

WASHINGTON PROPERTY PRODUCER
100 Items - 150 Minutes
Federal Laws and Regulations (3 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 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)
Twisting (Ref: 48.30.180)

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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))	
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)	
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)	
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	

WASHINGTON PROPERTY PRODUCER
100 Items - 150 Minutes
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 Insurance Basics (22 items)
Insurable Interest
Underwriting (Purpose, Process, Results)
Rate Development
Types
Components
Basis
Types of Hazards
Moral
Morale
Physical
Types of Perils
Named
Open
Types of Loss
Direct
Indirect
Loss Valuation
Actual Cash Value
Replacement Cost
Market Value
Agreed Value
Valued Policy
Functional Replacement Cost
Policy Structure
Declarations

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100 Items - 150 Minutes
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
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 (3 items)
Purpose and Eligibility
Perils Insured Against
Basic
Broad
Special

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100 Items - 150 Minutes
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
Dwelling Property Conditions
Dwelling Property Exclusions
Dwelling Property Endorsements
Personal Liability Supplement
Coverage L - Personal Liability
Coverage M - Medical Payments to Others
Homeowners Policy Concepts (11 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
Ordinance or Law

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100 Items - 150 Minutes

Scheduled Personal Property / Personal Articles Floater

Commercial Property Policies (9 items)

Commercial Package Policy

Purpose

Definition

Coverages

Coverage extensions

Commercial Policy Components

Declarations

Conditions

Insuring Agreements

Exclusions

Commercial Property Forms

Coverage Forms for Building and Business Personal Property

Builders Risk

Business Income

Extra Expense

Legal Liability

Cause of Loss Forms

Commercial Crime

Commercial Property Endorsements

Ordinance or Law

Peak Season Limit of Insurance

Spoilage

Value Reporting Form

Earthquake

Equipment Breakdown Coverages

Commercial Inland Marine - purpose

Ocean Marine (Distinction Between Inland and Ocean)

Farm Coverage

Farm Property Coverage Form

Coverage A - Dwellings

Coverage B - Other Private Structures

Coverage C - Household Personal Property

Coverage D - Loss of Use

Coverage E - Scheduled Farm Personal Property

Coverage F - Unscheduled Farm Personal Property

Coverage G - Other Farm Structures

Coverage H - Bodily Injury and Property Damage Liability

Coverage I - Personal and Advertising Injury Liability

Coverage J - Medical Payments

Businessowners Policy (5 items)

Characteristics and purpose

Businessowners Section I — Property

Coverage

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Exclusions	
Limits of insurance	
Deductibles	
Loss conditions	
General conditions	
Optional coverages	
Definitions	
Businessowners Section II — Liability	
Coverages	
Exclusions	
Who is an insured	
Limits of insurance	
General conditions	
Definitions	
Other Types of Property Insurance - Purpose and General Characteristics (3 items)	
Mobile Home Policy (Insuring Agreement)	
Earthquake Insurance (Insuring Agreement)	
Deductible	
Flood Insurance	
Watercraft	