
**Addendum: for use with Washington Property & Casualty
online ExamFX courses and study guide version
22406en/22407en, per exam content outline updates effective
2/1/2019.**

*The following are **content additions** to supplement your existing text
unless otherwise indicated:*

New exam breakdowns for Property and P&C:

**Washington Property Insurance Examination
100 Questions; Time Limit: 2.5 hours
Passing Score: 70%**

| CHAPTERS | PERCENTAGE OF EXAM |
|-----------------------------------|---------------------------|
| General Insurance Concepts | 16% |
| Property Insurance Basics | 20% |
| Dwelling Policy Concepts | 2% |
| Homeowners Policy Concepts | 12% |
| Commercial Property Policies | 10% |
| Businessowners Policy | 6% |
| Other Types of Property Insurance | 2% |
| Insurance Regulation | 32% |

**Washington Property and Casualty Insurance Examination
150 Questions; Time Limit: 3 hours 15 minutes
Passing Score: 70%**

| CHAPTERS | PERCENTAGE OF EXAM |
|--|---------------------------|
| General Insurance Concepts | 9% |
| Property and Casualty Insurance Basics | 16% |
| Dwelling Policy Concepts | 2% |
| Homeowners Policy Concepts | 8% |
| Automobile Policies: Personal and Commercial | 6% |
| Commercial Property Policies | 7% |
| Commercial General Liability | 9% |
| Businessowners Policy | 7% |
| Other Types of Property and Casualty Insurance | 5% |
| Insurance Regulation | 31% |

Businessowners Policy – *new chapter on Property and Property & Casualty outlines. Please refer to your online course to study this chapter.*

Insurance Regulations

C. Producer Licensing

1. Persons Required to be Licensed – *additions to existing text*

Producer

Any insurance producer who solicits, negotiates, or procures an application for insurance must make a good faith effort to determine if the insurer issuing coverage is authorized to transact insurance in Washington or conducts business through a surplus lines license.

3. License Maintenance and Duration

Renewal – *revised the renewal date requirement*

Once a license is issued, it is the licensee's responsibility to maintain an active license. In this state, initial and reinstated licenses are valid from the date that they are issued until **the last day of the licensee's birth month, plus 1 year**. Any additional license later issued to the same licensee will continue on the same renewal cycle as the first.

Reporting of Actions – *new section*

Insurance producers must report any administrative action taken against them in another jurisdiction or by another governmental agency in this state to the Commissioner within **30 days** of the final disposition. Within 30 days of the pretrial hearing, producers must report to the Commissioner any criminal prosecutions brought forth against them. Both reports must include a copy of the order, consent to the order, and any other appropriate legal documents.

4. Designated Responsible Licensed Person (DRLP) – *new section*

All insurers are required to elect a designated responsible licensed person (DRLP). This individual is responsible for the insurer's compliance with appropriate Washington insurance laws, rules and regulations. A resident business entity acting as an insurance producer is required to designate a licensed insurance producer responsible for the business entity's compliance with the insurance laws and rules.

5. Penalties for Noncompliance

License Refusal, Nonrenewal, Suspension, Revocation, or Probation – *additions to existing text*

The Commissioner can choose to probate a previously suspended or revoked license. In doing so, the Commissioner may require a licensee who is placed on probation to do the following:

- Report to the Commissioner on a regular basis on matters that are related to the probation;

- Limit practice to an area prescribed by the Commissioner; and
- Maintain continuing education renewal standards with an emphasis on knowledge concerning the probation.

If a licensee violates probation orders, the Commissioner may rescind the probation and enforce the initial suspension or revocation order, and impose additional disciplinary actions.

D. Marketing Practices

3. Producer Responsibilities

Burden of Determining Authorization – *new section*

Any producer who solicits, negotiates, or procures an application for insurance in this state must make a good faith effort to determine whether the entity that is issuing the coverage is either authorized to transact insurance in this state, or conducting business through a surplus lines broker.

Display of License – *new section*

All licensed producers must visibly display their license in their place of business that is customarily open to the public.