



Wisconsin Office of the  
**COMMISSIONER**  
**OF INSURANCE**

# Candidate Information Bulletin

**Revised:**

January 18, 2023

Find the most updated information at



Before paying for your examination registration, be sure you understand the contents of this bulletin. Please retain and use it as a reference when contacting PSI.

**Where people meet potential**

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## PSI Services

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This Candidate Information Brochure provides you with information about the examination and licensing process for obtaining a resident insurance license.

Wisconsin insurance law requires resident agents applying for an Intermediary (Producer) Individual license for major lines of authority, some limited lines of authority, and a Public Adjuster license 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. The Office of the Commissioner of Insurance (OCI) is responsible for establishing the acceptable level of safe practice and for determining whether an individual meets that standard.

The OCI has contracted with PSI to conduct its examination program. PSI provides examinations through a network of computer examination centers in Wisconsin. PSI works closely with the state to be certain that examinations meet local as well as national requirements in basic principles and examination development standards.

## Licensing Process

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1. Complete the required pre-licensing education (if applicable) from a Wisconsin approved education provider and obtain a certificate of prelicensing course completion. You can find approved education providers at <https://sbs.naic.org/solar-external-lookup/>.
2. Make a fingerprint reservation with Fieldprint at [www.fieldprintwisconsin.com](http://www.fieldprintwisconsin.com) for the digital fingerprint. Use Fieldprint code **FPWIOCIINSURANCE** when scheduling your appointment. Fingerprint information is valid for 180 days.
3. Schedule your exam at <https://test-takers.psiexams.com/wiins>.
4. Apply for the license via NIPR at [www.nipr.com](http://www.nipr.com) or an NIPR authorized business partner. You must wait up to 48-72 hours after passing the examination, before submitting the electronic application. **Tip: If you cannot find the license type or line of authority (LOA) you wish to apply for, make sure any previous order(s) are removed/deleted. Start the NIPR application process again, and your license type/LOA should appear. If not, please contact NIPR Customer Service for assistance.**

Applications can be processed within 24 to 48 hours; however, if your application has been deferred to the state for further review, the processing time could be delayed.

Once your application has been submitted to the State of Wisconsin, you will have 90 days to submit any required information/requirements. Failure to supply the required documentation will cause your application to be CLOSED as EXPIRED. Fees are non-refundable and non-transferable.

If you applied for a license type in error, you will need to submit a written request to our office requesting the withdrawal of the application. The application process and the withdrawal of the application represent an administrative expense for the agency and, therefore, the fees are non-refundable and non-transferable. Request can be submitted via email to [ociagentlicensing@wisconsin.gov](mailto:ociagentlicensing@wisconsin.gov).

Please refer to our Helpful Tips for Completing the Agent Licensing Application via the following link <https://oci.wi.gov/Documents/AgentsAgencies/TipsAgentApplication.pdf>. Our office encourages companies, agents, and providers to refer to this document in order to help make the application process easier.



All questions about applications for licensure should be directed to:

**Office of the Commissioner of Insurance**  
P.O. Box 7872  
Madison, WI 53707-7872  
(608) 266-8699  
E-mail: [ociagentlicensing@wisconsin.gov](mailto:ociagentlicensing@wisconsin.gov)  
Website: [oci.wi.gov](http://oci.wi.gov)

All questions and requests for information about examinations should be directed to:

**PSI Services LLC (PSI)**  
3210 E Tropicana  
Las Vegas, NV 89121  
(888) 818-5805  
Email: [psi.insurance@psionline.com](mailto:psi.insurance@psionline.com)  
Website: <https://test-takers.psiexams.com/wiins>

## Wisconsin Licensing Requirements

The OCI requires examinations for the license types and lines of authority 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	Prelicensing Education Required*	Exam Required	Fingerprint-Criminal Background Check
<b>Intermediary (Producer) Individual</b>	<b>Major Lines</b> <ul style="list-style-type: none"> <li>Life</li> <li>Accident &amp; Health</li> <li>Property</li> <li>Casualty</li> <li>Personal Lines P&amp;C (this license limits the sale of P&amp;C insurance to individuals and families for non-commercial purposes)</li> </ul>	20 hours 20 hours 20 hours 20 hours 20 hours	Yes Yes Yes Yes Yes	Yes Yes Yes Yes Yes
	<ul style="list-style-type: none"> <li>Variable Life/Variable Annuity</li> </ul>	(*)	No	No
	<b>Limited Lines</b> <ul style="list-style-type: none"> <li>Credit</li> <li>Title</li> </ul>	None None	Yes Yes	Yes Yes
<b>Individual Navigator</b>	--	16 hours	Yes	Yes
<b>Certified Application Counselor</b>	--	16 hours	Yes	No
<b>Public Adjuster</b>	N/A	No	Yes	No

(\*) 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. Personal Lines P & C is limited to individual and family auto and homeowner's for primarily noncommercial purposes.

[Refer to oci.wi.gov for other license types and requirements that do not require prelicensing education or an examination.](https://oci.wi.gov)

## Pre-licensing Education Requirements

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

You must successfully complete the prelicensing education requirement and pass the corresponding prelicensing proctored exam (if applicable). Prelicensing courses must be offered by a provider approved by the OCI.

A list of approved prelicensing education schools is available at <https://sbs.naic.org/solar-external-lookup/>.

The definition of an approved proctor is someone who is an impartial, disinterested third party or is currently licensed agent with no family or financial relationship to the student and who will verify that the student received no outside assistance. Membership in a professional association or organization does not constitute a financial relationship.

Limited lines of authority do not require prelicensing education.

The chart below lists the prelicensing education and self-study examination requirements for each license type.

License Type	Required Education (classroom & self-study)	Additional Self-Study - Requirements
Intermediary (Producer) Individual	8 hours – principles of insurance, general Wisconsin insurance laws and ethics 12 hours – <b>for each line of authority:</b> policies, terms and concepts and line specific insurance laws	<b>Must pass a proctored examination and submit proctored affidavit form to approved school for credit.</b> 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	<b>Must pass a proctored examination and submit proctored affidavit form to approved school for credit.</b> 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	<b>Must pass a proctored examination and submit proctored affidavit form to approved school for credit.</b> 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 prelicensing education (classroom 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, paper copy or electronic. Altered certificates will not be accepted. If you have not passed your exam within the one year of completing your prelicensing education, you will be required to retake the pre-licensing education course.

A "Prelicensing Exemption Request" issued by the Commission is also accepted.

## Pre-licensing Exemptions

### The minimum pre-licensing educational requirement does 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"> <li>- Certified Employee Benefit Specialist (CEBS)</li> <li>- Chartered Financial Consultant (ChFC)</li> <li>- Certified Insurance Counselor (CIC)</li> <li>- Certified Financial Planner (CFP)</li> <li>- Chartered Life Underwriter (CLU)</li> <li>- Fellow of the Life Management Institute (FLMI)</li> <li>- Life Underwriter Training Council Fellow (LUTCF)</li> </ul>	<ul style="list-style-type: none"> <li>- Registered Health Underwriter (RHU)</li> <li>- Certified Employee Benefit Specialist (CEBS)</li> <li>- Registered Employee Benefits Counselor (REBC)</li> <li>- Health Insurance Associate (HIA)</li> </ul>	<ul style="list-style-type: none"> <li>- Accredited Advisor in Insurance (AAI)</li> <li>- Associate in Risk Management (ARM)</li> <li>- Certified Insurance Counselor (CIC)</li> <li>- Chartered Property and Casualty Underwriter (CPCU)</li> </ul>

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 and instructions can be obtained via the following link <https://oci.wi.gov/Pages/Agents/Prelicensing.aspx#PrelicensingExemptions>. You can submit the form electronically via the OCI website or by mail or fax with the required supporting documentation to the Agent Licensing Section at (608) 267-9451 or by e-mail at [ociagentlicensing@wisconsin.gov](mailto:ociagentlicensing@wisconsin.gov).

## Fingerprinting and Criminal Background Check Information

You are required to submit your fingerprints in order to obtain your 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](http://www.fieldprintwisconsin.com). At the time of reservation, you must enter the Fieldprint code (not case sensitive): FPWIOCIInsurance.

Applicants must complete this requirement through Fieldprint. Fingerprint cards will NOT be accepted if submitted directly to OCI. The cost is \$36.00 for digital fingerprinting. 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.

Fingerprinting/Criminal History results typically are made available electronically to OCI within 24-72 hours after completion. Note: If fingerprints are rejected, this will delay OCI in processing your application.

Our office does not pre-qualify for licensing. Each application is reviewed on an individual basis after applicant has been successful on the examination(s) and all licensing requirements are completed.

Examples of some of the criteria OCI may consider in reviewing an individuals criminal background are:

1. The basis for the criminal charges/convictions & whether they are related to activities or character required of insurance agents.
2. The age of the applicant at the time of the charge/conviction.
3. The age of the charges/convictions.
4. Whether the applicant has successfully completed the sentence and probation.
5. Pending criminal charges.
6. Whether all charges/convictions were disclosed on the application.
7. Whether the applicant disclosed charges or convictions that are not listed on the criminal background check. i.e. Other state convictions, federal charges/convictions or Wisconsin charges/convictions not listed.
8. Other Ordinance violations such as, but not limited to, theft.

## Examination Payment and Scheduling Procedures

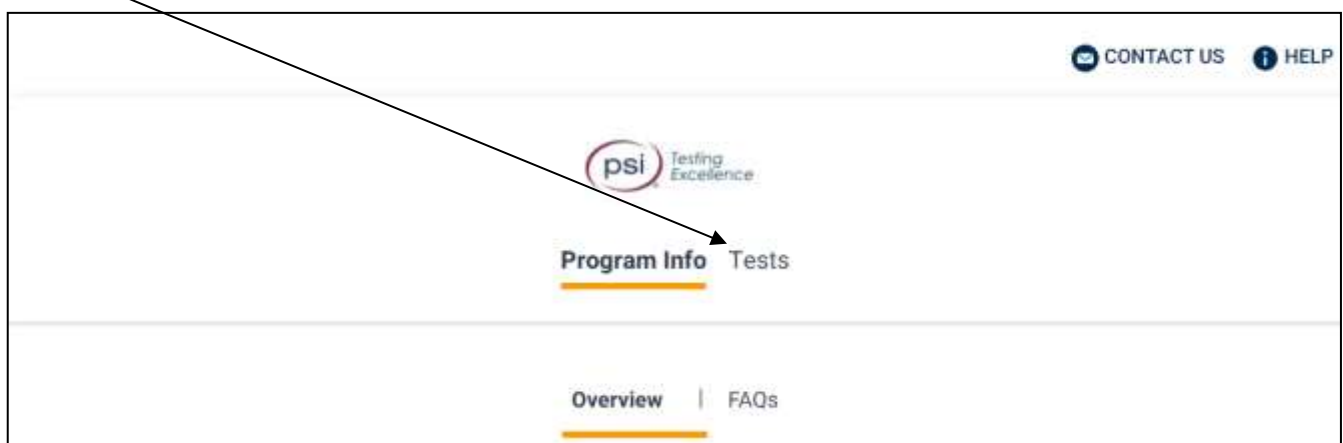
Examination Fee	\$75
Public Adjuster Examination Fee (only)	\$50

Note: Examination fees are not transferable.  
The examination fee is valid for one year from the date of payment.

It is the candidate's responsibility to contact PSI to pay and schedule an examination. There is no limit to the number of times a candidate may retake an examination if necessary, to pass. However, for the examinations that require a pre-licensing course certificate, the certificate must be valid.

## Online Scheduling

1. Go to: <https://test-takers.psiexams.com/wiins>
2. Select **TESTS** to create an account.



3. Select the examination and you are ready to create an account. Select **LOGIN/REGISTER**.

To continue the booking process and schedule your test, you must login or create an account.

**LOGIN/REGISTER**


4. You will be prompted to **CREATE AN ACCOUNT** with PSI.

*The first and last name must match exactly with your current, valid, government-issued ID.*

ID *	
First Name *	Last Name *
Middle Name	Generation
Email *	
Password *	<b>Your password must contain:</b> <ul style="list-style-type: none"><li>• At least one capital letter A-Z</li><li>• At least one lower case letter a-z</li><li>• At least one number 0-9</li><li>• At least one special character !@#V\$%V^&amp;V*</li><li>• At least 8 and up to 32 characters</li></ul>
Confirm Password *	


5. Select your test format: (Test Center) or (Remote Proctored).

**Modality**



Site Proctored

**SELECTED**



Atlas Remote Proctored

**SELECT**

### Scheduling at a Test Center

1. Enter the "City or Postal Code" and select **FIND**.

**Search Test Center Location**

Radius

5





2. Select a date and time to book an appointment.

Choose a Date and Time

October 2021

Sun	Mon	Tue	Wed	Thu	Fri	Sat
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						

☐ Available ☒ Selected

Time slots available for  
October 08, 2021

08:00 AM

01:30 PM

3. You are now ready to pay.

**Payment**

**Billing Address**

Address 1 \*

Address 2

Address 3

City \*

**Order Summary**

Commercial Connector Practice Test

Mechanical Bus and Law \$100.00 USD

**Total Price**

**CONTINUE**

4. Once payment has been made you will receive a message confirming the test center, booked date, and booked time.

**Booking Confirmed!!** [Print Confirmation](#)

Email Address: asingla81@psionline.com Home Phone: 111224444 Office Phone: 2221112345

## Scheduling via Remote Proctor

1. Select a date and time to book an appointment.

Choose a Date and Time

October 2021

Sun	Mon	Tue	Wed	Thu	Fri	Sat
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						

☐ Available ☒ Selected

Time slots available for  
October 08, 2021

08:00 AM

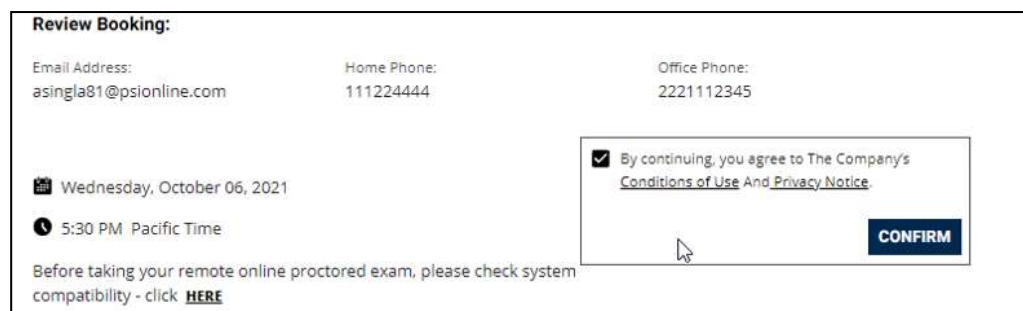
01:30 PM

2. You are now ready to pay.



The screenshot shows a 'Payment' page. On the left, under 'Billing Address', there are four input fields: 'Address 1 \*', 'Address 2', 'Address 3', and 'City \*'. On the right, under 'Order Summary', it lists 'Commercial Contractor Practice Test' and 'Mechanical Bus and Law' for a total price of '\$100.00 USD'. A 'CONTINUE' button is located at the bottom right.

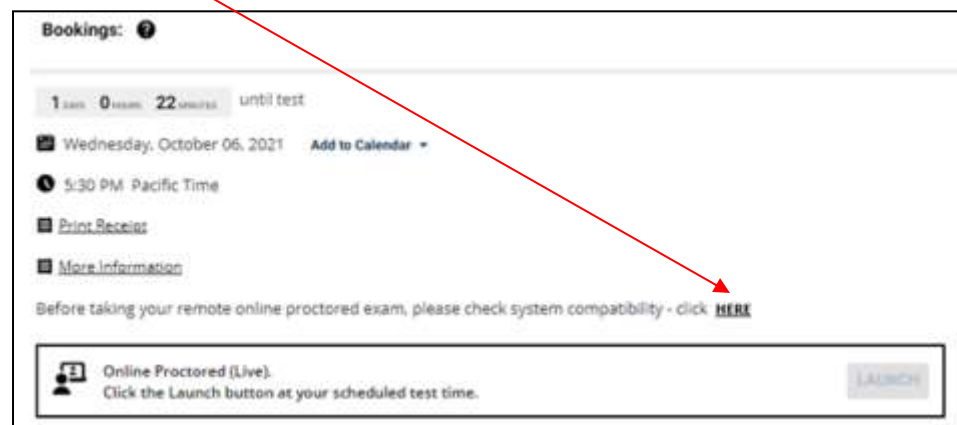
3. Once payment has been made you will receive a message confirming the booked date and booked time. Please review the booking before selecting **CONFIRM**.



The screenshot shows a 'Review Booking' page. It displays contact information: Email Address (asingla81@psionline.com), Home Phone (111224444), and Office Phone (2221112345). The booking details are: Wednesday, October 06, 2021, at 5:30 PM Pacific Time. A checkbox is checked, indicating agreement to the 'Conditions of Use And Privacy Notice'. A 'CONFIRM' button is at the bottom right. A note at the bottom says: 'Before taking your remote online proctored exam, please check system compatibility - click [HERE](#)'.

4. Your booking will now display in your account. You will be able to LAUNCH your test within 30 minutes of your booked test time.

**IMPORTANT: BE SURE TO CHECK THE COMPATIBILITY OF YOUR COMPUTER** to include Audio/Video Check, Webcam Check and System Check. Prior to testing, **CLICK HERE**.



The screenshot shows a 'Bookings' page. It displays a booking for 'Wednesday, October 06, 2021' at '5:30 PM Pacific Time'. There are links for 'Print Receipt' and 'More Information'. A note at the bottom says: 'Before taking your remote online proctored exam, please check system compatibility - click [HERE](#)'. A red arrow points from the 'IMPORTANT' text above to the 'HERE' link. At the bottom, there is a 'LAUNCH' button.

By not starting your test within 15 minutes after your booked time, you forfeit your test fee or test eligibility. Fees and test eligibilities are non-refundable. If you have any questions regarding your compatibility check, or if you experience issues launching your test, you may contact PSI's technical support team at (844) 267-1017.

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## Telephone Scheduling

For telephone registration, you will need a valid credit card (VISA, MasterCard, American Express or Discover). PSI registrars are available Monday through Friday between 6:30 am and 9:00 pm, and Saturday-Sunday between 8:00 am and 4:30 pm, Central Time.

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## Cancelling and Rescheduling an Examination Appointment

You may cancel and reschedule an examination appointment without forfeiting your fee if your cancellation notice is received 2 days before the scheduled examination date. If you choose not to reschedule, you may request a refund by emailing [psi.insurance@psionline.com](mailto:psi.insurance@psionline.com). For example, for a Monday appointment, the cancellation notice would need to be received on the previous Saturday. You may call PSI at (888) 818-5805.

**Note:** A voice mail message is not an acceptable form of cancellation. Please use the PSI Website, call PSI and speak to a Customer Service Representative.

## Retaking a Failed Examination

It is not possible to make a new examination appointment on the same day you have taken an examination; this is due to processing and reporting results. A candidate who tests unsuccessfully on a Wednesday can call the next day, Thursday, and retest as soon as Friday, depending upon space availability. Schedule online at <https://test-takers.psiexams.com/wiins> or call PSI at (888) 818-5805.

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## Missed Appointment or Late Cancellation

Your registration will be invalid, you will not be able to take the examination as scheduled, and you will forfeit your examination fee, if you:

- Do not cancel your appointment 2 days before the scheduled examination date;
  - Do not appear for your examination appointment;
  - Are not checked in by your scheduled start time;
  - Do not present proper identification when you arrive for the examination.
- 

## Examination Accommodations (ADA)

All PSI examination centers are equipped to provide access in accordance with the Americans with Disabilities Act (ADA) of 1990, and exam accommodations will be made in meeting a candidate's needs. Applicants with disabilities or those who would otherwise have difficulty taking the examination should request for alternative arrangements by [Clicking Here](#).

# Examination Site Closing for an Emergency

In the event that severe weather or another emergency forces the closure of an examination site on a scheduled examination date, your examination will be rescheduled. PSI personnel will attempt to contact you in this situation. However, you may check the status of your examination schedule by calling (888) 818-5805. Every effort will be made to reschedule your examination at a convenient time as soon as possible. You may also check our website at <https://test-takers.psiexams.com/wiins>.

## Examination Site Locations

<b>Appleton – Fox Valley Tech College</b> 5 N. Systems Drive Appleton, WI 54914	<b>La Crosse University of WI</b> 308 16th St North La Crosse, WI 54601	<b>Oshkosh University of WI</b> 801 Elmwood Ave-Polk Library 6 Oshkosh, WI 54901
<b>Green Bay</b> 601 S. Military Avenue Green Bay, WI 54303	<b>Madison Neway Directions</b> 6400 Gisholt Dr, #102 Madison, WI 53713	<b>Pewaukee</b> 2108 Silvernail Road Pewaukee, WI 53072
<b>Green Bay Northeast Wisconsin Technical College</b> 2740 W Mason St Green Bay, WI 54307	<b>Greater Milwaukee Training and Testing Center</b> N14W24200 Tower Place Second Floor, Suite 200 Waukesha, WI 53188	<b>Stevens Point University of WI</b> 910 Freemont St. 3rd Fl. Delzell Hall Stevens Point, WI 54481
<b>Madison Wisconsin Aviation Inc.</b> 3606 Corben Ct. Madison, WI 53704		

Additionally, PSI has examination centers in many other regions across the United States. You may take this examination at any of these locations. Once you have paid for the examination, enter your zip code and a list of the testing sites closest to you will appear.

## Reporting to the Examination Site

On the day of the examination, exam show-times should be 30 minutes prior to harmonize with other scheduled PSI exams and to allow for the check-in process. This extra time is for sign-in, identification, and familiarizing yourself with the examination process. If you arrive late, you may not be admitted to the examination site and you will forfeit your examination fee.

### • • • *Required Identification at Examination Site*

Candidates must register for the exam with their LEGAL first and last name as it appears on their government issued identification. The required identification below must match the first and last name under which the candidate is registered. Candidates are required to bring one (1) form of valid (non-expired) signature bearing identification to the test site. If the candidate fails to bring proper identification or the candidate names do not match, the candidate will not be allowed to test and their examination fee will not be refunded.

- ✎ Primary ID (photograph and signature, not expired)
  - State issued driver's license
  - State issued identification card
  - US Government Issued Passport
  - US Government Issued Military Identification Card
  - US Government Issued Alien Registration Card
  - Canadian Government Issued ID

NOTE: ID must contain candidate's photo, be valid and unexpired.

- ✎ For the major lines of authority, you must present a certificate of completion of the required prelicensing education (classroom or self-study) to the test center in order to test. Acceptable forms of proof include faxed copies, and paper copies only. Failure to do so will cause you to be turn away and your fee will be forfeited. 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.

Certificates are not required for those taking the Title (2211) or Credit (2212) exams.

### • • • *Security Procedures*

The following examination protocols apply during any examination. PSI may pause or terminate an examination at any time. Failure to follow the examination protocol, may result in the disqualification of examination results, prohibition from taking future examinations, and may lead to legal action.

If testing at a PSI test site you will be given a piece of scratch paper and a pencil. You will return the scratch paper and pencil during check-out.

Prohibited Items:

- Reference materials of any kind.
- Electronic devices of any type, including but not limited to; cellular phones, cameras, computers of any type (e.g., laptops, tablets, iPads), earbuds, electronic games, electronic watches, handheld calculators, headsets, mobile devices, music players (e.g., iPods), pagers, radios, recording devices (audio or video), smart watches, televisions, etc.).
- Hats or headgear not worn for religious reasons or as religious apparel, including hats, baseball caps, or visors.
- Bulky or loose clothing or coats including but not limited to; open sweaters, cardigans, shawls, scarves, vests, jackets and coats.
  - In the event you are asked to remove bulky or loose outerwear, appropriate attire, such as a shirt or blouse should be worn underneath.
- Other personal items, including but not limited to; backpacks, briefcases, chewing gum, drinks, food, good luck items, notebooks, paper or other materials on which to write, pens, pencils or other writing devices, purses, reading material, smoking or chewing products, wallets, etc.

#### Prohibited Behaviour:

- Giving or receiving assistance on an examination.
- Copying or communicating examination content.
- Using outside references or resources during an exam, examples:
  - Browsing other local resources.
  - Browsing the internet.
  - Attempting to use a computer or computer program not provided or approved by PSI.
  - Attempting to use a telephone or mobile device.
  - Using notepad on the computer.
  - Using an application on the computer not provided by PSI.
- Engaging in disruptive behavior during check-in or during an exam, examples:
  - Acting in an inappropriate manner.
  - Using abusive language.
  - Speaking aloud.
  - Causing noise unrelated to keyboard typing.
- Engaging in prohibited behavior during check-in or during an exam, examples:
  - Reading questions out loud.
  - Leaving the room without proctor approval.
  - Using instant messaging, or other electronic communication.
  - Capturing a picture or video of exam items.
  - Attempting to use telephone or mobile device.
  - Obstructing the proctor's view (camera or in person).
  - Having inappropriate materials on desktop (explicit).
  - Changing spaces during the exam without proctor approval.
  - Not focusing eyes on the screen.

During the check in process, all candidates will be asked if they possess any prohibited items. Candidates may also be asked to empty their pockets and turn them out for the proctor to ensure they are empty. The proctor may also ask candidates to lift up the ends of their sleeves and the bottoms of their pant legs to ensure that notes or recording devices are not being hidden there.

Proctors will also carefully inspect eyeglass frames, tie tacks, or any other apparel that could be used to harbor a recording device. Proctors will ask to inspect any such items in candidates' pockets.

No prohibited items are allowed within the candidate's reach or line of sight. If prohibited items are found during check-in, candidates shall put them in the provided secure storage or return these items to their vehicle for test center exams. PSI will not be responsible for the security of any personal belongings or prohibited items.

- Any candidate seen giving or receiving assistance on an examination, found with prohibited items, or displaying prohibited behavior or violating any security regulations will have his or her examination terminated, and be asked to surrender all examination materials. All such instances will be reported to the examination sponsor.

Additional protocols for testing at a testing center, include but not limited to:

- Person(s) accompanying an examination candidate may not wait in the examination center, inside the building or on the building's property. This applies to guests of any nature, including drivers, children, friends, family, colleagues, or instructors.
- Once candidates have been seated and the examination begins, they may leave the examination room only to use the restroom, and only after obtaining permission from the proctor. Candidates will not receive extra time to complete the examination.

Additional protocols for remote online proctored exams, include but not limited to:

- Temporarily moving out of the camera's line of sight.
- Candidates are not allowed to have scratch paper.
- Adequate lighting for the proctor to see candidate's activity.
- Internet service must be sufficient to administer the exam, see page 12 for requirements.
- Web camera must be placed for ideal viewing by the proctor.
- Candidate may not change computers during the exam.
- Candidate may not change spaces during the exam.
- Candidate must follow proctor instructions, which may include, but are not limited to:
  - Keeping hands on the desktop.
  - Keeping eyes on the computer screen.
  - Not fidgeting during the exam.
  - Keeping hands away from face.
- Please do your best to avoid covering your mouth for the whole duration of exam. Be aware that talking/whispering/mouthing is not allowed during exam.
- Breaks are NOT allowed during remote online proctored examinations. If you believe you cannot complete your examination without a break, please do not register for remote online proctored examinations.

### • • • *Review of Examination Questions*

PSI, in cooperation with the OCI, will be consistently evaluating the examinations being administered to ensure that the examinations accurately measure competency in the required knowledge areas. While taking the examination, examinees will have the opportunity to provide comments on any questions, by using the comments button on the screen. These comments will be analysed by PSI examination development staff. While PSI does not respond to individuals regarding these comments, all substantive comments are reviewed. This is the only review of examination materials available to candidates.

## **Taking the Examination by Computer at a Test Center**

The examination will be administered via computer. You will be using a mouse and computer keyboard.

### • • • *Tutorial*

Before you start your examination, an introductory tutorial to the computer and keyboard is provided on the computer screen. The time you spend on this tutorial, up to 15 minutes, DOES NOT count as part of your examination time. Sample questions are included as part of the tutorial so that you may practice using the keys, answering questions, and reviewing your answers. One question appears on the screen at a time. During the examination, minutes remaining will be displayed at the top of the screen and updated as you record your answers.

### • • • *Examination Question Example*

The "function bar" at the top of the test question screen provides mouse-click access to the features available while taking the examination.

**Important:** After you have entered your responses, you will later be able to return to any question(s) and change your response, provided the examination time has not run out.

## Score Reporting

You must get 70% correct to pass the examination. Your score will be displayed on screen at the end of the examination and a score report will be emailed to you. If you fail, the emailed score report will include the diagnostic report indicating your strengths and weaknesses by examination type.

Candidates taking a remotely proctored exam: Please note that you must select to end both the exam portion and survey portion of your test in order to receive your on-screen results and emailed score report. If you do not receive your emailed score report, you may reach out to [scorereport@psionline.com](mailto:scorereport@psionline.com).

### ••• Duplicate Score Reports

You may request a duplicate score report after your examination by emailing [scorereport@psionline.com](mailto:scorereport@psionline.com). Include your name, candidate ID number and confirmation number. Your candidate ID number and confirmation number is on your exam confirmation email. Please allow up to 72 hours to receive your duplicate score report.

## Tips for Preparing for Your License Examination

The following suggestions will help you prepare for your examination.

1. Planned preparation increases your likelihood of passing.
2. Start with a current copy of this Candidate Information Brochure and use the examination content outline as the basis of your study.
3. Read study materials that cover all the topics in the content outline.
4. Take notes on what you study. Putting information in writing helps you commit it to memory, and it is also an excellent business practice. Underline or highlight key ideas that will help with a later review. Discuss new terms or concepts as frequently as you can with colleagues. This will test your understanding and reinforce ideas.
5. Your studies will be most effective if you study frequently, for periods of about 45 to 60 minutes. Concentration tends to wander when you study for longer periods of time.

Now you can take the practice exam online at <https://test-takers.psiexams.com/wiins> to prepare for your Wisconsin Insurance Examination.

Please note that practice exams are intended only to help testing candidates become familiar with the general types of questions that will appear on a licensing examination. They ARE NOT a substitute for proper education and study. Furthermore, scoring well on the practice exam does not guarantee a positive outcome on an actual licensing examination.

**Note:** You may take the practice exams an unlimited number of times however you will need to pay each time.



## Examination 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. Make sure your study materials are current and that they cover the topics in the outlines. You may access these study materials via the Publications section near the rear of this handbook following the content outlines.

Neither the Office of the Commissioner of Insurance nor PSI 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 access Wisconsin statutes and insurance regulations at <http://oci.wi.gov/wisrules.htm>

## Publications

The 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 intent of OCI publications 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. You may look up approved providers via the following link.

<https://sbs.naic.org/solar-external-lookup/>

### Wisconsin Intermediary's Guide

The guide was been developed by the Office of the Commissioner of Insurance (OCI) as a study guide for the Wisconsin laws section of the exam. The intent is to provide a broad overview of insurance concepts, state laws, and ethics. OCI has not prepared any study program or manuals for the product knowledge questions of the exam.

Printed/hard copies of the Intermediary Guide are no longer available through OCI.

You can download the guide at the following link <https://oci.wi.gov/Pages/Agents/Prelicensing.aspx>.

### Navigator Study Guide & State Public Program Assistance Presentation

The Guide and the Presentation were also developed by OCI as a study manual for the Wisconsin laws section of the examination.

You can download the Navigator Study Guide and presentation at <https://oci.wi.gov/Pages/Agents/NavigatorLicense.aspx>.

### OCI Publications

You may find and print available OCI publications via the following link

<https://oci.wi.gov/Pages/Consumers/ConsumerPublications.aspx>.

To request a print copy of the any OCI publications, you may contact [ocirecords@wisconsin.gov](mailto:ocirecords@wisconsin.gov) or call our Central Files Dept. at (608) 264-8110. There is a fee associated when requesting print copies.

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

## Content Outlines

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### • • • *Experimental Items*

In addition to the number of examination items specified in the "Examination Content Outlines", a small number (5 to 10) of "experimental" questions may be administered to candidates during the examinations. These questions will not be scored. The administration of such unscored, experimental questions is an essential step in developing future licensing examinations.

### • • • *Content Outlines*

The following outlines describe the content of each of the Wisconsin Insurance Examinations. These outlines are the basis of the examination. Each examination will contain questions about the subjects in its outline. The examinations are closed book. No reference materials, papers or study materials are allowed at the examination site.

## Click the Link to View the Wisconsin Insurance Examination Content Outlines

[Life Exam 22-01 Content Outline](#)

[Life \(for agent who held life license\) 22-02 Content Outline](#)

[Accident & Health Exam 22-03 Content Outline](#)

[Accident & Health \(for agent who held A&H license\) 22-04 Content Outline](#)

[Property Exam 22-05 Content Outline](#)

[Property \(for agent who held property license\) 22-06 Content Outline](#)

[Casualty Exam 22-07 Content Outline](#)

[Casualty \(for agent who held casualty license\) 22-08 Content Outline](#)

[Personal Lines P&C Exam 22-09 Content Outline](#)

[Personal Line PC \(for agent who held this license\) 22-10 Content Outline](#)

[Title Exam 22-11 Content Outline](#)

[Credit Exam 22-12 Content Outline](#)

[Navigator Exam 22-14 Content Outline](#)

[Public Adjuster 22-15 Content Outline](#)

## Licensing Steps

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**Approval of an application depends on the review and approval of all license application requirements. This section offers information about:**

- Applying for your license.
- Application Questions.
- Renewing your license.
- Reinstating your license.

## Applying for Your License

### **Apply for an Intermediary (Producer) Individual License**

Once you have passed your exam, you must apply for your license within 180 days. You can submit an electronic application within 48-72 hours of passing the examination via NIPR at [www.nipr.com](http://www.nipr.com) or an NIPR authorized business partner.

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.

### **Apply for an Individual Navigator License**

Navigator licenses must be applied for via paper. You can submit a paper application to the OCI after completing the pre-licensing training, any federally required exchange training, passing the examination, and paying the license fee. An application form may be downloaded free of charge from the OCI's website at

<https://oci.wi.gov/Pages/Agents/NavigatorLicense.aspx>.

OCI will process the license upon receipt of a complete application and verification that you have met all licensing requirements.

OCI will process the license upon receipt of a complete electronic application and verification that the applicant has met all licensing requirements. Once an application is approved, you can print a copy of the license online via State Based Systems (SBS) at <https://sbs.naic.org/solar-external-lookup/license-manager> for free. For newly licensed individuals, your National Producer Number (NPN) will be issued to you within 24-48 hours after you have been approved.

To look up your NPN please select the following link. <https://www.nipr.com/PacNpnSearch.htm> In Wisconsin, your NPN is the same as your license number. Once you have your NPN, you may print your license from State Based Systems (SBS) at <https://sbs.naic.org/solar-external-lookup/license-manager> for free.

Wisconsin does not mail a hard copy of the license to the applicants.

### **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.

Certified Application Counselors, once authorized by the federal Exchange, must register with OCI using the Non-navigator Business Entity Initial Registration Form which can be accessed via

<https://oci.wi.gov/Pages/Agents/NavigatorLicense.aspx#CACentity>. The form along with a list of all individual CAC's and any other non-navigator assisters should be emailed to [ocialdocuments@wisconsin.gov](mailto:ocialdocuments@wisconsin.gov).

## Application Questions

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 required documentation directly to the OCI for consideration. The required documentation should be submitted to OCI at the time the electronic or paper application is completed. You can also submit supporting documentation through the NIPR Attachment Warehouse at [www.nipr.com](http://www.nipr.com) or fax to the Agent Licensing Section at (608) 267-9451 or via email to [ociagentlicensing@wisconsin.gov](mailto:ociagentlicensing@wisconsin.gov).

If you answer **"NO"** to an application question and our office identifies either an administrative action, criminal activity, delinquent taxes, etc., the application process will be delayed and you may be subject to action taken by OCI. If you are unclear as to whether something needs to be reported, we encourage you to err on the side of reporting. This will ensure timely processing of the license application and help prevent administrative action being taken against you.

### READ AND ANSWER QUESTIONS CAREFULLY!

**Individual applicants are required to answer the following legal questions on the licensing application:**

**1a.** Have you ever been convicted of a misdemeanor, had a judgment withheld or deferred, or are you currently charged with committing a misdemeanor?

You may exclude the following misdemeanor convictions or pending misdemeanor charges: traffic citations, driving under the influence (DUI), driving while intoxicated (DWI), driving without a license, reckless driving, or driving with a suspended or revoked license.

You may also exclude juvenile adjudications (offenses where you were adjudicated delinquent in a juvenile court).

**1b.** Have you ever been convicted of a felony, had a judgment withheld or deferred, or are you currently charged with committing a felony? You may exclude juvenile adjudications (offenses where you were adjudicated delinquent in a juvenile court).

If you have a felony conviction involving dishonesty or breach of trust, have you applied for written consent to engage in the business of insurance in your home state as required by 18 USC 1033? If so, was consent granted? (Attach copy of 1033 consent approved by home state.)

**1c.** Have you ever been convicted of a military offense, had a judgment withheld or deferred, or are you currently charged with committing a military offense?

**NOTE:** For Questions 1a, 1b and 1c, **"Convicted"** includes, but is not limited to, having been found guilty by verdict of a judge or jury, having entered a plea of guilty or nolo contendere or no contest, or having been given probation, a suspended sentence, or a fine.

If you answer yes to any of these questions, you must attach to this application:

- a) a written statement explaining the circumstances of each incident,
- b) a copy of the charging document,
- c) a copy of the official document, which demonstrates the resolution of the charges or any final judgment.

**2.** Have you ever been named or involved as a party in an administrative proceeding, including FINRA sanction or arbitration proceeding regarding any professional or occupational license or registration?

"Involved" means having a license censured, suspended, revoked, canceled, terminated; or, being assessed a fine, a cease and desist order, a prohibition order, a compliance order, placed on probation, sanctioned or surrendering a license to resolve an administrative action.

"Involved" also means being named as a party to an administrative or arbitration proceeding, which is related to a professional or occupational license, or registration. "Involved" also means having a license, or registration application denied or the act of withdrawing an application to avoid a denial. INCLUDE any business so named because of your actions in your capacity as an owner, partner, officer or director, or member or manager of a Limited Liability Company. You may EXCLUDE terminations due solely to noncompliance with continuing education requirements or failure to pay a renewal fee.

If you answer yes, you must attach to this application:

- a) a written statement identifying the type of license and explaining the circumstances of each incident,
- b) a copy of the Notice of Hearing or other document that states the charges and allegations, and
- c) a copy of the official document, which demonstrates the resolution of the charges or any final judgment.

**3.** Has any demand been made or judgment rendered against you or any business in which you are or were an owner, partner, officer or director, or member or manager of a limited liability company, for overdue monies by an insurer, insured or producer, or have you ever been subject to a bankruptcy proceeding? Do not include personal bankruptcies, unless they involve funds held on behalf of others.

If you answer yes, submit a statement summarizing the details of the indebtedness and arrangements for repayment, and/or type and location of bankruptcy.

**4.** Have you been notified by any jurisdiction to which you are applying of any delinquent tax obligation that is not the subject of a repayment agreement?

If you answer yes, identify the jurisdiction(s):

**5.** Are you currently a party to, or have you ever been found liable in, any lawsuit, arbitrations or mediation proceeding involving allegations of fraud, misappropriation or conversion of funds, misrepresentation or breach of fiduciary duty?

If you answer yes, you must attach to this application:

- a) a written statement summarizing the details of each incident,
- b) a copy of the Petition, Complaint or other document that commenced the lawsuit or arbitration, or mediation proceedings, and
- c) a copy of the official documents, which demonstrates the resolution of the charges or any final judgment.

**6.** Have you or any business in which you are or were an owner, partner, officer or director, or member or manager of a limited liability company, ever had an insurance agency contract or any other business relationship with an insurance company terminated for any alleged misconduct?

If you answer yes, you must attach to this application:

- a) a written statement summarizing the details of each incident and explaining why you feel this incident should not prevent you from receiving an insurance license, and
- b) copies of all relevant documents.

**7.** Do you have a child support obligation in arrearage?

If you answer yes,

- a) by how many months are you in arrearage?
  - b) are you currently subject to and in compliance with any repayment agreement?
  - c) are you the subject of a child support related subpoena/warrant?
- (If you answered yes, provide documentation showing proof of current payments or an approved repayment plan from the appropriate state child support agency.)

8. In response to a “yes” answer to one or more of the Background Questions for this application, are you submitting document(s) to the NAIC/NIPR Attachments Warehouse?

If you answer yes, will you be associating (linking) previously filed documents from the NAIC/NIPR Attachments Warehouse to this application?

Once your application has been submitted to the State of Wisconsin, you will have 90 days to submit any required information/requirements. Failure to supply the required documentation will cause your application to be CLOSED as EXPIRED. Fees are non-refundable and non-transferable.

OCI will process the license application upon receipt of a complete electronic/paper application. For newly licensed individuals, your National Producer Number (NPN) will be issued to you first within 24-48 hours after you have been approved.

To look up your NPN please select the following link. **<https://www.nipr.com/PacNpnSearch.htm>** In Wisconsin, your NPN is the same as your license number.

Once you have your NPN, you may print your license from State Based Systems (SBS) at **<https://sbs.naic.org/solar-external-lookup/license-manager>** for free.

Wisconsin does not mail a hard copy of the license to the applicants.

Once approved, you can then request to be appointed with the insurance company in order to transact insurance business in Wisconsin.

### **Renewing a License**

Notification to all licensees are sent 45-60 days prior to the license expiration date both via email and first-class mail. The notification is not required in order to renew the license, it serves as a reminder only.

### **Renewal for Intermediary (Producer) Individual**

Resident and nonresident intermediary licenses expire every two years on the last day of the licensee's birth month. It is possible that licensees may be given longer than the required minimum of 24 months. For example, if an agent applies for a license March 1, 2016, with a birth date of January 30, 2016, the agent's license will expire January 31, 2019.

Resident licensees wanting to renew their license must be CE compliant first and then renew via **[www.nipr.com](http://www.nipr.com)** or through an authorized business partner. Resident renewal fee is \$35. Each resident holding major lines of authority must biennially complete 24 credit hours of education, a minimum of 3 of the 24 credit hours must be in ethics. Wisconsin does not carryover CE credits.

Nonresident licensees wanting to renew their license must renew via **[www.nipr.com](http://www.nipr.com)** or through an authorized business partner. Nonresident renewal fee is \$70.

### **Renewal for Individual Navigator**

Navigators renew October 1st of every year. Individuals are required to complete 8 hours of continuing education, complete federal training, verify individual affiliation to an entity, and pay renewal fee. Renewal applications must be submitted via paper and can be downloaded at **<https://oci.wi.gov/Documents/OCIForms/11-090.pdf>**.

### **Ongoing Registration for a Certified Application Counselor (CAC)**

By October 1<sup>st</sup>, CAC's must attest to OCI that required training is completed. Detailed instruction can be found at **<https://oci.wi.gov/Pages/Agents/NavigatorLicense.aspx#IndividualCounselor>**

## Reinstating Your License

The Reinstatement fee for resident intermediaries is \$70. If you want to reinstate a Wisconsin resident intermediary (producer) expired license, please follow the instructions below:

### Resident Intermediary (Producer) Individual License

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.	Complete pre-licensing education for the previously held line of authority.
All prior continuing education requirements must be completed.	Schedule and take the exam that covers state law, rules and regulations.
Apply online via NIPR at <a href="http://www.nipr.com">www.nipr.com</a> or an NIPR authorized business partner.	Submit fingerprints and apply online via NIPR at <a href="http://www.nipr.com">www.nipr.com</a> or an NIPR authorized business partner.

**Note:** Any resident agent whose license was revoked for failing to pay delinquent taxes or child support must submit the Resident Reinstatement Paper Application which can be downloaded at <https://oci.wi.gov/Pages/Agents/ReinstateLicense.aspx#res> and mail directly to OCI with payment.

### Non-resident Intermediary (Producer) Individual License

Wisconsin non-resident license expired less than 12 months -- Apply for license reinstatement online via NIPR at [www.nipr.com](http://www.nipr.com) or an NIPR authorized business partner. Reinstatement fee is \$140. Additional instruction can be found at <https://oci.wi.gov/Pages/Agents/ReinstateLicense.aspx#NonRes>. Wisconsin non-resident license expired more than 12 months must apply for a license online via NIPR at [www.nipr.com](http://www.nipr.com) or an NIPR authorized business partner and pay \$75.00 per line of authority. Additional instruction can be found at <https://oci.wi.gov/Pages/Agents/NonresidentLicenseApplication.aspx>.

### Navigator Individual License

Navigators whose license has been expired for less than 12 months must satisfy all training requirements and submit a paper application along with \$70 reinstatement fee. For detailed instruction please refer to <https://oci.wi.gov/Pages/Agents/NavigatorLicense.aspx>.

### Certified Application Counselor (CAC) Registration

Certified Application Counselor (CAC) registration is not eligible for reinstatement. Please route any inquiries to [ocialdocuments@wisconsin.gov](mailto:ocialdocuments@wisconsin.gov).

## Reporting Requirements

### Updating Name, Address, Phone, or Email

Each licensee shall, within 30 days, notify OCI in writing of any change of residence, mailing address, and/or business address. A specific form is not required for this notification.

Address, phone, or e-mail changes can be submitted to **[www.nipr.com](http://www.nipr.com)**.

E-mail address may also be updated through **[www.statebasedsystems.com](http://www.statebasedsystems.com)**.

OCI also accepts changes mentioned above to be sent directly to OCI at **[ociagentlicensing@wisconsin.gov](mailto:ociagentlicensing@wisconsin.gov)**

### Disclosure Requirements

All licensed agents in Wisconsin must report the following within 30 days per **s. Ins 6.61 (16), Wis. Adm. Code:**

- Except for action taken by the Wisconsin Office of the Commissioner of Insurance, any formal administrative action against the intermediary taken by any state's insurance regulatory agency, commission or board or other regulatory agency which licenses the person for any occupational activity. The notification shall include a description of the basis for the administrative action and any action taken as a result of the proceeding, a copy of the notice of hearing and other documents describing the problem, a copy of the order, consent to order, stipulation, final resolution and other relevant documents.
- Any initial pretrial hearing date related to any criminal prosecution of the intermediary taken in any jurisdiction, other than a misdemeanor charge related to the use of a motor vehicle or the violation of a fish and game regulation. The notification shall include a copy of the initial criminal complaint filed, the order resulting from the hearing and any other relevant legal documents.
- Any felony conviction or misdemeanor conviction in any jurisdiction, other than a misdemeanor conviction related to the use of a motor vehicle or the violation of a fish and game regulation. The notification shall include a copy of the initial criminal complaint or criminal charging document filed, the judgement of conviction, the sentencing document, the intermediary's explanation of what happened to cause criminal proceedings, the intermediary's reasons why no action should be taken regarding the intermediary's license and any other relevant legal documents.
- Any lawsuit filed against the licensee or the licensee's business in which there are allegations of misrepresentation, fraud, theft or embezzlement involving the licensee or the licensee's business. The notification shall include a copy of the initial suit documents, the intermediary's explanation of what happened to cause the civil proceedings, the intermediary's reasons why no action should be taken regarding the intermediary's license and any other relevant legal documents.

Disclosures may be submitted through the **NIPR Attachments Warehouse** at **[http://www.nipr.com/attachment\\_warehouse\\_announcements.htm](http://www.nipr.com/attachment_warehouse_announcements.htm)** or directly to OCI via e-mail at **[ociagentlicensing@wisconsin.gov](mailto:ociagentlicensing@wisconsin.gov)**.





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