

## COMMISSIONER OF INSURANCE

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**Ins 6.50 Examination and licensing of insurance agents.** (1) **PURPOSE.** This rule sets forth the kinds of insurance agents' licenses to be issued as provided in section 209.04 (3) (d), Wis. Stats., and establishes the procedures to be followed in conducting examinations of applicants for agents' licenses as provided in sections 206.41 (4) (b) and 209.04 (2) (b), Wis. Stats.

(2) **KINDS OF LICENSES.** The following insurance agents' licenses shall be issued, each authorizing the solicitation of the kind or kinds of insurance as classified in section 201.04, Wis. Stats., and indicated respectively:

(a) *Fire and allied lines insurance*—as described in section 201.04 (1), (2), (12), and (14), Wis. Stats. (Includes the lines of insurance listed in subsection (2) (b) and (c) of this rule.)

(b) *Hail insurance*—one of the insurances described in section 201.04 (1), Wis. Stats.

(c) *Windstorm insurance*—one of the insurances described in section 201.04 (1), Wis. Stats.

(d) *Life insurance*—as described in section 201.04 (3), (3a), (3b) and (3c), Wis. Stats.

(e) *Credit life insurance*—as described in section 201.04 (3c), Wis. Stats.

(f) *Disability insurance*—as described in section 201.04 (4) and (4a), Wis. Stats.

(g) *Credit accident and sickness insurance*—as described in section 201.04 (4a), Wis. Stats.

(h) *Casualty insurance*—as described in section 201.04 (5) and (6), 201.04 (7), except bail bond insurance, and 201.04 (8), (9), (10), (11), (13), (15), (16), (17), (18) and (19), Wis. Stats. (Includes the lines of insurance listed in subsection (2) (i), (j), (l), (m), and (n) of this rule.)

(i) *Steam boiler insurance*—as described in section 201.04 (6), Wis. Stats., and such insurance described in section 201.04 (18), Wis. Stats., as shall be written in connection therewith.

(j) *Fidelity and surety insurance*—as described in section 201.04 (7), Wis. Stats., except bail bond insurance.

(k) *Bail bond insurance*—one of the insurances described in section 201.04 (7), Wis. Stats.

(l) *Title insurance*—as described in section 201.04 (8), Wis. Stats.

(m) *Automobile insurance*—as described in section 201.04 (15), Wis. Stats., and such insurance described in section 201.04 (18), Wis. Stats., as shall be written in connection therewith.

(n) *Mortgage guaranty insurance*—as described in section 201.04 (19), Wis. Stats.

(3) **EXAMINATION PROCEDURES.** The following shall apply to the qualification examinations for insurance agents' licenses:

(a) *Kinds of examinations.* A written examination shall be required for each kind of license listed in subsection (2), except that no examination shall be required for credit life insurance as provided in section 206.41 (4) (b) 3, Wis. Stats., or for windstorm insurance as provided in section 209.04 (2) (b), Wis. Stats.

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(b) *Grades.* The passing grade on all examinations is 70. When an applicant passes an examination, a grade of "pass" is to be indicated on the application. When an applicant fails an examination, the numerical grade is to be indicated on the application. Results will be mailed to the applicant.

(c) *Frequency.* If the applicant fails the first examination, he must wait at least 5 days from the date of the first examination before taking a second examination of the same kind. For all lines except life, upon failure to pass the same kind of examination a second time, the applicant must wait at least 30 days from the date of the second examination before repeating the examination procedure. For life insurance, the applicant must wait at least 6 months from the date of the second examination, as required by section 206.41 (4) (b) 2, Wis. Stats.

(d) *Time and place of examinations.* 1. Examination for life insurance agents' licenses may be taken in the office of the commissioner of insurance any work day. Applicants must report between 7:45 and 10:30 a.m. or between 12:30 and 3:15 p.m.

2. Examinations for all kinds of insurance agents' licenses will be administered at 9:30 a.m. on the second Saturday of each month at the following examination centers: Eau Claire, Green Bay, Madison, Milwaukee, Oshkosh, Platteville, Racine, Rhinelander, Superior.

3. Examinations for all kinds of insurance agents' licenses will be administered at 9:30 a.m. on the fourth Saturday of each month at the following examination centers: La Crosse, Madison, Milwaukee, Rice Lake, Stevens Point.

4. The center in each city shall be indicated on the "Notice to Report for Examination" (Form 11-4B) (Wis. Adm. Code section Ins 7.01 (4) (m)) sent each applicant.

5. Applicants who do not live in Wisconsin will be examined through arrangement with the insurance regulatory authority of their state of residence.

**History:** Cr. Register, December, 1967, No. 144, eff. 1-1-68; r. and recr. (3) (d), Register, November, 1971, No. 191, eff. 12-1-71.

**Ins 6.51 Group coverage discontinuance and replacement.** (1) **PURPOSE.** The purpose of this rule is to promote the fair and equitable treatment of group policyholders, insurance companies, nonprofit service plans, protected persons, claimants and the general public by setting forth principles and procedures applicable in providing coverage when a group or group type insurance contract is discontinued or replaced. This rule interprets and implements, including but not limited to the following Wisconsin statutes: Sections 200.26 (3) (c); 201.045; 204.32; 204.321; 206.60; 206.61; 206.64; and 601.01 (3) (b).

(2) **SCOPE.** This rule shall apply to all insurance policies issued or provided by an insurance company under authority of sections 201.04 (3) or 201.04 (4), Wis. Stats., on a group or group type basis covering persons as employees of employers or as members of unions or associations and to subscriber contracts issued or provided by an organization under authority of section 200.26, Wis. Stats., on a group or group type basis covering persons as employees of employers or as members of unions or associations.

(3) **DEFINITION.** The term "group type basis" means a benefit plan, other than "salary savings" or "salary budget" plans, utilizing indi-