business

Shared commissions
 Proper exchange of business
 Ref: s. 628.32, s. 628.51, s. 628.61, s. Ins 6.66
 Marketing practices
 Misrepresentation
 False information and advertising
 Defamation
 Boycott, coercion and intimidation
 Illegal inducement
 Unfair discrimination
 Rebating
 Ref: ch. 20, s. 628.34, s. 628.34(1) – s. 628.34(9), s. Ins 6.54, s. Ins 6.55, s. Ins 6.67, s. Ins 6.68
 Examination of books and records
 Ref: s. 601.43, s. 601.43(1)(b), s. 601.43(1)(c), s. 601.43(2)(a), s. 601.45, s. 601.49, s. Ins 16.01
 General statutes, rules, and regulations affecting insurance contracts
 Definitions
 Specific knowledge
 Misrepresentation/Warrenties
 Knowledge and acts of the agent
 Ref: s. 628.34, ch. 631, s. 631.08, s. 631.09, s. 631.11, ch. 632
 Regulation of specific clauses in insurance contracts
 Notice of Proof of Loss
 Ref: s. 631.43, s. 631.48, s. 631.81

2.0 Real Property 25%

2.1 Concepts, principles and practices

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

2.2 Acquisition and transfer of real property

Conveyances

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

2.3 Legal descriptions

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

2.4 Recording

Types of records
 Types of indices
 Requirements to record
 Acknowledgments

3.0 Title Insurance 20%

3.1 Title insurance principles

Covered Risks
 Risk of error in public records
 Hidden off-record title risks
 Risk of omission and commission by producer
 Interests that can be insured
 Types
 Owners
 Lenders
 Easements
 Title insurance forms
 Commitments
 Owner's policy
 Loan policy
 Title insurance policy structure and provisions
 Insuring provisions

Schedule A
 Schedule B —
 Exceptions from coverage
 Exclusions from coverage
 Conditions
 Endorsements

3.2 Title searching techniques

Hard copy index
 Computer index
 Chain of title

4.0 Title Exceptions and Procedures for Clearing Title 30%

4.1 Principles and concepts

Standard exceptions
 Voluntary and involuntary liens
 Federal liens
 Mortgage
 Judgments
 Taxes and assessments
 Surveys
 Condominiums
 Water rights
 Equitable interests
 Covenants
 Conditions
 Restrictions
 Access
 Easements

4.2 Special problem areas and concerns

Acknowledgments
 Construction lien
 Bankruptcy
 Probate
 Good faith
 Foreclosure

4.3 Principles of clearing title

Releases and satisfactions
 Assignments
 Subordinations
 Affidavits

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

**35 Questions (5 pre-test
items)
One-hour time limit
Effective October 17, 2016**

**1.0 Insurance Regulation
35%**

1.1 Licensing

Process
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
Record keeping, maintenance, and duration
Renewal
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)
Disciplinary actions
License termination, suspension or revocation
Monetary forfeiture (fines)
Ref: s. 601.31, s. 628.10(1), s. 628.10(2), s. 628.10(3), s. 628.10(4), s. 628.345(1)(b), s. 628.345(2), s. 628.345(3)(a), s. 628.345(3)(d), s. 628.345(3)(e), s. 628.345(3)(f), s. Ins 6.63

1.2 State regulation

Commissioner's general duties and powers
Duties
Hearings
Penalties
Ref: ch. 227, s. 227.12, s. 601.41, s. 601.41(4), s. 601.42, s. 601.42(4) s. 601.62, s. 601.62(5), s. 601.64, s. 601.64(2), s. 601.64(3), s. 601.64(3)(d), s. 601.64(4), s. 601.65, s. 628.10, s. 628.10(2)(b), s. Ins 6.59
Company regulation
Responsibilities of the insurer
Use of policy forms
Producer appointments/terminations
Unfair claims, methods, and practices
Notice of right to file complaint
Ref: s. 628.11, s. 628.40, s. 631.20, 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 information and advertising
Rebating
Unfair discrimination

Boycott, coercion and 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 books and records
Ref: s. 601.43, s. 601.43(1)(b), s. 601.43(1)(c), s. 601.43(2)(a), s. 601.45, s. 601.49, s. Ins 16.01, s. Ins 26.10, s. Ins 26.10(3), 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

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

2.3 Producers and general rules of agency

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

2.4 Contracts

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

- Distinct characteristics of an insurance contract
- Contract of adhesion
- Aleatory contract
- Personal contract
- Unilateral contract
- Conditional contract
- Legal interpretations affecting contracts
- Ambiguities in a contract of adhesion
- Reasonable expectations
- Indemnity
- Utmost good faith
- Representations/misrepresentations
- Warranties
- Concealment
- Fraud
- Waiver and estoppel

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
- Amounts to be insured
- Term of insurance
- Premium rates
- Premium refunds
- Solicitation
- Evidence of coverage
- Termination of group policy
- Claims processing
- Prohibited transactions
- 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 October 17, 2016

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 Assistors
 10%**

Navigators
 Federal certification
 State license including
 fingerprinting and
 background check
 Affiliation with navigator
 entity
 Annual continuing
 education requirement
 Nonnavigator assistors
 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. 628.10,
 s. Ins 6.59
 Penalties
 Ref: s. 601.64, s.
 601.65
 Licensing
 Purpose
 Ref: ch. 628
 Persons required to be
 licensed
 Ref: s. 618.41, ch.
 628, s. 628.02-.04, s.
 628.49, s. 628.92, s.
 632.69, s. Ins 6.58,
 s. Ins 42.01, s. Ins
 42.03, s. Ins 47
 License requirements
 Ref: ch. 26, s.
 628.03, s. 628.04, s.
 628.34, s. 628.51, s.
 Ins 3.465, s. Ins 6.59
 Marketing practices
 Types of unfair practices
 Ref: ch. 20, s. 628.34,
 s. Ins 6.54, s. Ins
 6.55, s. Ins 6.67, s.
 Ins 6.68
 Responsibilities of the
 insurer

Ref: s. 628.11, s.
 628.40, s. Ins 6.57
 Privacy
 Ref: s. 134.97, s.
 610.70, s. Ins 25
 Prohibited Practices for
 Navigators or
 nonnavigator assistors.
 Ref. s. 628.95
**General statutes, rules,
 and regulations
 affecting insurance
 contracts**
 Definitions
 Specific knowledge
 Ref: ch. 631, ch. 632
 Misrepresentation/Warrant
 ies
 Ref: s. 628.34, s.
 631.08, s. 631.11
 Knowledge and
 acts of the agent
 Ref: s. 631.09, s.
 631.11
 Use of policy
 forms
 Ref: s. 631.20
 Readability
 Ref: s. 631.22, s. Ins
 6.07
 Notice of right to
 file complaint
 Ref: s. 631.28, s. Ins
 6.85
**Regulation of specific
 clauses in insurance
 contracts**
 Cancellation
 Ref: s. 102.31, s.
 102.315, s. 631.36, s.
 Ins 6.77, s. Ins 18.10,
 s. Ins 21.01
 Renewal/Nonrenewal
 Ref: s. 102.31, s. 102.315, s.
 631.36, s. Ins 21.01
 Notice of proof of loss
 Ref: s. 631.43, s.
 631.48, s. 631.81
 Payment of claims
 Ref: s. 628.46, s. Ins 3.65, s.
 Ins 3.651, s. Ins 6.11
 Unfair claims, methods,
 and practices
 Ref: s. Ins 6.11, s. Ins
 6.55,

**8.0 Wisconsin Statutes,
Rules, and Regulations
Pertinent to Disability
(A&H) Insurance Only
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(6), s. Ins 18.10-.11,
s. Ins 18.105

Grievance

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

Coverages

Nurse practitioners

Ref: s. 632.87

Optometrists

Ref: s. 632.87(2)

Chiropractic benefits

Ref: s. 632.87

Handicapped children

Ref: s. 632.88

Alcohol, drug abuse,
mental, and nervous

disorders

Ref: s. 609.05(3), s.
609.655, s. 632.89, s.
632.895(12m)

Home care

Ref: s. 632.895, s.
Ins 3.54

Skilled nursing facility

Ref: s. 632.895(3)

Kidney disease

Ref: s. 632.895(4)

Diabetes

Ref: s. 632.895(6)

Newborn children

Ref: s. 632.895(5), s.
Ins 3.38

Maternity benefits for
dependent children

Ref: s. 632.895(7)

Adopted children

Ref: s. 609.75, s.

631.07(3)(a)3.m, s.

632.896

Grandchildren

Ref: s. 632.895(5m)

Mammograms

Ref: s. 609.80, s.

632.895(8)

Lead poisoning

screening

Ref: s. 632.895(10)

Temporomandibular
joint disorders

Ref: s. 632.895(11)

Hospital and ambulatory
surgery

Ref: s. 632.895(12)

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

Ref: s. 632.749, s.
632.7495

Medicare supplement

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

Short-term medical policies

Ref: s. 632.7495(4)

Publications

The major 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 Intermediary's Guide to Wisconsin Insurance Law (<https://oci.wi.gov/Documents/AgentsAgencies/PI-060.pdf>), the Navigator Study Guide (<https://oci.wi.gov/Pages/Agents/NavigatorLicense.aspx>) and the State Public Assistance Program presentation has been developed by OCI as a study manual for the Wisconsin laws section of the examination. The study guides can be downloaded free of charge from OCI's website at oci.wi.gov. To request a print copy of the guide, please contact ocirecords@wisconsin.gov or call Central Files at (608) 264-8110. There is a fee associated when requesting print copies.

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

Listed on the following page are some publications that can be used for self-study. This list is provided to assist you in finding self-study materials. The inclusion of a particular source of information on this list does not constitute a recommendation or endorsement by either the Office of the Commissioner of Insurance or Prometric.

You should contact publishers and/or the course providers directly for further information on price and availability.

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

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

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

Exam Registration Form

Wisconsin Insurance Examinations



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.

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

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

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

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

Registration fees are not refundable. Fees may be paid by cashier's check, company check, money order, MasterCard, Visa or American Express. Make company checks, cashier's checks and money orders payable to Prometric. Please put your phone number on the check. **Personal checks and cash are not accepted.** To pay by credit card (when registering by mail or fax), please complete the Credit Card Payment Form on the next page and fax to 800.347.9242, or send this completed form along with the appropriate fee to:

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

Credit Card Payment Form



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

Card Type (Check One)

- MasterCard Visa American Express

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