

# Your Exam Content Outline

The following outline describes the content of one of the Wisconsin insurance examinations. The outlines are the basis of the examinations. The examination will contain questions on the subjects contained in the outline. The percentages indicate the relative weights assigned to each part of the examination. For example, 10 percent means that 6 questions will be drawn from the section on a 60-question exam, 10 will be drawn on a 100-question exam and 15 will be drawn on a 150-question exam.

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

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

### 1.0 Insurance Regulation

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

##### Purpose

*Ref: ch. 628*

##### Persons required to be licensed

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

##### License Requirements

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

##### Record keeping, maintenance and duration

###### Renewal

###### Continuing education requirements

###### Reinstatement

###### Assumed name

###### Change of address or telephone number

###### Reporting of actions

*Ref: s. 134.97, s. 137.20 s. 601.42, s. 628.04,  
s. 628.08, s. 628.09, s. 628.09(6), s. 628.11, s.  
Ins 6.57, s. Ins 6.61, s. Ins 6.63(3), s. Ins  
28.04(1)(a),  
s. Ins 28.04(1)(f), s. 628.10(a),  
s. Ins 28.04(2)(b), s. Ins 28.04(1m),  
s. Ins 28.06(6)*

##### Disciplinary actions

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

###### Monetary forfeiture (fines)

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

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

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

###### Duties

##### Hearings

##### Penalties

##### Insurance security fund

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

##### Company regulation

###### Solvency

###### Responsibilities of the insurer

###### Rates

###### Use of Policy forms

###### Readability

###### Producer appointments/terminations

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

###### Notice of right to file complaint

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

##### Producer regulation

###### Fiduciary and trust account responsibilities

###### Place of business/records maintenance

###### Compensation of agents

###### Controlled business

###### Shared commissions

###### Proper exchange of business

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

##### Marketing practices

###### Misrepresentation

###### False advertising

###### Rebating

###### Unfair discrimination

###### Boycott, coercion or intimidation

###### Illegal inducement

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

##### Examination of records

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

##### Retention of Electronic Records

*Ref: s. 137.20*

General statutes, rules, and regulations affecting insurance contracts

Definitions

Specific knowledge

Misrepresentation/Warranties

Knowledge and acts of the agent

Certificates of Insurance

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

Electronic delivery of notice of documents

*Ref: s. 610.60*

Regulation of specific clauses in insurance contracts

Cancellation

Renewal/Nonrenewal

Notice of proof of loss

Payment of claims

*Ref: s. 102.31(2)(a), s. 102.31(2)(b)(1), s. 102.315(10)(a)(4), s. 102.315(10)(a)3, s. 102.315(10)(b)3, s. 628.46, s. 631.36, s. 631.43, s. 631.48, s. 631.81, s. 632.36(1-2), s. Ins 18.10, s. Ins 21.01(4)(a-c), s. Ins 21.01(5), s. Ins 21.01(6), s. Ins 21.01(10), s. Ins 21.01(11), s. Ins 6.11, s. Ins 6.77*

Privacy of Consumer Information

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

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

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

Fraud and false statements (18 USC 1033, 1034)

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

General rate standards

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

Prohibited classification of risks

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

Surplus lines

Definition

Responsibilities of agents and brokers

*Ref: s. 618.41, s. 618.42, s. 618.43, s. 628.02, s. 628.04(2), s. Ins 6.17, s. Ins 6.18, s. Ins 6.19, s. Ins 6.66*

Oral contracts

*Ref: s. 631.05*

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

Application of the standard fire policy in Wisconsin

Modifications or additions

Required provisions

Limitations on using or disclosing information regarding domestic abuse

*Ref: s. 628.34, s. 631.95(2)(f), s. 632.05, s. 632.07, s. 632.08, s. Ins 4.01, s. Ins 6.76*

The Wisconsin Insurance Plan (WIP)

*Ref: s. 610.01, ch. 619, s. Ins 4.10*

Lender Requirements

*Ref: s. 632.07*

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

Automobile liability

Financial responsibility defined

Persons required to show proof

Required coverages and prohibited exclusions

Cancellation or nonrenewal

Responsibility for minors operating motor vehicles

The Wisconsin Auto Insurance Plan (WAIP)

*Ref: s. 343.15, s. 344.01, s. 344.01(2)(d), s. 344.29, s. 344.30, s. 344.31, s. 344.34, s. 344.62, s. 619.01, s. 631.35, s. 632.26(1), s. 632.32, s. 632.34, s. 632.36, s. 632.365, s. 632.37, s. 632.38, s. 895.04(4), s. Ins 3.49, s. Ins 6.77(6), s. Ins 21.01(7) – (10)*