Washington Insurance Supplement

Examination Content Outlines

Effective Date: March 1, 2013

LIFE-GENERAL KNOWLEDGE
CONTENT OUTLINE

Product Knowledge, Terms and Concepts (50 scoreable questions plus 10 pretest questions)

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- 4. Interest-sensitive whole life
- 5. Equity-indexed life

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 - b. Decreasing
 - c. Return of premium
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 - e. Increasing term
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 - b. Convertible

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(30 scoreable questions plus 5 pretest questions)

Ref: References are from the revised Code of Washington Title 48 (RCW-48) and the Washington Administrative Code (WAC) Title 284.

A. Commissioner

1. Broad powers

Ref: 48.01.010, .020, .030, 040, .053, .060, .070, .080, .150, .190, .250; 48.02.010, .020, .060, .080, .100, .160

2. Examination of records

Ref: 48.03.010-.020; WAC 284-03-005, 015, 030

3. Notice of hearing

Ref: 48.04.010-.140

4. Rates and forms

Ref: 48.18.100; 48.19.010, .040, 48.17.490

5. Penalties

Ref: 48.17.530-.560

6. Unlicensed activities

Ref: 48.17.063

B. Terms and Concepts

1. Insurance

Ref: 48.01.040

2. Insurer

Ref: 48.01.050; 48.09.110, .120, .300

3. Insurance transaction

Ref: 48.01.060

4. Authorized and unauthorized certificate of authority

Ref: 48.15, .020, .040; 48.05.215; 48.05.030

5. Domestic, foreign, and alien

Ref: 48.05.010; 48.09.110, .120

6. Guaranty Association

a. Life - Disability

Ref: 48.32A 015-.085

b. Property - Casualty

Ref: 48.32.010, .020, .030, .060, (1 A i);

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1. Persons required to be licensed

Ref: 48.17.060, .090, 48.17.460

a. Producer

Ref: 48.17.010; 48.17.420; WAC 284-17-015

b. Adjuster

Ref: 48.17.010; 48.17.390; 48.17.410

c. Limited lines

Ref: 48.17.170

d. Temporary

Ref: 48.17.510

e. Nonresident

Ref: 48.17.173; WAC284-17-122

f. Exemptions

Ref: 48.17.062, .110

2. Appointments/termination of appointments

Ref: 48.17.160; WAC 284-17- 429 to 483, 490

3. Penalties for noncompliance

a. Refusal/nonrenewal

Ref: 48.17.530, .540

b. Suspension/revocation

Ref: 48.17.530, .540, .550

c. Fines

Ref: 48.17.560

4. Maintenance and duration of license

a. Renewal

Ref: WAC 284-17-423; 48.14.010

b. Continuing education

Ref: WAC 284-17-200 to 256

c. Late renewal/reinstatement

Ref: WAC 284-17-490; RCW 48.17.170

D. Marketing Practices

1. Protection of public interest

Ref: 48.01.030

2. Unfair practices

Ref: 48.30.010-.330

a. Unfair claims methods and trade practices

Ref: WAC284-30-300 to 380, 400, 570-590, 660,670 i. Life – Disability; WAC284-30-450, 600 to 650 ii. Property – Casualty WAC284-30-390 to 395, WAC284-30-500 to 560,700,750

b. Producer's Compensation Disclosure

Ref: RCW 48.17.270

c. Rebating/illegal dealing in premiums

Ref: 48.30.140, .190

d. Illegal inducements

Ref: 48.30.150

e. Twisting

Ref: 48.30.180

f. Misrepresentation

Ref: 48.30.090, .210

g. Defamation of insurer

Ref: 48.30.080

h. Discrimination

Ref: 48.30.300; 48.18.480

i. Failure to issue proper receipts

Ref: WAC284-30-550

j. Penalties

Ref: 48.17.530-.560; 48.30.010

k. Advertising

Ref: 48.30.040-.080

3. Producer responsibilities

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		Ref: WAC284-23-200	Individual LTC contracts
	b.	Definitions	Group/voluntary LTC contracts
		Ref: WAC284-23-220	G. Limited Benefit Plans
	C.	Requirements	 Cancer (or specified diseases) plans
		Ref: WAC284-23-230, 240, 320, 350	Critical illness plans
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 15. Usual, reasonable, and customary (URC) charges 16. Lifetime, annual, or per cause maximum benefit limits D. Riders 1. Impairment/exclusions 2. Guaranteed insurability 3. Multiple indemnity (double, triple) 	DISABILITY-WASHINGTON SPECIFIC CONTENT OUTLINE State Statutes, Rules and Regulations (30 scoreable questions plus 5 pretest questions) Ref: References are from the revised Code of Washington Title 48 (RCW-48) and the Washington Administrative Code (WAC) Title 284.
E. Rights of renewability 1. Noncancelable 2. Cancelable 3. Guaranteed renewable 4. Conditionally renewable 5. Optionally renewable 6. Period of time for renewal	I. WASHINGTON LAWS, RULES, AND REGULATIONS COMMON TO LIFE, DISABILITY, PROPERTY, AND CASUALTY INSURANCE
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IV. OTHER INSURANCE CONCEPTS	 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 Domestic, foreign, and alien Ref: 48.05.010; 48.09.110, .120
V. FIELD UNDERWRITING PROCEDURES	C. Licensing

Ref: 48.17.060, .090

a. Producer

Ref: 48.17.010; 48.17.420; 48.17.010, .420; WAC 284-17-015

b. Adjuster

Ref: 48.17.010; 48.17.390; 48.17.410

c. Limited lines

Ref: 48.17.170

d. Temporary

Ref: 48.17.510

e. Nonresident

Ref: 48.17.173; WAC284-17-122

f. Exemptions

Ref: 48.17.010, .062, .110

2. Appointments/termination of appointments

Ref: 48.17.160; WAC 284-17- 429 to 483, 490

3. Penalties for noncompliance

a. Refusal/nonrenewal

Ref: 48.17.530, .540

b. Suspension/revocation

Ref: 48.17.530, .540, .550

c Fines

Ref: 48.17.560

4. Maintenance and duration of license

a. Renewal

Ref: WAC 284-17-423; 48.14.010

b. Continuing education

Ref: WAC 284-17-200 to 265

c. Late renewal/reinstatement

Ref: WAC 284-17-490; RCW 48.17.170

D. Marketing Practices

1. Protection of public interest

Ref: 48.01.030

2. Unfair practices

Ref: 48.30.010-.330

a. Unfair claims methods and trade practices

Ref: WAC284-30-300 to380, 400, 570-590, 660,670

i. Life - Disability

Ref: WAC284-30-450, 600 to 650

ii. Property - Casualty

Ref: WAC284-30-390 to 395, WAC284-30-500 to 560,700,750

b. Producer's Compensation Disclosure

Ref: RCW 48.17.270

c. Rebating/illegal dealing in premiums

Ref: 48.30.140, .190

d. Illegal inducements

Ref: 48.30.150

e. Twisting

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f. Misrepresentation

Ref: 48.30.090, .210

g. Defamation of insurer

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i. Failure to issue proper receipts

Ref: WAC284-30-550

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Ref: 48.17.530-.560; 48.30.010

k. Advertising

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a. Policy delivery

Ref: WAC284-30-580

b. Premium accountability

Ref: 48.17.480

c. Separate account requirement

Ref: 48.17.600; WAC284-12-080

d. Reply to the Insurance Commissioner

Ref: 48.17.475

e. Burden of determining authorization

Ref: 48.17.067

4. Compensation of licensees

a. Receiving compensation

Ref: 48.17.490

b. Charges for extra services

Ref: 48.30.157; 48.17.270

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Ref: RCW 48.01.035, .180, .230, .235, .260, .280; WAC 284-02-010

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Ref: WAC284-50-410 to 440

2. Medicare Supplement Health Insurance Act

Ref: WAC284-66-010, 020

a. Definitions

Ref: 284-66-030, 040

b. Outlines of Coverage/ Disclosure

Ref: 284-66-080, 120, 135

c. Buyer's Guide

Ref: 284-66-110

d. Replacement forms

Ref: 284-66-130, 142
e. Application responsibilities

Pof: 294 66 240

Ref: 284-66-340

f. Pre-existing conditions

Ref: 284-66-170

g. Regulations

Ref: 284-66-310, 330, 340, 350

h. Free Look

Ref: 284-66-120

i. Guarantee Issue

Ref: 284-66-064 (4a, 4b)

3. Long-Term Care Education Requirements

Ref: 48.83.130; WAC284-17-262,264

4. Long-Term Care Insurance

Ref: 48.83.020;

a. Definition

Ref: 48.83.020

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Ref: RCW 48.80.010, .020, .030

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Ref: 48.80.010

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		Ref: WAC284-30-630	GENERAL KNOWLEDGE
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		Ref: 48.43.041	4. Interest-sensitive whole life
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		Ref: 48.43.115 (3A), (3F)	C. Term life
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_		Ref: RCW 48.20.460	e. Increasing term
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	_	Ref: 48.44.240, .245; 48.46.350, .355; WAC284-53-005, 010	3. Fixed and variable
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	4	Deductibles	3. Payor benefit
	٦.	Ref: 48.41.120	Accidental death and/or accidental death and
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	٥.	Ref: 48.41.130	5. Term riders
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E. Rights of renewability	(45 scoreable questions plus 5 pretest questions)
1. Noncancelable	Ref: References are from the revised Code of Washington Title 48 (RCW-
2. Cancelable	48) and the Washington Administrative Code (WAC) Title 284.
Guaranteed renewable	46) and the washington Administrative Code (WAC) Title 284.
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Primary, secondary payor	.150 .180, .190, .230, .235, .250, .260, .280; 48.02.010,
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F. Nonduplication and coordination of benefits (e.g., primary	6. Unlicensed activities
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G. Occupational vs. non-occupational	B. Terms and Concepts
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signatures	Ref: 48.05.010; 48.09.110, .120
B. Explaining sources of insurability information (e.g., MIB	6. Guaranty Association
Report, Fair Credit Reporting Act, etc.)	a Life - Disability
C. Initial premium payment and receipt and consequences of	Ref: 48.32A 015085
the receipt (e.g., medical examination, etc.)	
	b. Property - Casualty

Ref: 48.32.010, .020, .030, .060, (1 A i)

7. Fraternals (Life and Disability test only)

Ref: 48.36A.010

C. Licensing

1. Persons required to be licensed

Ref: 48.17.060, .090

a. Producer

Ref: 48.17.010; 48.17.420; 48.17.010, .420; WAC 284-17-015

b. Adjuster

Ref: 48.17.010; 48.17.390; 48.17.410

c. Limited lines

Ref: 48.17.170

d. Temporary

Ref: 48.17.510

e. Nonresident

Ref: 48.17.173; WAC284-17-122

f. Exemptions

Ref: 48.17.010, .062, .110

2. Appointments/termination of appointments

Ref: 48.17.160; WAC 284-17- 429 to 483, 490

3. Penalties for noncompliance

a. Refusal/nonrenewal

Ref: 48.17.530, .540

b. Suspension/revocation

Ref: 48.17.530, .540, .550

c. Fines

Ref: 48.17.560

4. Maintenance and duration of license

a. Renewal

Ref: WAC 284-17-423; 48.14.010

b. Continuing education

Ref: WAC 284-17-200 to 256

c. Late renewal/reinstatement

Ref: WAC 284-17-490; RCW 48.17.170

D. Marketing Practices

1. Protection of public interest

Ref: 48.01.030

2. Unfair practices

Ref: 48.30.010-.330

a. Unfair claims methods and trade practices

Ref: WAC284-30-300 to 380, 400, 570-590, 660,670

i. Life - Disability

Ref: WAC284-30-450, 600 to 650

ii. Property - Casualty

Ref: WAC284-30-390 to 395, WAC 284-30-500 to 560,700,750

b. Producer's Compensation Disclosure

Ref: RCW 48.17.270

c. Rebating/illegal dealing in premiums

Ref: 48.30.140, .190

d. Illegal inducements

Ref: 48.30.150

e. Twisting

Ref: 48.30.180

f. Misrepresentation

Ref: 48.30.090, .210

g. Defamation of insurer

Ref: 48.30.080

h. Discrimination

Ref: 48.30.300; 48.18.480

i. Failure to issue proper receipts

Ref: WAC284-30-550

j. Penalties

Ref: 48.17.530-.560; 48.30.010

k. Advertising

Ref: 48.30.040-.080

3. Producer responsibilities

a. Policy delivery

Ref: WAC284-30-580

b. Premium accountability

Ref: 48.17.480

c. Separate account requirement

Ref: 48.17.600; WAC284-12-080

d. Reply to the Insurance Commissioner

Ref: 48.17.475 e. Burden of determining authorization

Ref: 48.17.067

4. Compensation of licensees

a. Receiving compensation

Ref: 48.17.490

b. Charges for extra services

Ref: 48.30.157; 48.17.270

II. WASHINGTON LAWS, RULES, AND REGULATIONS PERTINENT TO LIFE INSURANCE ONLY......13

Ref: 48.23.015, .030, .040, .050, .060, .070, .075, .260, .440 (2); 48.24.110, .120, .130, .140, .170, .210, .270

A. Marketing methods and practices

1. Replacement

a. Purpose

Ref: WAC284-23-400, 455(4)

b. Definition

Ref: WAC284-23-410, 420

c. Duties of insurers

Ref: WAC284-23-440, 450, 455

d. Exemptions

Ref: WAC284-23-430

2. Disclosure

a. Purpose

Ref: WAC284-23-200

b. Definitions

Ref: WAC284-23-220

c. Requirements

Ref: WAC284-23-230, 240, 320, 350

d. Exemptions

Ref: WAC284-23-210

3. Life Insurance Policy Illustration

Ref: 48.23A.005, .010, .020, .060, .070, .090

4. Annuity Suitability Education

Ref: WAC284.17.265

B. Policy clauses and provisions

1. Return of policy and refund of premium *Ref:* 48.23.380

2. Conversion privileges

Ref: 48.24.180, .190, .200

3. Policy loans

Ref: 48.23.085

4. Policy settlement

Ref: 48.23.300, .310

C. Group life

1. Assignment of proceeds

Ref: 48.18.375

2. Eligible groups

Ref: 48.24.010, .020, .030

3. Payment of proceeds

Ref: 48.24.270

Ref: RCW 48.01.035, .230, .235, .260

WAC 284-02-010

A. Marketing methods and practices

1. Outline of coverage/disclosure

Ref: WAC284-50-410 to 440

2. Medicare Supplement Health Insurance Act

Ref: WAC284-66-010, 020

a. Definitions

Ref: 284-66-030, 040

b. Outlines of Coverage/ Disclosure

Ref: 284-66-080, 120, 135

c. Buyer's Guide

Ref: 284-66-110

d. Replacement forms

Ref: 284-66-130, 142

e. Application responsibilities

Ref: 284-66-340

f. Pre-existing conditions

Ref: 284-66-170

g. Regulations

Ref: 284-66-310, 330, 340, 350

h. Free Look

Ref: 284-66-120

i. Guarantee Issue

Ref: 284-66-064 (4a, 4b)

3. Long-Term Care Education Requirements

Ref: 48.83.130 WAC284-17-262,264,265

4. Long-Term Care Insurance

Ref: 48.83.020

a. Definition

Ref: RCW 48.83.020

5. Health Care False Claim Act

Ref: RCW 48.80.010, .020, .030

a. Purpose

Ref: 48.80.010

b. Penalty for noncompliance

Ref: 48.80.030

6. Producer responsibilities

a. Application completion

Ref: WAC284-30-630

b. Policy delivery

Ref: WAC284-30-580

B. Health Insurance Reform

1. Definitions

Ref: 48.43.005

2. Individual health benefit plans-preexisting conditions *Ref:* 48.43.012

3. Health benefit plans-preexisting conditions

Ref: 48.43.015

4. Requirement to complete the standard health questionnaire/exemptions

Ref: 48.43.018

 Individual health benefit plans – mandatory benefits Ref: 48.43.041

6. Maternity services

Ref: 48.43.115 (3A), (3F)

7. Patient bill of rights

Ref: 48.43.500-.550

C. Policy clauses, exclusions, and provisions

1. Minimum standards

Ref: RCW 48.20.460

Standard provisions

Ref: RCW 48.20.032-152

3. Optional provisions

Ref: RCW 48.20.162-.262

D. Health Care Service Contractors (HCSC) and Health Maintenance Organizations (HMO's)

Ref: 48.43.535

1. Definitions

Ref: 48.44.010; 48.46.020

Chemical dependency

Ref: 48.44.240, .245; 48.46.350, .355; WAC284-53-005, 010

3. Conversion/continuation

Ref: 48.44.360-.380; 48.46.440-.460

4. Coverage of newborn

Ref: 48.46.250

E. Health Insurance Coverage Access Act

1. Intent

Ref: 48.41.020

2. Eligibility

Ref: 48.41.100

3. Coverage available

Ref: 48.41.110

4. Deductibles

Ref: 48.41.120

5. Policy forms *Ref: 48.41.130*

6. Medicare Supplement

Ref: 48.41.150

PROPERTY-GENERAL KNOWLEDGE CONTENT OUTLINE

Product Knowledge, Terms and Concepts

(50 scoreable questions plus 10 pretest questions)

Note: To the extent that the specific contracts, forms, and endorsements dealt with in this outline are available in standardized versions, outline references are to items developed by (1) Insurance Services Office; (2) National Council on Compensation Insurance; (3) Surety Association of America.

I. TYPES OF POLICIES	25 L. Coinsurance/Insurance to value
A. Homeowners	M. Occurrence
1. HO-2	N. Cancellation
2. HO-3	O. Nonrenewal
3. HO-4	P. Vacancy and unoccupancy
4. HO-5	Q. Liability
5. HO-6	1. Absolute
6. HO-8	2. Strict
B. Dwelling policies	3. Vicarious
1. DP-1	R. Negligence
2. DP-2	S. Binder
3. DP-3	T. Endorsements
C. Commercial lines	U. Medical Payments
Commercial Package Policy (CPP)	V. Blanket vs. Specific
2. Commercial property	W. Burglary, Robbery, Theft, and Mysterious Disappearance
 a. Commercial building and business personal properties. 	erty form
b. Causes of loss forms	A. Declarations
c. Business income	B. Insuring agreement
d. Extra expense	C. Conditions
3. Business Owners Policy (BOP)	D. Exclusions
4. Builders Risk	E. Definition of the insured
D. Inland marine	F. Duties of the insured
Personal Articles floaters	G. Obligations of the insurance company
Commercial Property floaters	H. Mortgagee rights
Nationwide Definition	I. Proof of loss
E. National Flood Insurance Program	J. Notice of claim
F. Others	K. Appraisal
1. Earthquake	L. Other Insurance Provision
2. Mobile Homes	M. Assignment
3. Watercraft	N. Subrogation
4. Farm Owners	O. Elements of a contract
5. Crop/hail	P. Warranties, representations, and concealment
6. Windstorm	Q. Sources of underwriting information
II. INSURANCE TERMS AND RELATED CONCEPTS	<u> </u>
A. Insurance	S. Privacy Protection (Gramm Leach Bliley)
1. Law of Large Numbers	T. Policy Application
B. Insurable interest	U. Terrorism Risk Insurance Act (TRIA)
C. Risk	· · · · · · · · · · · · · · · · · · ·
Pure vs. Speculative Risk	
D. Hazard	
1. Moral	DDODEDTY WASHINGTON OBEOISIO
2. Morale	PROPERTY-WASHINGTON SPECIFIC
3. Physical	CONTENT OUTLINE
E. Peril	State Statutes, Rules and Regulations
F. Loss	(30 scoreable questions plus 5 pretest questions)
1. Direct	Ref: References are from the revised Code of Washington Title 48 (RCW-
2. Indirect	48) and the Washington Administrative Code (WAC) Title 284.
G. Loss Valuation	I. WASHINGTON LAWS, RULES, AND REGULATIONS
Actual cash value	COMMON TO LIFE, DISABILITY, PROPERTY, AND
2. Replacement cost	CASUALTY INSURANCE15
3. Market value	A. Commissioner
4. Stated value	Broad powers
5. Salvage value	Ref: 48.01.010, .020, .030, 040, .053, .060, .070, .080, .150
	.180, .190, .250, .280; 48.02.010, .020, .060, .080, .100,
H. Proximate cause	.160; WAC 284-02-010
I. Deductible	2. Examination of records
J. Indemnity	Ref: 48.03.010020; WAC 284-03-015, 030
K. Limits of liability	•

3. Notice of hearing

Ref: 48.04.010-.140

4. Rates and forms

Ref: 48.18.100; 48.19.010, .040; 48.17.490

5. Penalties

Ref: 48.17.530-.560

6. Unlicensed activities

Ref: 48.17.063

B. Terms and Concepts

1. Insurance

Ref: 48.01.040

2. Insurer

Ref: 48.01.050; 48.09.110,.120, .300

3. Insurance transaction

Ref: 48.01.060

4. Authorized and unauthorized certificate of authority

Ref: 48.15, .020, .040; 48.05.215; 48.05.030

5. Domestic, foreign, and alien

Ref: 48.05.010; 48.09.110, .120

6. Guaranty Association

a. Life - Disability

Ref: 48.32A 015-.085

b. Property - Casualty

Ref: 48.32.010, .020, .030, .060, (1 A i)

C. Licensing

1. Persons required to be licensed

Ref: 48.17.060, .090., .460

a. Producer

Ref: 48.17.010; 48.17.420; 48.17.010, .420; WAC 284-17-015

b. Adjuster

Ref: 48.17.010; 48.17.390; 48.17.410

c. Limited lines

Ref: 48.17.170

d. Temporary

Ref: 48.17.510

e. Nonresident

Ref: 48.17.173; WAC284-17-122

f. Exemptions

Ref: 48.17.010, .062, .110

2. Appointments/termination of appointments

Ref: 48.17.160; WAC 284-17- 429 to 483, 490

3. Penalties for noncompliance

a. Refusal/nonrenewal

Ref: 48.17.530, .540

b. Suspension/revocation *Ref:* 48.17.530, .540, .550

c. Fines

Ref: 48.17.560

4. Maintenance and duration of license

a. Renewal

Ref: WAC 284-17-423; 48.14.010

b. Continuing education

Ref: WAC 284-17-200 to 256

c. Late renewal/reinstatement

Ref: WAC 284-17-490; RCW 48.17.170

D. Marketing Practices

1. Protection of public interest

Ref: 48.01.030

2. Unfair practices

Ref: 48.30.010-.330

a. Unfair claims methods and trade practices

Ref: WAC284-30-300 to 380, 400, 570-590, 660,670

i. Life - Disability

Ref: WAC284-30-450, 600 to 650

ii. Property - Casualty

Ref: WAC284-30-390 to 395, WAC 284-30-500 to

560,700,750

b. Producer's Compensation Disclosure

Ref: RCW 48.17.270

c. Rebating/illegal dealing in premiums

Ref: 48.30.140, .190

d. Illegal inducements

Ref: 48.30.150

e. Twisting

Ref: 48.30.180

f. Misrepresentation

Ref: 48.30.090, .210

g. Defamation of insurer

Ref: 48.30.080

h. Discrimination

Ref: 48.30.300; 48.18.480

i. Failure to issue proper receipts

Ref: WAC284-30-550

j. Penalties

Ref: 48.17.530-.560; 48.30.010

k. Advertising

Ref: 48.30.040-.080

3. Producer responsibilities

a. Policy delivery

Ref: WAC284-30-580

b. Premium accountability

Ref: 48.17.480

c. Separate account requirement

Ref: 48.17.600; WAC284-12-080

d. Reply to the Insurance Commissioner

Ref: 48.17.475

4. Compensation of licensees

a. Receiving compensation

Ref: 48.17.490

b. Charges for extra services

Ref: 48.30.157; 48.17.270

II. WASHINGTON LAWS, RULES, AND REGULATIONS PERTINENT TO PROPERTY AND CASUALTY INSURANCE ONLY13

A. Surplus Lines

Ref: 48.15.040

B. Cancellation/Nonrenewal

1. Commercial property and casualty policies

Ref: 48.18.290, .2901

2. Personal lines

a. Credit scoring – Adverse action

Ref: 48.18.545(3, 4, 5)

C. Homeowners

1. Cancellation

a. By the company

Ref: 48.18.289, .290; WAC284-30-570, 700

b. By the insured

Ref: 48.18.300

2. Nonrenewal

Ref: 48.18.289, .290,.2901; WAC284-30-570, 700

3. Actual reason required

Ref: WAC 284-30-570

D. Applications and binders

Ref: WAC284-30-560; 48.18.070

1. Binding coverage *Ref*: 48.18.220-.240

E. Producer responsibilities

1. Required records and record retention *Ref: RCW 48.17..470*

2. Place of business

Ref: RCW 48.17.450

3. Notify Commissioner of a change in address *Ref: WAC 284.17.005*

F. Producers' contracts

Ref: 48.17.591

G. Property and Casualty Insurance Guaranty Association

Ref: 48.32.010, .020, .030, .060 (1ai)

III. WASHINGTON LAWS, RULES, AND REGULATIONS PERTINENT TO PROPERTY INSURANCE ONLY 2

A. Overinsurance

Ref: 48.27.010

B. Fair access to insurance requirements plan *Ref: WAC284-19-010, 050, 100, 110, 130, 165*

C. Flood Training *48.17.153*

CASUALTY-GENERAL KNOWLEDGE CONTENT OUTLINE

Product Knowledge, Terms and Concepts

(50 scoreable questions plus 10 pretest questions)

Note: To the extent that the specific contracts, forms and endorsements dealt with in this outline are available in standardized versions, outline references are to items developed by (1) Insurance Services Office; (2) National Council on Compensation Insurance; (3) Surety Association of America.

I. TYPES OF POLICIES, BONDS, AND

RELATED TERMS......23

A. Commercial general liability

- 1. Exposures
 - a. Premises and Operations
 - b. Products and Completed Operations
- 2. Coverage
 - a. Coverage A: Bodily Injury and Property Damage Liability
 - (1) Occurrence
 - (2) Claims made
 - (a) Extended Reporting Periods: Basic and Supplemental
 - (b) Retroactive Date
 - b. Coverage B: Personal Injury and Advertising Injury
 - c. Coverage C: Medical Payments
 - d. Supplemental Payments

- e. Who is an insured
- f. Limits
- g. Damage to Property of Others
 - (1) Per occurrence
 - (2) Annual Aggregate

B. Automobile: personal auto and business auto

- 1. Liability
 - a. Bodily Injury
 - b. Property Damage
 - c. Split Limits
 - d. Combined Single Limit
- 2. Medical Payments
- Physical Damage (collision; other than collision; specified perils)
- 4. Uninsured motorists
- 5. Underinsured motorists
- 6. Who is an insured
- 7. Types of Auto
 - a. Owned
 - b. Non-owned
 - c. Hired
 - d. Temporary Substitute
 - e. Newly Acquired Autos
 - f. Transportation Expense and Rental Reimbursement Expense
- 8. Garage Coverage Form, including Garagekeepers Insurance
- 9. Exclusions
- 10. Individual Insured and Drive Other Car (DOC)

C. Workers Compensation Insurance, Employers Liability Insurance, and Related Issues

(This section does not deal with specifics of state law, which are addressed elsewhere in this outline.)

- 1. Standard policy concepts
 - a. Who is an employee/employer $% \left(1\right) =\left(1\right) \left(1\right) \left$
 - b. Compensation
 - (1) Loss of wages
 - (2) Medical
 - (3) Disability
 - (4) Vocational Rehabilitation
 - (5) Death/Survivor
- 2. Work-related vs. non-work-related
- 3. Other states' insurance
- 4. Employers Liability
- 5. Exclusive remedy
- 6. Premium Determination

D Crime

- 1. Employee Dishonesty
- 2. Theft
- 3. Robbery
- 4. Burglary
- 5. Forgery and Alteration

E. Bonds

- 1. Surety
- 2. Fidelity

F. Professional liability

- 1. Errors and Omissions
- 2. Medical Malpractice

Directors and Officers (D&O) Employment Practices Liability (EPLI) G. Umbrella/Excess Liability	WASHINGTON LAWS, RULES, AND REGULATIONS COMMON TO LIFE, DISABILITY, PROPERTY, AND CASUALTY INSURANCE12
•	A. Commissioner
II. INSURANCE TERMS AND RELATED CONCEPTS 15	Broad powers
A. Risk	Ref: 48.01.010, .020, .030, 040, .053, .060, .070, .080, .150
B. Hazards	.180, .190, .250, .280; 48.02.010, .020, .060, .080, .100,
1. Moral	.160; WAC 284-02-010
2. Morale	2. Examination of records
3. Physical	Ref: 48.03.010020; WAC 284-03-015, 030
C. Indemnity	3. Notice of hearing
D. Insurable interest	Ref: 48.04.010140
E. Actual cash value	4. Rates and forms
F. Negligence	Ref: 48.18.100; 48.19.010, .040; 48.17.490
G. Liability	5. Penalties
H. Occurrence	Ref: 48.17.530560
I. Binders	6. Unlicensed activities
J. Warranties	Ref: 48.17.063
K. Representations	B. Terms and Concepts
L. Concealment	•
M. Deposit Premium/Audit	1. Insurance
N. Certificate of Insurance	Ref: 48.01.040
O. Law of Large Numbers	2. Insurer
P. Pure vs. Speculative Risk	Ref: 48.01.050; 48.09.110, .120, .300
Q. Endorsements	Insurance transaction
	Ref: 48.01.060
R. Damages	 Authorized and unauthorized certificate of authority
1. Compensatory	Ref: 48.15, .020, .040; 48.05.215; 48.05.030
a. General	Domestic, foreign, and alien
b. Special	Ref: 48.05.010; 48.09.110, .120
2. Punitive	6. Guaranty Association
S. Compliance with provisions of Fair Credit Reporting Act	a. Life - Disability
III. POLICY PROVISIONS12	Ref: 48.32A 015085
A. Declarations	b. Property - Casualty
B. Insuring agreement	Ref: 48.32.010, .020, .030, .060, (1 A i)
C. Conditions	C. Licensing
D. Exclusions and Limitations	Persons required to be licensed
E. Definition of the insured	Ref: 48.17.060, .090
F. Duties of the insured after a loss	a. Producer
	Ref: 48.17.010; 48.17.420; 48.17.010, .420; WAC 284-
G. Cancellation and nonrenewal provisions	17-015
H. Additional (supplementary) payments	b. Adjuster
I. Proof of loss	Ref: 48.17.010; 48.17.390; 48.17.410
J. Notice of claim	·
K. Arbitration	c. Limited lines
L. Other insurance	Ref: 48.17.170
M. Subrogation	d. Temporary
N. Loss settlement provisions including consent to settle a	Ref: 48.17.510
loss	e. Nonresident
O. Terrorism Risk Insurance Act (TRIA)	Ref: 48.17.173; WAC284-17-122
	f. Exemptions
	Ref: 48.17.010, .062, .110
	Appointments/termination of appointments
	Ref: 48.17.160; WAC 284-17- 429 to 483, 490
CASUALTY-WASHINGTON SPECIFIC	3. Penalties for noncompliance
CONTENT OUTLINE	a. Refusal/nonrenewal
State Statutes, Rules and Regulations	Ref: 48.17.530, .540
(30 scoreable questions plus 5 pretest questions)	b. Suspension/revocation
	Ref: 48.17.530, .540, .550
Ref: References are from the revised Code of Washington Title 48 (RCW-48) and the Washington Administrative Code (WAC) Title 284.	c. Fines

	Ref: 48.17.56	0		Ref: 48.15.040
	•	nd duration of license	В.	Cancellation/Nonrenewal
	a. Renewal			Commercial property and casualty policies
	Ref: WAC 28	4-17-423; 48.14.010		Ref: 48.18.290, .2901
	b. Continuing e			2. Personal lines
	•	4-17-200 to 256		a. Credit scoring – Adverse action
	c. Late renewa			Ref: 48.18.545(3, 4, 5)
		4-17-490; RCW 48.17.170	C.	Homeowners
D.	Marketing Practic	es		1. Cancellation
	Protection of pu			a. By the company
	Ref: 48.01.030			Ref: 48.18.289, .290; WAC284-30-570, 700
	2. Unfair practices	3		b. By the insured
	Ref: 48.30.010			Ref: 48.18.300
		s methods and trade practices		2. Nonrenewal
		-30-300 to 380, 400, 570-590, 660,670		Ref: 48.18.289, .290,.2901; WAC284-30-570, 700
	i. Life – Disa			Actual reason required
	Ref: WAC284	-30-450, 600 to 650		Ref: WAC 284-30-570
	ii. Property –	Casualty	D.	Applications and binders
		-30-390 to 395; WAC 284-30-500 to 560, 700,		Ref: WAC284-30-560; 48.18.070
	750			Binding coverage
	b. Producer's C	Compensation Disclosure		Ref: 48.18.220240
	Ref: RCW 48.	•	E.	Producer responsibilities
	c. Rebating/ille	gal dealing in premiums		Required records and record retention
	Ref: 48.30.14	0, .190		Ref: RCW 48.17.470
	d. Illegal induce	ements		2. Place of business
	Ref: 48.30.15	0		Ref: RCW 48.17.450
	e. Twisting			3. Notify Commissioner of a change in address
	Ref: 48.30.18	0		Ref: WAC 284.17.005
	f. Misrepresen	tation	F.	Producers' contracts
	Ref: 48.30.09	0, .210		Ref: 48.17.591
	g. Defamation	of insurer	G.	Property and Casualty Insurance Guaranty
	Ref: 48.30.08	0		Association
	h. Discrimination	on		Ref: 48.32.010, .020, .030, .060 (1ai)
	Ref: 48.30.30	0; 48.18.480		
	 Failure to iss 	sue proper receipts	14/	ACHINICTON I AWC DILLEC AND DECLI ATIONS
	Ref: WAC284	-30-550		ASHINGTON LAWS, RULES, AND REGULATIONS RTINENT TO CASUALTY INSURANCE ONLY6
	j. Penalties			Automobile insurance
	Ref: 48.17.53	0560; 48.30.010	۸.	Provisions
	k. Advertising			a. Underinsured Motorists
	Ref: 48.30.04	0080		1) Bodily injury
	3. Producer response	nsibilities		Ref: 48.22.030
	 a. Policy delive 	ry		2) Property damage
	Ref: WAC284	-30-580		Ref: 48.22.030
	b. Premium ac	countability		3) Stacking
	Ref: 48.17.48	0		Ref: 48.22.030
	c. Separate ac	count requirement		4) Insurer insolvency
	Ref: 48.17.60	0; WAC284-12-080		Ref: 48.22.040
	d. Reply to the	Insurance Commissioner		b. Liability
	Ref: 48.17.47	5		Ref: Title 46.04.382; 46.29.260; 46.30.020
	4. Compensation	of licensees		2. Renewal, nonrenewal, and cancellation
	 Receiving co 	ompensation		Ref: 48.18.289
	Ref: 48.17.49	0		a. Cancellation and nonrenewal by insurer
	b. Charges for	extra services		Ref: 48.18.290, .291, .292
	Ref: 48.30.15	7; 48.17.270		b. Cancellation by insured

Washington Insurance Supplement - Examination Content Outlines

PERTINENT TO PROPERTY AND CASUALTY INSURANCE

ONLY......12

II. WASHINGTON LAWS, RULES, AND REGULATIONS

Ref: 48.18.300

Ref: 48.18.310

d. Unfair practices

c. Cancellation by Commissioner

Ref: WAC284-30-570	2. Commercial Property floaters
3. Assigned Risk Plans	3. Nationwide Definition
Ref: 48.22.020	E. National Flood Insurance Program
B. Financial responsibility	F. Others
 Proof of financial responsibility defined 	1. Earthquake
Ref: 46.29.090, .260	2. Mobile Homes
Persons required to show proof	3. Watercraft
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N. Subrogation	a. Who is an employee/employer
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Q. Sources of underwriting information	(2) Medical
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S. Privacy Protection (Gramm Leach Bliley)	(4) Vocational Rehabilitation
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- G. Cancellation and nonrenewal provisions
- H. Additional (supplementary) payments
- I. Proof of loss
- J. Notice of claim
- K. Arbitration
- L. Other insurance
- M. Subrogation
- N. Loss settlement provisions including consent to settle a
- O. Terrorism Risk Insurance Act (TRIA)

PROPERTY AND CASUALTY-WASHINGTON SPECIFIC CONTENT OUTLINE

State Statutes, Rules and Regulations

(45 scoreable questions plus 5 pretest questions)

Ref: References are from the revised Code of Washington Title 48 (RCW-48) and the Washington Administrative Code (WAC) Title 284.

I. WASHINGTON LAWS, RULES, AND REGULATIONS COMMON TO LIFE, DISABILITY, PROPERTY, AND CASUALTY INSURANCE......18

A. Commissioner

1. Broad powers

Ref: 48.01.010, .020, .030, 040, .053, .060, .070, .080, .150 .180, .190, .250, .280; 48.02.010, .020, .060, .080, .100, .160; WAC 284-02-010

2. Examination of records

Ref: 48.03.010-.020; WAC 284-03-005, 015, 030

3. Notice of hearing

Ref: 48.04.010-.140

4. Rates and forms

Ref: 48.18.100; 48.19.010, .040

5. Penalties

Ref: 48.17.530-.560

6. Unlicensed activities

Ref: 48.17.063

B. Terms and Concepts

1. Insurance

Ref: 48.01.040

2. Insurer

Ref: 48.01.050; 48.09.110, .120, .300

3. Insurance transaction

Ref: 48.01.060

4. Authorized and unauthorized certificate of authority

Ref: 48.15, .020, .040; 48.05.215; 48.05.030

5. Domestic, foreign, and alien

Ref: 48.05.010; 48.09.110, .120

6. Guaranty Association

a. Life - Disability

Ref: 48.32A 015-.085

b. Property - Casualty

Ref: 48.32.010, .020, .030, .060, (1 A i);

C. Licensing

1. Persons required to be licensed

Ref: 48.17.060, .090. 48.17.460

a Producer

Ref: 48.17.010; 48.17.420; 48.17.010, .420; WAC 284-17-015

b. Adjuster

Ref: 48.17.010; 48.17.390; 48.17.410

c. Limited lines

Ref: 48.17.170

d. Temporary

Ref: 48.17.510 e. Nonresident

Ref: 48.17.173; WAC284-17-122

f. Exemptions

Ref: 48.17.010, .062, .110

2. Appointments/termination of appointments

Ref: 48.17.160; WAC 284-17- 429 to 483

3. Penalties for noncompliance

a. Refusal/nonrenewal

Ref: 48.17.530, .540

b. Suspension/revocation

Ref: 48.17.530, .540, .550

c. Fines

Ref: 48.17.560

4. Maintenance and duration of license

a. Renewal

Ref: WAC 284-17-423; 48.14.010

b. Continuing education

Ref: WAC 284-17-200 to 256

c. Late renewal/reinstatement

Ref: WAC 284-17-490; RCW 48.17.170

D. Marketing Practices

1. Protection of public interest

Ref: 48.01.030

2. Unfair practices

Ref: 48.30.010-.330

a. Unfair claims methods and trade practices

Ref: WAC284-30-300 to 380, 400, 570-590, 660,670

i. Life – Disability

Ref: WAC284-30-450, 600 to 650

ii. Property – Casualty

Ref: WAC284-30-390 to 395,

WAC 284-30-500 to 560,700,750

b. Producer's Compensation Disclosure

Ref: RCW 48.17.270

c. Rebating/illegal dealing in premiums

Ref: 48.30.140, .190

d. Illegal inducements

Ref: 48.30.150 Ref: RCW 48.17.450 e. Twisting 3. Notify Commissioner of a change in address Ref: 48.30.180 Ref: WAC 284.17.005 f. Misrepresentation F. Producers' contracts Ref: 48.30.090, .210 Ref: 48.17.591 g. Defamation of insurer G. Property and Casualty Insurance Guaranty Ref: 48.30.080 Association h. Discrimination Ref: 48.32.010, .020, .030, .060 (1ai) Ref: 48.30.300; 48.18.480 i. Failure to issue proper receipts III. WASHINGTON LAWS, RULES, AND REGULATIONS Ref: WAC284-30-550 PERTINENT TO PROPERTY INSURANCE ONLY......2 j. Penalties A. Overinsurance Ref: 48.17.530-.560; 48.30.010 Ref: 48.27.010 k. Advertising B. Fair Access to Insurance Requirements Plan (FAIR) Ref: 48.30.040-.080 Ref: WAC284-19-010, 050, 100, 110, 130, 165 3. Producer responsibilities C. Flood Training a. Policy delivery Ref: 48.17.153 Ref: WAC284-30-580 IV. WASHINGTON LAWS, RULES, AND REGULATIONS b. Premium accountability Ref: 48.17.480 A. Automobile insurance c. Separate account requirement 1. Provisions Ref: 48.17.600; WAC284-12-080 a. Underinsured Motorists d. Reply to the Insurance Commissioner 1) Bodily injury Ref: 48.17.475 Ref: 48.22.030 4. Compensation of licensees 2) Property damage a. Receiving compensation Ref: 48.17.490

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b. Charges for extra services

ONLY......16 A. Surplus Lines

Ref: 48.15.040

B. Cancellation/Nonrenewal

1. Commercial property and casualty policies Ref: 48.18.290, .2901

2. Personal lines

a. Credit scoring - Adverse action Ref: 48.18.545(2, 3, 4, 5)

C. Homeowners

1. Cancellation

a. By the company

Ref: 48.18.289, .290; WAC284-30-570, 700

b. By the insured Ref: 48.18.300

2. Nonrenewal

Ref: 48.18.289, .290, .2901; WAC284-30-570, 700

3. Actual reason required Ref: WAC 284-30-570

D. Applications and binders

Ref: WAC284-30-560; 48.18.070

1. Binding coverage Ref: 48.18.220-.240

E. Producer responsibilities

1. Required records and record retention Ref: RCW 48.17.470

2. Place of business

PERTINENT TO CASUALTY INSURANCE ONLY......9

Ref: 48.22.030

3) Stacking

Ref: 48.22.030

4) Insurer insolvency Ref: 48.22.040

b. Liability

Ref: Title 46.04.382; 46.29.260; 46.30.020

2. Renewal, nonrenewal, and cancellation Ref: 48.18.289

a. Cancellation and nonrenewal by insurer Ref: 48.18.290, .291, .292

b. Cancellation by insured Ref: 48.18.300

c. Cancellation by Commissioner Ref: 48.18.310

d. Unfair practices Ref: WAC284-30-570

3. Assigned Risk Plans Ref: 48.22.020

B. Financial responsibility

1. Proof of financial responsibility defined Ref: 46.29.090. .260

2. Persons required to show proof Ref: 46.29.060

3. Methods of satisfying financial responsibility Ref: 46.29.260, .450

C. Personal Injury Protection (PIP) endorsement

1. Purpose

2. Benefits

Ref: WAC 284-30-395; RCW 48.22.085, .090, .095, .100

D. Workers' Compensation

Ref: 51.04.010; 51.08.040, .175

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B. Dwelling policies	5. Salvage value
1. DP-1	H. Proximate cause
2. DP-2	I. Deductible
	J. Indemnity
3. DP-3	K. Limits of liability
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d. Combined Single Limit	X. Warranties
Medical Payments	Y. Representations
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perils)	BB. Certificate of Insurance
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- F. Duties of the insured
- G. Obligations of the insurance company
- H. Mortgagee rights
- I. Proof of loss
- J. Notice of claim
- K. Appraisal
- L. Other Insurance Provision
- M. Assignment
- N. Subrogation
- O. Elements of a contract
- P. Warranties, representations, and concealment
- Q. Sources of underwriting information
- R. Fair Credit Reporting Act
- S. Privacy Protection (Gramm Leach Bliley)
- T. Policy Application
- U. Terrorism Risk Insurance Act (TRIA)
- V. Cancellation and nonrenewal provisions
- W. Additional (supplementary) payments
- X. Arbitration

PERSONAL LINES – WASHINGTON SPECIFIC CONTENT OUTLINE

(35 scoreable questions)

Ref: References are from the revised Code of Washington Title 48 (RCW-48) and the Washington Administrative Code (WAC) Title 284.

- - A. Commissioner
 - 1. Broad powers

Ref: 48.01.010, .020, .030, 040, .053, .060, .070, .080, .150 .180, .190, .250, .280; 48.02.010, .020, .060, .080, .100, .160; WAC 284-02-010

2. Examination of records

Ref: 48.03.010-.020; WAC 284-03-005, 015, 030

3. Notice of hearing

Ref: 48.04.010-.140

4. Rates and forms

Ref: 48.18.100; 48.19.010, .040; 48.17.490

5. Penalties

Ref: 48.17.530-.560

6. Unlicensed activities

Ref: 48.17.063

B. Terms and Concepts

1. Insurance

Ref: 48.01.040

2. Insurer

Ref: 48.01.050; 48.09.110, .120, .300

3. Insurance transaction

Ref: 48.01.060

4. Authorized and unauthorized certificate of authority

Ref: 48.15, .020, .040; 48.05.215; 48.05.030

5. Domestic, foreign, and alien

Ref: 48.05.010; 48.09.110, .120

6. Guaranty Association

a. Life - Disability

Ref: 48.32A 015-.085

b. Property - Casualty

Ref: 48.32.010, .020, .030, .060, (1 A i)

C. Licensing

1. Persons required to be licensed

Ref: 48.17.060, .090

a. Producer

Ref: 48.17.010; 48.17.420; 48.17.010, .420; WAC 284-17-015

b. Adjuster

Ref: 48.17.010; 48.17.390; 48.17.410

c. Limited lines

Ref: 48.17.170

d. Temporary

Ref: 48.17.510

e. Nonresident

Ref: 48.17.173; WAC284-17-122

f. Exemptions

Ref: 48.17.062, .110

2. Appointments/termination of appointments

Ref: 48.17.160; WAC 284-17- 429 to 483, 490

3. Penalties for noncompliance

a. Refusal/nonrenewal

Ref: 48.17.530, .540

b. Suspension/revocation

Ref: .530, .540, .550

c. Fines

Ref: 48.17.560

4. Maintenance and duration of license

a. Renewal

Ref: WAC 284-17-423; 48.14.010

b. Continuing education

Ref: WAC 284-17-200 to 265

c. Late renewal/reinstatement
Ref: WAC 284-17-490; RCW 48.17.170

D. Marketing Practices

1. Protection of public interest

Ref: 48.01.030

2. Unfair practices

Ref: 48.30.010-.330

a. Unfair claims methods and trade practices

Ref: WAC284-30-300 to 380, 400, 570-590, 660,670

i. Life - Disability

Ref: WAC284-30-450, 600 to 650

ii. Property - Casualty

Ref: WAC284-30-390 to 395, WAC 284-30-500 to 560,700,750

b. Producer's Compensation Disclosure

Ref: RCW 48.17.270

c. Rebating/illegal dealing in premiums

Ref: 48.30.140, .190

d. Illegal inducements

Ref: 48.30.150

e. Twisting

Ref: 48.30.180

f. Misrepresentation Ref: 48.30.090, .210

g. Defamation of insurer

	Ref: 48.30.080
h.	Discrimination

Ref: 48.30.300; 48.18.480

i. Failure to issue proper receipts *Ref: WAC284-30-550*

j. Penalties

Ref: 48.17.530-.560; 48.30.010

k. Advertising

Ref: 48.30.040-.080

3. Producer responsibilities

a. Policy delivery
Ref: WAC284-30-580

b. Premium accountability

Ref: 48.17.480

c. Separate account requirement Ref: 48.17.600; WAC284-12-080

d. Reply to the Insurance Commissioner *Ref:* 48.17.475

4. Compensation of licensees

a. Receiving compensation

Ref: 48.17.490

b. Charges for extra services *Ref:* 48.30.157; 48.17.270

II. WASHINGTON LAWS, RULES, AND REGULATIONS PERTINENT TO PROPERTY, CASUALTY, AND PERSONAL LINES INSURANCE ONLY.......11

A. Surplus Lines

Ref: 48.15.040

B. Cancellation/Nonrenewal

1. Personal lines

a. Credit scoring – Adverse action *Ref:* 48.18.545(2, 3, 4, 5)

C. Homeowners

1. Cancellation

a. By the company

Ref: 48.18.289, .290; WAC284-30-570, 700

b. By the insured *Ref: 48.18.300*

2. Nonrenewal

Ref: 48.18.289, .290, .2901; WAC284-30-570, 700

3. Actual reason required *Ref: WAC 284-30-570*

D. Applications and binders

Ref: WAC284-30-560; 48.18.070

1. Binding coverage Ref: 48.18.220-.240

E. Producer responsibilities

1. Required records and record retention

Ref: RCW 48.17.470

2. Place of business

Ref: RCW 48.17.450

3. Notify Commissioner of a change in address *Ref: WAC 284.17.005*

F. Producers' contracts

Ref: 48.17.591

G. Property and Casualty Insurance Guaranty Association

Ref: 48.32.010, .020, .030, .060 (1ai)

III. WASHINGTON LAWS, RULES, AND REGULATIONS PERTINENT TO PROPERTY INSURANCE ONLY.......1

A. Overinsurance

Ref: 48.27.010

B. Fair access to insurance requirements plan Ref: WAC284-19-010, 050, 100, 110, 130, 165

C. Flood Training

Ref: 48.17.153

IV. WASHINGTON LAWS, RULES, AND REGULATIONS PERTINENT TO CASUALTY INSURANCE ONLY.......8

A. Automobile insurance

- 1. Provisions
 - a. Underinsured Motorists

1) Bodily injury

Ref: 48.22.030

2) Property damage

Ref: 48.22.030

3) Stacking

Ref: 48.22.030

4) Insurer insolvency

Ref: 48.22.040

b. Liability

Ref: Title 46.04.382; 46.29.260; 46.30.020

2. Renewal, nonrenewal, and cancellation

Ref: 48.18.289

a. Cancellation and nonrenewal by insurer

Ref: 48.18.290, .291, .292

b. Cancellation by insured

Ref: 48.18.300

c. Cancellation by Commissioner

Ref: 48.18.310

d. Unfair practices

Ref: WAC284-30-570

3. Assigned Risk Plans Ref: 48.22.020

B. Financial responsibility

1. Proof of financial responsibility defined *Ref:* 46.29.090, .260

2. Persons required to show proof

Ref: 46.29.060

Ref: 46.29.260, .450

3. Methods of satisfying financial responsibility

C. Personal Injury Protection (PIP) endorsement

- 1. Purpose
- 2. Benefits

Ref: WAC 284-30-395; RCW 48.22.085, .090, .095, .100

WASHINGTON STATE LIMITED CREDIT INSURANCE CONTENT OUTLINE

(50 scoreable questions)

I. TERMS AND CONCEPTS

- A. Incontestability
- B. Risk

C. Insurable interest (V E 1)

Ref: 48.18.040

D. Suicide clause (III A 9)

E. Transferability

F. Creditor

G. Debtor

H. Indebtedness

I. Credit life insurance

J. Credit disability insurance

K. Credit transaction

II. CREDIT LIFE AND DISABILITY INSURANCE

Ref: 48.17.010(8)

A. Purpose/requirements for purchase

Ref: WAC284-34-100

B. Permissible changes

Ref: 48.34.090

C. Benefits

D. Amounts of insurance

E. Limitations of coverage

Ref: WAC284-34-150,160,180

F. Procedures for termination

G. Authorized forms

H. Refunds-Credits-Charges to Debtor

Ref: WAC284-34-100 to 260

I. Definitions

Ref: WAC284-34-110

J. Rates

Ref: WAC 284-34-220

III. CREDIT PROPERTY AND CASUALTY INSURANCE

Ref: 48.17.010(8)

A. Purpose/requirements for purchase

B. Permissible changes

C. Benefits

D. Amounts of insurance

E. Limitations of coverage

F. Procedures for termination

G. Authorized forms

H. Refunds-Credits-Charges to Debtor

IV. ADDITIONAL CREDIT INSURANCE

Ref: 48.17.010(8)

V. WASHINGTON STATE CODE AND REGULATIONS

A. Insurance commissioner

Broad powers

Ref: 48.01.010, .020, .030, 040, .053, .060, .070, .080, .150 .180, .190, .250, .280; 48.02.010, .020, .060, .080, .100, .160; WAC 284-02-010

2. Examination of records

Ref: 48.03.010-.020; WAC 284-03-005, 015, 030

3. Penalties

Ref: 48.17.530-.560

B. Terms and concepts

1. Insurance

Ref: 48.01.040

Insurer

Ref: 48.01.050; 48.09.110, .120, .300

3. Insurance transactions

Ref: 48.01.060

4. Guaranty association

Ref: 48.32.010, .020, .030, .060, (1 A i); 48.32A 015-.085

C. Licensing

1. Persons required to be licensed

Ref: 48.17.060, .090, .460

a. Producer

Ref: 48.17.010; 48.17.420; 48.17.010, .420;

WAC 284-17-015

b. Limited lines

Ref: 48.17.170

2. Appointments/terminations of appointments

Ref: 48.17.160; WAC 284-17- 429 to 483, 490

3. Penalties for noncompliance

Ref: 48.17.500, .530-.560

4. License renewal

Ref: 48.17.500; WAC 284-17-423; 48.14.010

D. Marketing practices

1. Protection of public interest

Ref: 48.01.030

2. Unfair practices

Ref: 48.30.010-.330

a. Excess charges

b. Rebating/illegal dealing in premiums

Ref: 48.30.140, .190

c. Illegal inducements

Ref: 48.30.150

d. Misrepresentation

Ref: 48.30.090, .210

e. Defamation of insurer

Ref: 48.30.080

f. Discrimination

Ref: 488.30.300; 48.18.480

g. Failure to issue proper receipts

Ref: WAC284-30-550

h. Penalties

Ref: 48.17.530-.560; 48.30.010

Advertising

Ref: 48.30.040-.080

E. Producer Responsibilities

1. Policy delivery

Ref: WAC284-30-580

2. Premium accountability

Ref: 48.17.480

3. Reply to the Insurance Commissioner

Ref: 48.17.475

F. Compensation of licensees

Ref: 48.17.270, .490; 48.30.157

G. Prohibited transactions

WASHINGTON STATE ADJUSTERS CONTENT OUTLINE

(50 scoreable questions)

I. INSURANCE TERMS AND CONCEPTS

A. Risk

B. Hazard

- C. Peril
- D. Indemnity
- E. Coinsurance
- F. Named peril vs. "All Risk"
- G. Specific vs. blanket coverage
- H. Subrogation
- I. Economic loss
- J. Insurance interest
- K. Liberalization clause
- L. Concurrent causation
- M. Reservation of rights
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 - B. Negligence
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 - 3. Comparative
 - 4. Elements of negligence
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 - b. Duty breached
 - c. Proximate cause
 - d. Damages
 - C. Misrepresentation
 - D. Concealment
- **III. THE INSURANCE CONTRACT**
 - A. Declaration page
 - B. Insuring agreement
 - 1. Actual cash value
 - 2. Exclusions
 - 3. Conditions
 - 4. Claims made
 - 5. Occurence
 - C. Definitions
 - D. ExclusionsE. Conditions
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 - 4. Policy form/number
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 - B. Damages
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 - 2. Non-economic
 - 3. Physical damage estimates
 - C. Valuation clause
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 - 2. Actual cash value

- 3. Stated value
- 4. Reproduction cost
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- E. Reserves/Reserving

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- 2. Homeowners (HO)
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- 4. Boatowners
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- 6. Personal umbrella

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- 1. Business auto
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- 3. Building and personal property form
- 4. Excess/umbrella
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- **B.** Definitions
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 - 2. Third party claimant
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- 2. Failure to acknowledge pertinent communications
- 3. Standards for prompt investigation of claims
- 4. Standards for prompt, fair, and equitable settlements applicable to all insurers
- Standards for prompt, fair, and equitable settlements applicable to automobile insurance
- 6. Unfair practices with respect to vehicle insurance
- 7. Specific unfair claims settlement practice defined

VIII. WASHINGTON ADMINISTRATIVE CODE (WAC), TITLE 284-17-122, 123, 423; 284-21, 284-30; REVISED CODE OF WASHINGTON (RCW), TITLE 48.17.010, 410, 430, 460, 470, 560; 48.30.015, 48.30.015, 48.30.230

WASHINGTON STATE CROP ADJUSTER CONTENT OUTLINE

(50 scoreable questions)

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- A. Risk
- B. Hazard
- C. Peril
- D. Indemnity
- E. Limits of Liability
- F. Loss
 - 1. Direct
 - 2. Indirect
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