

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

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

1.0 Insurance Regulation

1.1 Licensing 25% (9 Items)

Purpose

Ref: ch. 628

Persons Required to be licensed

*Ref: s. 618.41, ch. 628, s. 628.02(1),
s. 628.02(3), s. 628.02(4), s. 628.02(5),
s. 628.03, s. 628.04, s. 628.49,
s. 632.69(1)(b)(2), s. 632.69(1)(c)(2),
s. Ins 6.58, s. Ins 42.01, s. Ins 42.03, s. Ins 47*

License Requirements

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

Record keeping, maintenance, and duration

Renewal

Continuing education requirements

Reinstatement

Assumed name

Change of address or telephone number

Reporting of actions

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

Disciplinary actions

License termination, suspension, or revocation

Monetary forfeiture (fines)

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

1.2 State regulation 30% (11 Items)

Commissioner's general duties and powers

Duties

Hearings

Penalties

Wisconsin Insurance Security Fund

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

Company regulation

Solvency

Responsibilities of the insurer

Rates

Use of Policy forms

Readability

Producer appointments/terminations

Unfair claims, methods, and practices

Notice of right to file complaint

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

Producer regulation

Fiduciary and trust account responsibilities

Place of business/records maintenance

Compensation of agents

Controlled business

Shared commissions

Proper exchange of business

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

Marketing practices

Misrepresentation

False advertising

Rebating

Unfair discrimination

Boycott, coercion or intimidation

Illegal inducement

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

Examination of records

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

General statutes, rules, and regulations affecting insurance contracts

Definitions

Specific knowledge

Misrepresentation/Warranties

Knowledge and acts of the agent

Certificates of Insurance

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

Regulation of specific clauses in insurance contracts

Cancellation

Renewal/Nonrenewal

Notice of proof of loss

Payment of claims

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

Privacy of Consumer Information

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

1.3 Federal regulation 15% (5 Items)

Fair Credit Reporting Act

Fraud and false statements

HIPAA

1.4 Wisconsin statutes, rules, and regulations

pertinent to disability (A&H) insurance 30% (10 Items)

Policy provisions

Right to return a policy

Right of insurer to contest

Preexisting conditions

Application responsibilities

Grace period

Disclosure requirements

Continuation privileges

Independent review

Grievance

Ref: s. 628.32, s. 632.73, s. 632.745(11), s. 632.746(1), s. 632.76(1), s. 632.76(2), s. 632.76(2)(ac), s. 632.78(1), s. 632.83, s. 632.835, s. 632.897, s. 635.02(7), s. 635.11, s. Ins 18.01(4), s. Ins 18.01(6), s. Ins 18.02(1), s. Ins 18.10, s. Ins 18.105, s. Ins 18.11(2)(a)4, s. Ins 3.28, s. Ins 3.33, s. Ins 3.39(27), s. Ins 3.41 - .45, s. Ins 3.46(14), s. Ins 3.60(6) - (7), s. Ins 8.48

Coverages

Nurse practitioners

Ref: s. 632.87

Optometrists

Ref: s. 632.87(2)

Chiropractic benefits

Ref: s. 632.87

Handicapped children

Ref: s. 632.88

Alcohol, drug abuse, mental, and nervous disorders

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

Home care

Ref: s. 632.895, s. Ins 3.54

Skilled nursing facility

Ref: s. 632.895(3)

Kidney disease

Ref: s. 632.895(4)

Diabetes

Ref: s. 632.895(6)

Newborn children

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

Maternity benefits for dependent children

Ref: s. 632.895(7)

Adopted children

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

Grandchildren

Ref: s. 632.895(5m)

Mammograms

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

Lead poisoning screening

Ref: s. 632.895(10)

Temporomandibular joint disorders

Ref: s. 632.895(11)

Hospital and ambulatory surgery

Ref: s. 632.895(12)

Autism spectrum

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

Breast reconstruction

Ref: s. 632.895(13)

Immunizations

Ref: s. 632.895(14)

Student on medical leave

Ref: s. 632.895(15)

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

Ref: s. 632.895(16)

Colorectal cancer screening

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

Contraceptives and services

Ref: s. 632.895(17)

Emergency medical services

Ref: s. 632.85

Prescription drugs and devices

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

Experimental treatment

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

Requirements relating to HIV

Ref: s. 149.12(1), s. 631.90, s. 631.93, s. 632.895(9), s. Ins 3.53

Cancer clinical trials

Ref: s. 609.05(3), s. 609.655, s. 609.75, s. 609.80, s. 628.34, s. 631.07(3)(a)3.m, s. 631.93, s. 632.85, s. 632.853, s. 632.855, s. 632.87, s. 632.87(1) - s. 632.87(2), s. 632.87(5) (6), s. 632.88, s. 632.89, s. 632.89(2), s. 632.895, s. 632.895(3) – (14), s. 632.896, s. 632.875, s. Ins 3.35, s. Ins 3.36, s. Ins 3.37 s. Ins 3.38, s. Ins 3.47, s. Ins 3.54, s. Ins 3.67(2) - (3)

Prescription Eye Drops

Ref: s.632.895 (16t)

Oral and Injected Chemotherapy

Ref: s. 632.867

Marketing methods and practices

Advertising

Suitability

Outline of coverage

Policy replacement

Interstate insurance product regulation compact

Ref: s. 601.58, s. 628.34, s. Ins 3.27, s. Ins 3.27(1), s. Ins 3.27(12) – (13), s. Ins 3.27(22) – (24), s. Ins 3.27(5) – (5a), s. Ins 3.27(7) – (9), s. Ins 3.29, s. Ins 3.39(15), s. Ins 3.46, s. Ins 3.46(22), s. Ins 6.90

Long-term care insurance

Long-term care partnership program

Agent training requirements

Ref: s. 632.825, s. Ins 3.46, s. Ins 3.465

Requirements for group health policies

Special provisions

Disclosure requirements

Termination/nonrenewal regulation

Fair marketing standards

Ref: s. 600.03(35)(a), s. 625.13, s. 632.746(6, 7, 9, 10), s. 632.747, s. 632.748, s. 632.749, s. 632.7495, ch. 635, s. 635(19), s. 635.11, s. 635.18, s. Ins 3.13(3), s. Ins 3.33, ch. Ins 8, s. Ins 8.48, s. Ins 8.68

Medicare supplement

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

Short-term medical policies

Ref: s. 632.7495(4)

Interstate insurance product regulation compact

Ref: s. 601.58