

WASHINGTON LIFE AND DISABILITY PRODUCER
150 Items - 195 Minutes
Federal Laws and Regulations (3 items)
Fair Credit Reporting Act—Purpose
18 United States Code (USC) Sections 1033 and 1034 - Purpose (Letter of Written Consent)
Prohibited Persons in Insurance, waiver required (18 United States Code (USC) Sections-1033 and 1034)
National Do Not Call List
Privacy [Gramm Leach Bliley]
Affordable Care Act (ACA)
CAN-SPAM Act
Washington Laws, Rules, and Regulations (45 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 Life and Disability 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)
Rates and forms (Ref: 48.18.100; 48.19.010, .040; 48.17.490)
Penalties (Ref: 48.17.530-.560)
Unlicensed activities (Ref: 48.17.063)
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: 48.15, .020, .040; 48.05.215; 48.05.030)
Guaranty Association
Life - Disability (Ref: 48.32A 015-.085)
Fraternal (Ref: 48.36A.010)
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, .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)
Maintenance and duration of license
Renewal (Ref: WAC 284-17-423, 490; 48.14.010)

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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: WAC284-30-350,360 to 380, 400, 570-590, 660,670)
Life – Disability (Ref: WAC284-30-450, 600 to 650)
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)
Washington Laws, Rules, and Regulations Pertinent to Life Insurance only
Marketing methods and practices
Replacement
Purpose (Ref: WAC284-23-400)
Definitions (Ref: WAC284-23-410, 420)
Duties of insurers (Ref: WAC284-23-440, 450, 455)
Exemptions (Ref: WAC284-23-430)
Disclosure (Ref: 48.23.020)
Purpose (Ref: WAC284-23-200)
Definitions (Ref: WAC284-23-220)
Requirements (Ref: WAC284-23-230, 240, 320, 350, 360(2))
Exemptions and Policy Summary (Ref: WAC284-23-210)
Life Insurance Policy Illustration (Ref: 48.23A.005, .010, .015 .020, .060, .070, .090)
Annuities Suitability (Ref: 284-23-390)
Annuity Suitability Education (Ref: WAC284-17-265)
Policy clauses and provisions

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Return of policy and refund of premium (Ref: 48.23.380)
Policy loans (Ref: 48.23.085)
Policy settlement (Ref: 48.23.300, .310)
Purchase or exchange of annuities (Ref: 48.23.015)
Grace period (Ref: 48.23.030)
Entire contract (Ref: 48.23.040, 48.18.080)
Incontestability (Ref: 48.23.050)
Misstatement of age (Ref: 48.23.060)
Limitation of liability (Ref: 48.23.260)
Minimum nonforfeiture amounts (Ref: 48.23.440(2))
Group life
Eligible groups (Ref: 48.24.010, .020, .030(1), .045, .050, .060)
Payment of proceeds (Ref: 48.24.270)
Grace Period (Ref: 48.24.110)
Incontestability (Ref: 48.24.120)
The contract – Representations (Ref: 48.24.130)
Insurability (Ref: 48.24.140)
Certificates (Ref: 48.24.170)
Limitation of liability (Ref: 48.24.210)
Conversion (Ref: 48.24.180)
Washington Laws, Rules, and Regulations Pertinent to Accident and Health (Disability)
Marketing methods and practices
Outline of coverage/disclosure (Ref: WAC284-50-410 to 440)
Medicare Supplement Health Insurance Act (Ref: WAC284-66-010, 020)
Definitions (Ref: 284-66-030, 040)
Outline of Coverage/ Disclosure (Ref: 284-66-020, 080, 120, 135)
Buyer's Guide (Ref: 284-66-110)
Replacement forms (Ref: 284-66-130, 142)
Application responsibilities (Ref: 48.66.140)
Pre-existing conditions (Ref: 48.66.055; 284-66-170)
Regulations (Ref: 284-66-310, 330, 340, 350)
Free Look (Ref: 48.66.120)
Guarantee Issue (Ref: 284-66-064 (4a, 4b); 48.66.025, .045(2)(a))
Long-Term Care Education Requirements (Ref: 48.83.130 WAC284-17-262, 264)
Long-Term Care Insurance (Ref: 48.83.020)
Definition (Ref: RCW 48.83.020)
Health Care False Claim Act (Ref: RCW 48.80.010, .020, .030)
Purpose (Ref: 48.80.030)
Penalty for noncompliance (Ref: 48.80.030)
Producer responsibilities
Health Insurance Reform
Definitions (Ref: 48.43.005(1-37); WAC 284-43-5410))
Maternity services (Ref: 48.43.115 (3a), (3f))
External review of healthcare disputes by an independent review organization (IRO) (Ref: 48.43.535)

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Enrollment of a child under parent's health plan (Ref: 48.01.235)
Policy clauses, exclusions, and provisions
Standard provisions (Ref: RCW 48.20.032-152)
Free Look (Ref: 48.20.013)
Discrimination prohibited (Ref: 48.44.220; WAC284-43-5940)
Health Care Service Contractors (HCSC) and Health Maintenance Organizations (HMOs)
Definitions (Ref: 48.44.010; 48.46.020)
Continuation (Ref: 48.44.360; 48.46.440; 48.21.250)
Coverage of newborn (Ref: 48.46.250)
Coverage for children (Ref: 48.44.215)
Commissioner authority over HMOs (Ref: 48.46.060(3)(4))
General Insurance Concepts (6 items)
Risk
Methods of Handling Risk (Avoidance, Retention, Sharing, Reduction, Transfer)
Elements of Insurable Risks
Definitions (Risk, Hazard, Peril, Loss)
Classifications of Insurers
Mutual, Stock, Fraternal
Admitted, Non-Admitted
Foreign, Domestic, Alien
Elements of a Contract
Consideration
Competent Parties
Legal Purpose
Offer
Acceptance
Authority and Powers of Producers
Express
Implied
Apparent
The Law of Agency
Legal Interpretations Affecting Contracts
Reasonable Expectations - good faith
Indemnity
Good Faith
Fraud
Warranties, Representations, Misrepresentations, and Concealment
Life, Accident and Health Insurance Basics (20 items)
Insurable Interest
Personal Uses of Life Insurance
Survivor Protection
Liquidity
Determining Amount of Personal Life Insurance

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Human Life Value Approach
Needs Approach
Business Uses of Life Insurance
Buy-Sell Funding
Key Person
Executive Bonuses
Factors in Premium Determination
Mortality
Interest
Expense
Premium Frequency
Field Underwriting
Application Procedures
Warranties and Representations
Disclosures and Privacy
Policy Delivery
Effective Date of Coverage
Policy Review
Premium Collection
Statement of Good Health
Company Underwriting
Sources of Information
Classifications of Risk (Preferred, Standard, Substandard, Declined)
Definitions of Perils
Accidental Injury
Sickness
Types of Losses and Benefits
Loss of Income from Disability (Short-Term/Long-Term Disability)
Medical Expense
Long-Term Care Expense
Classification of Risks
Preferred
Standard
Substandard
Underwriting Requirements (Varies by Insurer)
Sources of Underwriting
Application
Producer's report
Medical information bureau (MIB)
Inspection report
Medical examination
Attending physician's report
Types of Life Insurance Policies (12 items)
Term Life Insurance
Level

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Decreasing
Increasing Term
Whole (Permanent, Ordinary) Life Insurance
Single Premium
Continuous Premium
Limited Payment
Adjustable Life
Universal Life
Variable Life
Variable Universal
Indexed Universal Life
Specialized Policies
Joint Life
Survivorship Life
Juvenile
Group Life Insurance
Eligible Groups
Characteristics of Group Life Insurance
Life Insurance Policy Provisions, Options, and Riders (17 items)
Standard Life Insurance Provisions
Ownership
Assignment
Right to Examine (Free Look)
Payment of Premiums
Grace Period
Misstatement of Age/Sex
Incontestability
Reinstatement
Entire Contract
Beneficiary Designation Options
Individuals
Classes
Minors
Types of Beneficiaries
Primary and Contingent
Beneficiary-Related Clauses
Common Disaster
Settlement Options
Cash Payment (Lump Sum)
Interest Only
Life Income
Fixed-Period
Fixed-Amount Installments
Joint
Last Survivor

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Nonforfeiture Options	
Cash Surrender Value	
Extended Term	
Reduced Paid-Up Insurance	
Policy Loan and Withdrawal Options	
Loans	
Automatic Premium Loans	
Withdrawals Partial Surrenders	
Dividend Options	
Paid-Up Additions	
Cash Payment (Lump Sum)	
One Year Term	
Reduction of Premium	
Accumulation at Interest	
Disability Riders	
Waiver of Premium	
Disability Income Benefit	
Payor Benefit Life	
Riders Covering Additional Insureds	
Spouse	
Children	
Family term rider	
Riders Affecting Death Benefit Amount	
Accidental Death	
Guaranteed Insurability	
Cost of Living	
Return of Premium	
Accelerated (Living) Benefit Provision Rider	
Long-Term Care Rider	
Policy Exclusions	
Annuities (6 items)	
Annuity Principles and Concepts	
Accumulation Period versus Annuity Period	
Owner, Annuitant, and Beneficiary	
Immediate versus Deferred Annuities	
Annuity (Benefit) Payment Options	
Life Contingency Options	
Annuities Certain	
Pure Life versus Life with Guaranteed Minimum	
Single Life versus Multiple Life	
Annuity Products	
Fixed Annuities	
Equity Indexed Annuities	
Variable Annuities	
Uses of Annuities	

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Lump-Sum Settlements
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Long-Term Care Rider
Guaranteed Minimum Withdrawal Benefit (GMWB)
Individual Accident and Health Insurance Policy Provisions (10 items)
Uniform Required Provisions
Time Limit on Certain Defenses
Grace Period
Reinstatement
Claim Forms
Proof of Loss
Time of Payment of Claims
Physical Examinations and Autopsy
Legal Actions
Entire Contract
Payment of Claims
Change of Beneficiary
Notice of Claim
Uniform Optional Provisions
Change of Occupation
Misstatement of Age/Sex
Illegal Occupation
Intoxicants, Narcotics, or Other Controlled Substances
Other General Provisions
Right to Examine/Free Look
Insuring Clause
Consideration Clause
Coinsurance
Probationary Period
Elimination Period
Exclusions
Disability Income and Related Insurance (5 items)
Benefits Determination for Disability
Indemnity
Loss of Income
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Occupational versus Non-Occupational
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Cost of Living Rider
Future Increase Option Rider
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Elimination Period
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Unique Aspects of Individual Disability Underwriting
Occupational Considerations
Benefit Limits
Policy Issuance Alternatives
Group Disability Income Insurance
Short-Term Disability
Long-Term Disability
Coordination of Benefits (Workers' Compensation Benefits and Social Insurance)
At-work benefits
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Key Employee Disability Income
Disability Buy-Sell Policy
Business Overhead Expense
Social Security Disability Income
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Prepaid
Specified disease/Dread disease insurance
Comprehensive Coverage
Dependent Coverage
Provisions and Clauses
Deductibles
Stop-Loss Provision
Impairment rider
Types of Medical Plans
Major Medical Insurance
Health Maintenance Organizations (HMOs)
Preferred Provider Organizations (PPOs)

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Point-of-Service (POS) Plans
Cost Containment in Health Care Delivery
Managed Care
Preventive Care
Outpatient Benefits
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Primary Care Physician
Limited Health Insurance Policies
Accidental Death and Dismemberment
Hospital indemnity
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Vision Care
Hearing
Dental
Health Insurance Portability and Accountability Act (HIPAA)
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Affordable Care Act (ACA)
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Health Insurance for Senior Citizens and Special Needs Individuals (5 items)
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Part B
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Medicare Supplement Insurance
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Standardized Plan Benefits
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Eligibility for Benefits (Activities of Daily Living)
Benefit/Elimination Periods
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Federal Tax Considerations for Life and Health Insurance (5 items)
Taxation of Personal Life Insurance and Annuities
Premiums
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Last In First Out (LIFO) and First In First Out (FIFO)
Surrenders and Withdrawals
Modified Endowment Contracts (MECs)
Health Insurance Premiums and Benefits
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Disability Income (Individual and Group)
Business Disability Insurance
Consumer-Driven Health Plans
Health Savings Accounts (HSAs)
High Deductible Health Plans (HDHPs)
Health Reimbursement Accounts (HRAs)
Flexible Spending Accounts (FSAs)