

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	
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	
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)	

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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 (1a), .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

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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

WASHINGTON PERSONAL LINES PRODUCER

100 Items - 135 Minutes

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

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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

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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

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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