

Washington Credit Insurance	
50 items - 75 Minutes	
Federal Laws and Regulations (1 item)	
Fair Credit Reporting Act – Purpose	
Prohibited Persons in Insurance, waiver required 18 United States Code (USC) Sections 1033 and 1034 – Purpose (Letter of Written Consent)	
Washington State Code and Regulations (15 items)	
Insurance Commissioner	
Broad powers (Ref: 48.02.010, .020, .060, .080, .100, .160; WAC 284-02-010)	
Examination of records (Ref: 48.03.010-.030; WAC 284-03-015)	
Terms and Concepts	
Insurance (Ref: 48.01.040)	
Insurer (Ref: 48.01.050)	
Insurance transaction (Ref: 48.01.060)	
Licensing	
Persons required to be licensed (Ref: 48.17.060, .090, .490)	
Producer (Ref: 48.17.010; 48.17.420; 48.17.060; 48.17.250; WAC 284-17-015)	
Limited lines (Ref: 48.17.170)	
Appointments/termination of appointments (Ref: 48.17.160; 48.17.250; WAC 284-17- 429, .435, .439,.443,445,449,467,473,476,483, 490)	
Penalties for noncompliance	
Refusal/nonrenewal (Ref: 48.17.530, .540)	
Suspension/revocation/probation (Ref: 48.17.530, .540, .550)	
Fines (Ref: 48.17.560)	
Unlicensed activities (Ref: 48.17.063)	
Maintenance and duration of license	
Renewal (Ref: WAC 284-17-423; 48.14.010)	
Late renewal/reinstatement (Ref: WAC 284-17-490; RCW 48.17.170)	
Reporting of actions (Ref: 48.17.597)	
Licensing Process (Ref: WAC 284-17-, .005, .065)	
Designated Responsible Licensed Person (DRLP) (Ref: 48.17.090(3)(b), WAC284-17-603)	
Marketing Practices	
Protection of public interest (Ref: 48.01.030)	
Unfair practices and frauds (RCW 48.30)	
Rebating and inducements (Ref: 48.30.140-150, .170, .190)	
Misrepresentation (Ref: 48.30.090, .210)	
Defamation of insurer (Ref: 48.30.080)	
Discrimination (Ref: 48.30.300; 48.18.480)	
Failure to issue proper receipts (Ref: WAC284-30-550)	
Advertising (Ref: 48.30.040-.080)	
Excess charges (Ref: 48.30.157)	
Producer responsibilities	
Policy delivery (Ref: WAC284-30-580; 48.18.260, 48.185.005(2))	
Premium accountability (Ref: 48.17.480)	
Separate account requirement (Ref: 48.17.480, .600; WAC284-12-080)	
Reply to the Insurance Commissioner (Ref: 48.17.475)	
Burden of determining authorization (Ref: 48.17.067)	
Display of License (Ref. 48.17.460)	
Compensation of licensees	
Receiving compensation (Ref: 48.17.490)	
Charges for extra services (Ref: 48.30.157; 48.17.270)	
Terms and Concepts (16 items)	
Incontestability	

Risk
Methods of Handling Risk (Avoidance, Retention, Sharing, Reduction, Transfer)
Elements of Insurable Risks
Definitions (Risk, Hazard, Peril, Loss)
Elements of a Contract
Consideration
Competent Parties
Legal Purpose
Offer
Acceptance
Insurable interest
Suicide clause
Transferability
Creditor
Debtor
Indebtedness
Credit life insurance
Term Life Insurance (Individual and Group)
Decreasing Term Life Insurance
Credit disability insurance (Credit Accident and Health)
Credit transaction
Credit Insurance (18 items)
Ref: 48.17.010 (9); Credit Insurance 48.34; WAC 284-34.
Credit Disability (Credit Accident and Health) (Ref: 48.17.170(1)(b); 48.34.030)
Credit Life (Ref: 48.34.030)
Purpose/requirements for purchase Ref: 48.34.120
Contract requirements (Ref: 48.34.080, .130(3))
Policy Contents and Delivery (Ref: 48.34.090)
Benefits (Ref: WAC 284-34-160, 180)
Amounts of insurance 48.34.050, 060, 070
Permitted Practices of the Insurer (Ref: WAC284-34-120; 48.34.050, .090, .120, .250)
Rights of Debtor (Ref: WAC284-34-120; 48.34.120)
Limitations of coverage (Ref: 48.34.050, 060, 070)
Procedures for commencement or termination (Ref: 48.34.080)
Authorized forms (Ref: 48.34.040,100)
Refunds-Credits-Charges to Debtor (Ref: WAC284-34-120, 250)
Definitions (Ref: WAC284-34-110; RCW-48.34.030)
Rates (Ref: WAC 284-34-160, 180, 220)