

WASHINGTON PERSONAL LINES PRODUCER

100 Items - 135 Minutes

Federal Laws and Regulations (2 items)

Fair Credit Reporting Act

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

Flood Insurance Education (National Flood Insurance Program (NFIP))

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 Property and Casualty Insurance

Commissioner

Broad powers (Ref: 48.02.010, .020, .060, .080, .100, .160; 48.18.310; 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, .063, .090, .490)

Producer (Ref: 48.17.010; 48.17.420; 48.17.060; 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, .535, .540, .550)

Fines (Ref: 48.17.560)

Unlicensed activities (Ref: 48.17.063)

Maintenance and duration of license

Renewal (Ref: WAC 284-17-423, 490; 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)
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 (Ref: 48.18.290, .2901)
Personal lines (Ref: 48.18.290, .2901)
Credit scoring – Adverse action (Ref: 48.18.545(2, 3, 4, 5))
Homeowners
Cancellation
By the company (Ref: 48.18.289, .290; WAC284-30-570, 700)
By the insured (Ref: 48.18.300)
Nonrenewal (Ref: 48.18.289, .290, .2901; WAC284-30-570, 700)

Actual reason required (Ref: WAC 284-30-570)
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), .120)
Washington Laws, Rules, and Regulations Pertinent to Property Insurance Only
Overinsurance (Ref: 48.27.010, .020)
Fair access to insurance requirements plan (Ref: WAC284-19-010, 020, 050, , 060, 070, 080, 100, 110, 120, 130, 165)
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; 46.30.020)
Persons required to show proof (Ref: 46.29.060)
Methods of satisfying financial responsibility (Ref: 46.30.020)
Personal Injury Protection (PIP) endorsement
Benefits (Ref: WAC 284-30-395; RCW 48.22.085, .005, .020, .090, .095, .100)
General Insurance Concepts (5 items)
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
Property and Casualty Insurance Basics (26 items)
Insurable Interest
Liability
Absolute
Strict
Vicarious
Underwriting (Purpose, Process, Results)
Types of Hazards
Moral
Morale
Physical

Types of Perils
Named
Special
Types of Loss
Direct
Indirect
Loss Valuation
Actual Cash Value
Replacement Cost
Market Value
Agreed Value
Valued Policy
Functional Replacement Cost
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
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
Coinsurance
Purpose
Definition
Calculation
Penalties
Total versus Partial Loss
Specific, Scheduled, and Blanket Insurance
Vacant versus Unoccupied
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
Third-Party Provisions
Standard Mortgage Clause
Loss Payable Clause
No Benefit to the Bailee
Dwelling Policy Concepts (7 items)
Purpose and Eligibility
Definitions
Perils Insured Against
Basic

Broad
Special
Property Coverages
Coverage A - Dwelling
Coverage B - Other Structures
Coverage C - Personal Property
Coverage D - Fair Rental Value
Coverage E - Additional Living Expenses
Other Coverages
Personal Liability Supplement
Coverage L - Personal Liability
Coverage M - Medical Payments to Others
Dwelling Property Conditions
Dwelling Property Exclusions
Dwelling Policy Endorsements
Homeowners Policy Concepts (13 items)
Definitions
Eligibility and Purpose
Homeowners Policy Coverage Forms
Broad (HO-2)
Special (HO-3)
Contents Broad (HO-4)
Comprehensive (HO-5)
Unit-Owners (HO-6)
Modified Coverages (HO-8)
Section I - Property Coverages
Coverage A - Dwelling
Coverage B - Other Structures
Coverage C - Personal Property
Coverage D - Loss of Use
Additional Coverages
Section II - Liability Coverages
Coverage E - Personal Liability
Coverage F - Medical Payments to Others
Additional Coverages

Homeowners Policy Exclusions
Section I-Property covered exclusions
Section II - Liability covered exclusions
Homeowners Policy Conditions
Homeowners Policy Endorsements
Business Pursuits
Earthquake
Home Day Care
Personal Injury
Personal Property Replacement Cost
Watercraft
Scheduled Personal Property/Personal Articles Floater
Personal Automobile Policy (10 items)
Definitions
Personal Injury Protection Definitions
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
Other Types of Property Insurance - Purpose and General Characteristics (7 items)
Personal Umbrella and Excess Policies
Mobile Home Policy (Insuring Agreement)
Earthquake Insurance
Deductible
Flood Insurance
Watercraft