

## WASHINGTON CASUALTY PRODUCER

100 Items - 150 Minutes

### Federal Laws and Regulations (2 items)

Fair Credit Reporting Act

18 United States Code (USC) Sections 1033 and 1034 - Purpose

### Washington Laws, Rules and Regulations (30 items)

**Ref: References are from the revised Code of Washington Title 48 (RCW-48) and the Washington Administrative Code (WAC) Title 284.**

Washington Laws, Rules, and Regulations Common to Casualty 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; 48.09.110,.120, .300)

Insurance transaction (Ref: 48.01.060)

Authorized and unauthorized certificate of authority (Ref: 48.05.215; 48.05.030)

Licensing

Persons required to be licensed (Ref: 48.17.060, .090, .490)

Producer (Ref: 48.17.010; 48.17.420; 48.17.010, .420; WAC 284-17-015)

Temporary (Ref: 48.17.510)

Nonresident (Ref: 48.17.173; WAC284-17-122)

Exemptions (Ref: 48.17.010, .062, .090, .110)

Appointments/termination of appointments (Ref: 48.17.160; 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)

Continuing education (Ref: WAC 284-17-220-265)

Late renewal/reinstatement (Ref: WAC 284-17-490; RCW 48.17.170)

Reporting of actions (Ref: 48.17.597)

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)

Trade practices (Ref: WAC284-30-300 to 380, 400, 570-590, 660,670)

Property – Casualty (Ref: WAC284-30-300, 360, 390 to 395, WAC 284-30-500 to 560,700,750)

Producer's Compensation Disclosure (Ref: RCW 48.17.270)

Rebating and inducements (Ref: 48.30.140-150, .170, .190)

Twisting (Ref: 48.30.180)

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)
Surplus Lines (Ref: 48.15.040)
Cancellation/Nonrenewal
Commercial property and casualty policies (Ref: 48.18.290, .2901)
Personal lines (Ref: 48.18.290, .2901)
Credit scoring – Adverse action (Ref: 48.18.545(2, 3, 4, 5))
Applications and binders (Ref: WAC284-30-560; 48.18.070)
Binding coverage (Ref: 48.18.220-.240)
Producer responsibilities
Required records and record retention (Ref: RCW 48.17.470)
Place of business (Ref: RCW 48.17.450)
Notify Commissioner of a change in address (Ref: WAC 284.17.005)
Producers' contracts (Ref: 48.17.591)
Property and Casualty Insurance Guaranty Association (Ref: 48.32.010, .020, .030, .060 (1ai))
Washington Laws, Rules, and Regulations Pertinent to Casualty Insurance Only
Automobile insurance
Total Loss (WAC 284-30-391)
Underinsured/Uninsured Motorists
Bodily injury (Ref: 48.22.030)
Property damage (Ref: 48.22.030)
Stacking (Ref: 48.22.030)
Insurer insolvency (Ref: 48.22.040)
Limits (Ref: 48.22.030)
Liability (Ref: Title 46.04.382; 46.29.260; 46.29.090; 46.30.020)
Renewal, nonrenewal, and cancellation (Ref: 48.18.310)
Cancellation by insured (Ref: 48.18.300)
Unfair practices (Ref: WAC284-30-570)
Assigned Risk Plans (Ref: 48.22.020)
Financial responsibility
Proof of financial responsibility defined (Ref: 46.29.090, .260)
Persons required to show proof (Ref: 46.29.060)
Methods of satisfying financial responsibility (Ref: 46.29.250, .260, .550)
Personal Injury Protection (PIP) endorsement
Benefits (Ref: WAC 284-30-395; RCW 48.22.085, .005, .020, .090, .095, .100)
<b>General Insurance Concepts (14 items)</b>

Risk
Methods of Handling Risk (e.g., Avoidance, Retention, Sharing, Reduction, Transfer)
Elements of Insurable Risks
Definitions (e.g., Risk, Hazard, Peril, Loss)
Classifications of Insurers
Mutual, Stock
Admitted, Non-Admitted
Foreign, Domestic, Alien
Elements of a Contract
Consideration
Competent Parties
Legal Purpose
Offer
Acceptance
Authority and Powers of Producers - Definitions
Express
Implied
Apparent
The Law of Agency
Legal Interpretations Affecting Contracts
Reasonable Expectations
Indemnity
Good Faith
Fraud
Warranties, Representations, Misrepresentations, and Concealment
<b>Casualty Insurance Basics (22 items)</b>
Damages
Compensatory versus Punitive
General versus Special
Liability
Absolute
Strict
Vicarious
Underwriting (Purpose, Process, Results)
Types of Hazards
Moral
Morale
Physical
Negligence
Torts
Elements of a Negligent Act
Defense Against Negligence
Accident versus Occurrence
Policy Structure
Declarations
Definitions
Insuring Agreement
Additional/Supplementary Coverage

Conditions
Exclusions
Endorsements
Policy Clauses
Insureds
Policy Period
Policy Territory
Cancellation and Non-Renewal
Deductibles/Self-Insured Retention
Other Insurance
Nonconcurrency
Primary and Excess
Pro Rata
Contribution by Equal Shares
Limits of Liability
Per Accident
Per Occurrence
Per Person
Aggregate
Split limits
Combined Single Limit
Named Insured Provisions
First Named Insured versus Other Insureds
Duties After Loss
Assignment
Waiver of Rights
Insurer Provisions
Liberalization
Subrogation
Claim Settlement Options
Duty to Defend
Arbitration
<b>Personal Automobile Policy (11 items)</b>
Definitions
Personal Injury Protection
Liability Coverage
Bodily Injury and Property Damage
Supplementary Payments
Exclusions
Liability Extension to Towed Vehicle
Medical Payments Coverage
Uninsured/Underinsured Motorists Coverage
Definitions
Bodily Injury
UM and UIM Rejection
Coverage for Damage to your Automobile
Collision
Other than Collision (Comprehensive)

Deductibles
Exclusions
Duties after an Accident or Loss
General Provisions
Endorsements
Towing and Labor Costs
Extended Non-Owned Coverage - Vehicles Furnished or Available for Regular Use
Joint ownership coverage
Rental Vehicle Coverage
<b>Commercial Automobile Policy (5 items)</b>
Commercial Automobile Coverage Forms
Covered Automobiles
Hired Automobiles
Non-owned Auto
Liability
Physical Damage
Exclusions
Conditions
Definitions
Selected Endorsements
Lessor - Additional Insured and Loss Payee
Mobile Equipment
Property Protection Coverage
Broad Form Products
Employees as Insureds
<b>Commercial General Liability (8 items)</b>
Commercial Policy Components
Declarations
Conditions
Interline Endorsements
Commercial General Liability Coverages
Bodily Injury and Property Damage
Personal and Advertising Injury
Medical Payments
Conditions
Definitions
Exclusions
Occurrence versus Claims-Made
Trigger
Retroactive Date
Commercial General Liability Exposures
Premises and Operations
Products and Completed Operations
Contractual Liability
<b>Other Types of Casualty Insurance - Purpose and General Characteristics (5 items)</b>
Specialty Liability Insurance
Directors and Officers
Professional and Errors and Omissions

Employment Practices
Employee Benefits
Cyber Liability and Network Protection
Personal Umbrella, Commercial Umbrella, and Excess Policies
Underlying Limits
Self-Insured Retention
Surety Contracts
Differences between surety and insurance
Obligation of the surety
Parties to the surety bond
Principal
Obligee
Surety
<b>Workers' Compensation Laws (3 items)</b>
Workers' Compensation Coverages and Benefits
Rating and Job Classification
Workers' Compensation Definitions
Occupational Accident versus Occupational Disease and Illness
Levels of Disability
Federal Laws