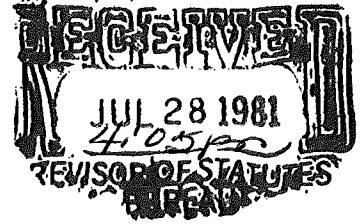


Ins 6.59



STATE OF WISCONSIN
RECEIVED AND FILED

JUL 28 1981

VEL PHILLIPS
SECRETARY OF STATE

STATE OF WISCONSIN
OFFICE OF THE COMMISSIONER OF INSURANCE

TO ALL TO WHOM THESE PRESENTS SHALL COME, GREETINGS:

I, Susan Mitchell, Commissioner of Insurance and custodian of the official records of said office, do hereby certify that the annexed order repealing and recreating Ins 6.59 relating to licensing of individuals as agents and the repealing of Ins 6.62 was issued by this office July 28, 1981.

I further certify that said copy has been compared by me with the original on file in this office and that the same is a true copy thereof, and of the whole of such original.

IN TESTIMONY WHEREOF, I have hereunto
subscribed my name in the City of
Madison, State of Wisconsin, this
28th day of July, 1981.

Susan Mitchell
Commissioner of Insurance

10-1-81

STATE OF WISCONSIN
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JUL 28 1981

VEL PHILLIPS
SECRETARY OF STATE

ORDER OF THE COMMISSIONER OF INSURANCE

REPEALING AND ADOPTING RULES

Relating to the requirements for licensing individuals as insurance agents.

ANALYSIS PREPARED BY THE OFFICE OF THE COMMISSIONER OF INSURANCE

Ins 6.59, Wisconsin Administrative Code, is revised as a result of a fee increase by Educational Testing Service, the organization which provides testing services for the licensing of insurance agents. The revision also provides for a more accurate reflection of actual costs by eliminating the fee difference for a license enlargement or retest and an original test.

Ins 6.62 has been incorporated into 6.59 in a more concise, readable form.

The purpose of Ins 6.59 is to implement and interpret s. 601.31 (1) (o) and (r) and 628.04, Stats., relating to the licensure of insurance intermediaries.

Pursuant to the authority vested in the Commissioner of Insurance by ss. 601.31 (1) (o) and (r), 601.41 (3), and 628.04, Stats., the Commissioner of Insurance hereby adopts rules implementing and interpreting ss. 628.04 and 601.31 (1) (o) and (r), Stats., as follows:

SECTION 1. Section Ins 6.59 is repealed and recreated to read:

Ins 6.59 LICENSING OF INDIVIDUALS AS AGENTS. (628.04)

- (1) PURPOSE. The purpose of this rule is to establish procedures for original licensure and license enlargement of an individual as an insurance agent.
- (2) EXAMINATION. A written examination is required of each resident applicant for each kind of agent license authority listed in s. Ins 6.50, Wis. Adm. Code. Each written examination will test the applicant's basic knowledge of the kinds of insurance to be solicited and the applicant's basic understanding of the applicable laws and regulations.
- (3) FEES. The following fee schedule is established for residents and non-residents:

Application for one or two lines of authority	\$40
Application for three or four lines of authority	\$60
- (4) PROCEDURE. (a) Application form. Application for a permanent agent license or an enlargement of authority shall be made on form OCI 11-41 (rev.) and filed with the commissioner of insurance.

(b) Time of filing. Applications and appropriate fees shall be filed with the commissioner of insurance, at least 30 days prior to the scheduled date of the written examination.

(c) Issuance of license. An applicant for an original license or a license enlargement who passes the written examination, pays the fees, submits a satisfactory application and meets the standards of competence and trustworthiness as described in sub. (5) shall be issued an agent license for those kinds of authority for which the applicant is qualified.

(5) COMPETENCE AND TRUSTWORTHINESS. The following criteria may be used in assessing trustworthiness and competence:

(a) Criminal record. The conviction for crimes which are substantially related to insurance marketing.

(b) Accuracy of information. Any material misrepresentation in the information submitted on form 11-41.

(c) Regulatory action. Any regulatory action taken with regard to any license held, such as insurance licenses in other states, real estate licenses and security licenses.

(d) Other criteria. Other criteria which the commissioner considers evidence of untrustworthiness or incompetence.

(6) FREQUENCY AND LOCATION. Written examinations for each kind of agent authority will be administered at least once a month in accordance with a schedule adopted by the commissioner at the following examination centers: Eau Claire, Green Bay, LaCrosse, Oshkosh, Madison, Rhinelander, Racine, Superior, and Stevens Point. Written examinations will be administered twice a month in Milwaukee and at least one other center.

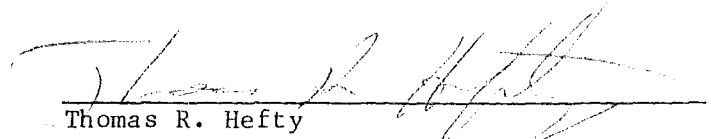
(7) EXEMPTIONS A town mutual agent exempt from licensing under s. 628.03 (1), Stats., by s. 628.05 (1), Stats., includes an agent for a town mutual not authorized to insure members against

loss to property by windstorm or hail insurance as provided in ss. 612.31 (2) (a) 3 and 612.33 (2) (a), Stats., who provides windstorm or hail insurance to the town mutual's members through an insurance policy issued by another authorized insurer operating on an assessment plan. The town mutual agent need not be licensed but the other insurer must list the agent and pay the listing fee in accordance with section Ins 6.57.

SECTION 2. Section Ins 6.62 is repealed.

As provided in s. 227.026 (1), (intro), these rule changes shall take effect on the first day of the month following their publication.

Dated at Madison, Wisconsin, this 27th day of July, 1981.


Thomas R. Hefty
Deputy Commissioner of Insurance

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