Wisconsin Public Adjuster: General and State
Series 22-15
35 questions – 1-hour time limit
July 15, 2022
1.0 Insurance Regulation 5%
1.1 Licensing
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. 628.03, s. 628.04, s. 628.04(2), s. 628.34, s. 628.51, s. 629.04, ch 629, s. Ins 6.59, s. Ins 6.59(4)(a), s. 6.59(4)(c)
Record keeping, maintenance, and duration
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Continuing education requirements
Ref: 629.11
Reinstatement
Assumed name
Change of address or telephone number
Reporting of actions
Ref: 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 28.06(6), s. 629.12
Disciplinary actions
License termination, suspension, or revocation
Ref: s. 629.13
Monetary forfeiture (fines)
Ref: s. 601.31, s. 601.64, 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, s. 629.13
1.2 State Regulation
Commissioner's general duties and powers
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Wisconsin Insurance Security Fund
Ref: ch. 227, s. 629.13, 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
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
Adjuster regulation
Fiduciary and trust account responsibilities
Place of business/records maintenance
Controlled business
Ref: s. 629.05 - 629.08
Shared commissions
Proper exchange of business
Ref: ch 629, s. 628.32, s. 628.51, s. 628.61, s. Ins 6.66
Marketing practices
Ref: s. 629.10
Misrepresentation
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Boycott, coercion, or intimidation
Illegal inducement
Ref: ch. 20, s. 628.34(1) – (14), s. 629.10
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
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Ref: s. 600.03, s. 629.01
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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
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Notice of proof of loss
Payment of claims
Ref: s. 102.315(10)(b)3, s. 628.46, s. 631.36,
s. 631.43, s. 631.48, s. 631.36 (1) and (2),
s. Ins 6.11, s. Ins 6.77
Privacy of Consumer Information
Ref: s. 134.97, s. 610.70, ch.. Ins 25, s.134.98
1.3 Federal Regulation
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 insurance
General rate standards
Ref: s. 625.11, s. 625.13, s. 625.22, s. 626.13,
s. 631.20, s. Ins 3.49(3), s. Ins 4.08,
s. Ins 4.10(7)(g), s. Ins 6.78
Prohibited classification of risks
Ref: s. 628.34, s. Ins 6.54
Surplus lines
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Ref: s. 618.39, s. 618.41, s. 618.41(7m),
s. 618.41(8), s. 618.415, s. 618.42, s. 618.43,
s. 628.02, s. 628.02(5), s. 628.04(2), s. Ins
6.17s. 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
Application of the standard fire policy in Wisconsin
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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
Wisconsin Insurance Plan (WIP)
Ref: s. 610.01, ch. 619, s. Ins 4.10
1.6 Wisconsin statutes, rules, and regulations pertinent to casualty insurance
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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)

Lender Requirements
Ref: s. 632.07
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10.0 Adjusting Losses 50%
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Ref: ch 629
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Ref: s. 629.082
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Ref: s. 629.082
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Ref: s. 629.11
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Ref: s. 629.12
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Ref: s. 629.06, s. 629.06, s. 629.07
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Ref: s. 629.05, s. 629.06, s. 629.07
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Ref: s. 629.04, s. 629.07, s. 629.09
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