

**LIFE—GENERAL KNOWLEDGE
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(50 scoreable questions plus 10 pretest questions)

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**WISCONSIN LIFE
CONTENT OUTLINE
State Statutes, Rules, and Regulations**

(28 scoreable questions plus 6 pretest questions)

In addition to the specific statutory and administrative cites listed, it is recommended that the candidate review “An Intermediary’s Guide to Wisconsin Insurance Law,” which is available at oci.wi.gov/pubs.htm. The Wisconsin Statutes and Administrative Codes – Insurance are available at oci.wi.gov/laws.htm.

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CONTENT OUTLINE**

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(50 scoreable questions plus 10 pretest questions)

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**WISCONSIN ACCIDENT & HEALTH
CONTENT OUTLINE
State Statutes, Rules, and Regulations**

(39 scoreable questions plus 8 pretest questions)

In addition to the specific statutory and administrative cites listed, it is recommended that the candidate review "An Intermediary's Guide to Wisconsin Insurance Law," which is available at oci.wi.gov/pubs.htm. The Wisconsin Statutes and Administrative Codes – Insurance are available at oci.wi.gov/laws.htm.

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(24 scoreable questions plus 5 pretest questions)

In addition to the specific statutory and administrative cites listed, it is recommended that the candidate review "An Intermediary's Guide to Wisconsin Insurance Law," which is available at oci.wi.gov/pubs.htm. The Wisconsin Statutes and Administrative Codes – Insurance are available at oci.wi.gov/laws.htm.

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**WISCONSIN CASUALTY
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(28 scoreable questions plus 6 pretest questions)

In addition to the specific statutory and administrative cites listed, it is recommended that the candidate review “An Intermediary’s Guide to Wisconsin Insurance Law,” which is available at oci.wi.gov/pubs.htm. The Wisconsin Statutes and Administrative Codes – Insurance are available at oci.wi.gov/laws.htm.

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5. The Wisconsin Auto Insurance Plan (WAIP)

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B. Workers' compensation.....2-3

Ref: s. 626, s. Ins 21

1. Purpose

Ref: ch. 102

2. Definitions

Ref: s. 102.04, s. 102.07, s. 102.12, s. 102.28, s. 102.29, s. 102.30, s. 102.076, s. 102.075

3. Approval of rates and rating plans

Ref: s. 625.11, s. 626, s. 626.13, s. Ins 4.08, s. Ins 6.78

4. The Wisconsin Workers' Compensation Insurance Pool (WWCIP)

C. Wisconsin Health Care Liability Insurance Plan (WHCLIP).....0-1

Ref: ch. 619, s. Ins 3.35

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Product Knowledge, Terms, and Concepts

(75 questions plus 11 pretest questions)

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B. Dwelling policies

- 1. DP-1
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- 1. Personal Articles floaters
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**WISCONSIN PERSONAL LINES
CONTENT OUTLINE
State Statutes, Rules, and Regulations**

(27 scoreable questions plus 2 pretest questions)

In addition to the specific statutory and administrative cites listed, it is recommended that the candidate review “An Intermediary’s Guide to Wisconsin Insurance Law,” which is available at oci.wi.gov/pubs.htm. The Wisconsin Statutes and Administrative Codes – Insurance are available at oci.wi.gov/laws.htm.

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2. Examinations
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3. Hearings
Ref: ch. 227, s. 227.12, s. 601.41, s. 601.62, s. 601.62(5), s. 601.64, s. 601.64(2), s. 628.10, s. 628.10(2)(b), s. Ins 6.59
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2. Persons required to be licensed
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3. 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)
4. Record keeping and changes in licensee status
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6. Expiration, revocation, suspension, and limitation
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),

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2. Responsibilities of the insurer
Ref: s. 628.11, s. 628.40, s. Ins 6.57
3. Compensation of agents/controlled business
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1. Definitions
 - a. Specific knowledge
Ref: ch. 631, ch. 632
 - b. Misrepresentation/Warranties
Ref: s. 628.34, s. 631.08, s. 631.11
2. Knowledge and acts of the agent
Ref: s. 631.09, s. 631.11
3. Use of policy forms
Ref: s. 631.20, s. 631.20(3)
4. Readability
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5. Notice of right to file complaint
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E. Regulation of specific clauses in insurance contracts.....2

1. Cancellation
Ref: s. 102.31(2)(a), s. 102.31(2)(b)(1), s. 102.315(10)(a)3, s. 102.315(10)(b)3, s. 631.36(2)(a), s. 631.36(2)(b), s. 631.36(3), s. 631.36(4), s. 631.36(4)5, s. 631.36(6), s. 632.36(1), s. 632.36(2), s. Ins 6.77, s. Ins 18.10, s. Ins 21.01(4)(a) – s. Ins 21.01(4)(c), s. Ins 21.01(5), s. Ins 21.01(6), s. Ins 21.01(10)
2. Renewal/Nonrenewal
Ref: s. 102.31(2)(a), s. 102.31(2)(b)1, s. 102.315(10)(a)3, s. 102.315(10)(b)3, s. 102.315(10)(a)4, s. 631.36, s. 632.36(1), s. 632.36(2), s. 631.36(4), s. 631.36(4)(am), s. 631.36(4m), s. 631.36(5) – s. 631.36(9), s. Ins 21.01(4)(b), s. Ins 21.01(4)(c), s. Ins 21.01(5) – s. Ins 21.01(11)
3. Notice of proof of loss
Ref: s. 631.43, s. 631.48, s. 631.81
4. Payment of claims
Ref: s. 628.46, s. Ins 6.11
 - a. Unfair claims, methods, and practices
Ref: s. Ins 6.11, s. 6.11(3), s. Ins 6.55, s. Ins 6.55(4)(b)

F. General rate standards.....1

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

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**WISCONSIN LIMITED LINE
TITLE INSURANCE
CONTENT OUTLINE**

(50 scoreable questions)

In addition to the specific statutory and administrative cites listed, it is recommended that the candidate review "An Intermediary's Guide to Wisconsin Insurance Law," which is available at oci.wi.gov/pubs.htm. The Wisconsin Statutes and Administrative Codes – Insurance are available at oci.wi.gov/laws.htm.

1. Definition
Ref: s. 618.39, s. 618.41, s. 618.41(7m), s. 618.41(8), s. 618.42, s. 618.43, s. 628.02(5), s. Ins 6.17, s. Ins 6.19, s. Ins 6.66

2. Responsibilities of agents and brokers
Ref: s. 618.41, s. 618.42, s. 618.415, s. 628.02, s. 628.04(2), s. Ins 6.17, s. Ins 6.18, s. Ins 6.19, s. Ins 6.66

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II. WISCONSIN STATUTES, RULES, AND REGULATIONS PERTINENT TO PROPERTY AND CASUALTY INSURANCE6

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3. Limitations on using or disclosing information regarding domestic abuse
Ref: s. 631.95(2)(f)

B. The Wisconsin Insurance Plan (WIP)1
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Ref: s. 344.01

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a. Underinsured Motorist Coverage
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3. Cancellation or nonrenewal
Ref: s. 344.34, s. 631.35, s. 632.36, s. Ins 21.01(7) – s. Ins 21.01(10)

4. Responsibility for minors operating motor vehicles
Ref: s. 343.15

5. The Wisconsin Auto Insurance Plan (WAIP)
Ref: s. 619.01

I. TITLE INSURANCE TERMS AND CONCEPTS

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B. Policy

C. Requirements

D. Exceptions

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A. Responsibilities of the Insurance Commissioner

1. Duties
Ref: s. 601.41, s. 601.41(4), s. 601.42, s. 601.42(4)

2. Examinations
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)

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

B. Licensing

1. Purpose
Ref: ch. 628
2. 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
3. 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)
4. Record keeping and changes in licensee status
Ref: s. 134.97, s. 601.42, s. 628.08, s. 628.09, s. 628.09(6), s. 628.11, s. Ins 6.57, s. Ins 6.61
5. Expiration, revocation, suspension, and limitation
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 6.6

C. Marketing practices

1. Types of unfair practices
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
2. Responsibilities of the insurer
Ref: s. 628.11, s. 628.40, s. Ins 6.57
3. Compensation of agents/controlled business
Ref: s. 628.32, s. 628.51, s. 628.61
4. Proper exchange of business
Ref: s. Ins 6.66

D. General statutes, rules, and regulations affecting insurance contracts

1. Definitions
 - a. Specific knowledge
Ref: ch. 631, ch. 632
 - b. Misrepresentation/Warranties
Ref: s. 628.34, s. 631.08, s. 631.11
2. Knowledge and acts of the agent
Ref: s. 631.09, s. 631.11
3. Use of policy forms
Ref: s. 631.20, s. 631.20(3)
4. Notice of Proof of Loss
Ref: s. 631.43, s. 631.48, s. 631.81
5. Payment of claims
Ref: s. 628.46, s. Ins 6.11
 - a. Unfair claims, methods, and practices
Ref: s. Ins 6.11, s. 6.11(3), s. Ins 6.55, s. Ins 6.55(4)(b)

E. Notice of right to file complaint

Ref: s. 631.28, s. Ins 6.85

WISCONSIN LIMITED LINE CREDIT INSURANCE CONTENT OUTLINE

(25 scoreable questions)

In addition to the specific statutory and administrative cites listed, it is recommended that the candidate review “An Intermediary’s Guide to Wisconsin Insurance Law,” which is available at oci.wi.gov/pubs.htm. The Wisconsin Statutes and Administrative Codes – Insurance are available at oci.wi.gov/laws.htm.

I. WISCONSIN STATUTES, RULES, AND REGULATIONS COMMON TO LIFE, DISABILITY (A&H), PROPERTY AND CASUALTY INSURANCE

A. Responsibilities of the Commissioner of Insurance

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

B. Licensing

1. Purpose
Ref: ch. 628
2. 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
3. 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)
4. Record keeping and changes in licensee status
Ref: s. 134.97, s. 601.42, s. 628.08, s. 628.09, s. 628.09(6), s. 628.11, s. Ins 6.57, s. Ins 6.61
5. Expiration, revocation, suspension, and limitation
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 6.6

C. Marketing practices

1. Types of unfair practices

- 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*
2. Responsibilities of the insurer
Ref: s. 628.11, s. 628.40, s. Ins 6.57
 3. Compensation of agents/controlled business
Ref: s. 628.32, s. 628.51, s. 628.61
 4. Proper exchange of business
Ref: s. Ins 6.66

D. General statutes, rules, and regulations affecting insurance contracts

1. Definitions
 - a. Specific knowledge
Ref: ch. 631, ch. 632
 - b. Misrepresentation/Warranties
Ref: s. 628.34, s. 631.08, s. 631.11
2. Knowledge and acts of the agent
Ref: s. 631.09, s. 631.11
3. Approval of policy forms
Ref: s. 631.20, s. 631.20(3)

E. Regulation of specific clauses in insurance contracts

1. Cancellation
Ref: s. 102.31(2)(a), s. 102.31(2)(b)(1), s. 102.315(10)(a)3, s. 102.315(10)(b)3, s. 631.36(2)(a), s. 631.36(2)(b), s. 631.36(3), s. 631.36(4), s. 631.36(5), s. 631.36(6), s. 632.36(1), s. 632.36(2), s. Ins 6.77, s. Ins 18.10, s. Ins 21.01(4)(a) – s. Ins 21.01(4)(c), s. Ins 21.01(5), s. Ins 21.01(6), s. Ins 21.01(10)
2. Renewal/Nonrenewal
Ref: s. 102.31(2)(a), s. 102.31(2)(b)1, s. 102.315(10)(a)3, s. 102.315(10)(b)3, s. 102.315(10)(a)(4), s. 631.36, s. 632.36(1), s. 632.36(2), s. 631.36(4), s. 631.36(4)(am), s. 631.36(4m), s. 631.36(5) – s. 631.36(9), s. Ins 21.01(4)(b), s. Ins 21.01(4)(c), s. Ins 21.01(5) – s. Ins 21.01(11)
3. Notice of proof of loss
Ref: s. 631.43, s. 631.48, s. 631.81
4. Payment of claims
Ref: s. 628.46, s. Ins 6.11
 - a. Unfair claims, methods, and practices
Ref: s. Ins 6.11, s. 6.11(3), s. Ins 6.55, s. Ins 6.55(4)(b)

F. Notice of right to file complaint

Ref: s. 631.28, s. Ins 6.85

**WISCONSIN LIMITED LINE
LEGAL EXPENSE INSURANCE
CONTENT OUTLINE**

(25 scoreable questions)

In addition to the specific statutory and administrative cites listed, it is recommended that the candidate review “An Intermediary’s Guide to Wisconsin Insurance Law,” which is available at oci.wi.gov/pubs.htm. The Wisconsin Statutes and Administrative Codes – Insurance are available at oci.wi.gov/laws.htm.

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 - b. Attorney Letters
 - i. Exclusions and Limitations
 - c. Document review
 - i. Exclusions and Limitations
 - d. Wills and Estate Planning
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 - e. Discounted legal services
 - i. Exclusions and Limitations
 - f. Other covered services
 - i. Exclusions and Limitations
 - g. Insureds
 - h. General Exclusions and Limitations
 - i. Illegal acts
 - ii. Frivolous acts
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2. Legal expense plan
3. Prepaid legal plan
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*s. 631.36(4), s. 631.36(5), s. 631.36(6), s. 632.36(1),
s. 632.36(2), s. Ins 6.77, s. Ins 18.10,
s. Ins 21.01(4)(a) – s. Ins 21.01(4)(c),
s. Ins 21.01(5), s. Ins 21.01(6), s. Ins 21.01(10)*

F. Wisconsin legal expense insurance law

Ref: s. Ins 22.01(1), s. Ins 22.01(5)(c)

II. WISCONSIN STATUTES, RULES, AND REGULATIONS PERTINENT TO LEGAL EXPENSE INSURANCE 10

A. Responsibilities of the Commissioner of Insurance

1. Duties
Ref: s. 601.41, s. 601.41(4), s. 601.42, s. 601.42(4)
2. Examinations
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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)*
3. Penalties
*Ref: s. 601.64, s. 601.64(3), s. 601.64(3)(d),
s. 601.64(4), s. 601.65*

B. Licensing

1. Purpose
Ref: ch. 628
2. 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*
3. 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)*
4. Record keeping and changes in licensee status
*Ref: s. 134.97, s. 601.42, s. 628.08, s. 628.09,
s. 628.09(6), s. 628.11, s. Ins 6.57, s. Ins 6.61*
5. Expiration, revocation, suspension, and limitation
*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 6.6*

C. Marketing practices

1. Types of unfair practices
*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*
2. Compensation of agents/controlled business
Ref: s. 628.32, s. 628.51, s. 628.61

D. General statutes, rules, and regulations affecting insurance contracts

1. Misrepresentation/Warranties
Ref: s. 628.34, s. 631.08, s. 631.11

E. Regulation of specific clauses in insurance contracts

1. Cancellation
*Ref: s. 102.31(2)(a), s. 102.31(2)(b)(1),
s. 102.315(10)(a)3, s. 102.315(10)(b)3,
s. 631.36(2)(a), s. 631.36(2)(b), s. 631.36(3),*