

WASHINGTON PERSONAL LINES PRODUCER	
100 Items - 135 Minutes	
Federal Laws and Regulations (2 items)	
18 United States Code (USC) Sections 1033 and 1034 - Purpose	
Prohibited Persons in Insurance, waiver required	
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; 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	
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)	

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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)
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)

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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

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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

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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	

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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

WASHINGTON PERSONAL LINES PRODUCER	
100 Items - 135 Minutes	
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	