

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
Prohibited Persons in Insurance, waiver required
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; 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; 48.17.250; 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; 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, .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)
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)
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
Producer’s Compensation Disclosure (Ref: RCW 48.17.270)
Rebating and inducements (Ref: 48.30.140-150, .170, .190)

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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)
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), .120)
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

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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 (14 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
Casualty Insurance Basics (20 items)
Damages
Compensatory versus Punitive
General versus Special
Liability
Absolute
Strict
Vicarious
Underwriting (Purpose, Process, Results)
Types of Hazards
Moral
Morale
Physical
Negligence

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100 Items - 150 Minutes	
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	
Personal Automobile Policy (11 items)	
Definitions	
Personal Injury Protection	
Liability Coverage	

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100 Items - 150 Minutes
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
Commercial Automobile Policy (7 items)
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
Commercial General Liability (9 items)
Commercial Policy Components
Declarations
Conditions
Interline Endorsements
Commercial General Liability Coverages
Bodily Injury and Property Damage
Personal and Advertising Injury

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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	
Businessowners Policy (2 items)	
Businessowners Section II — Liability	
Coverages	
Exclusions	
Who is an insured	
Limits of insurance	
General Conditions	
Definitions	
Other Types of Casualty Insurance - Purpose and General Characteristics (5 items)	
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	