



RHODE ISLAND

Insurance Content Outlines

LIFE PRODUCER

LIFE – GENERAL KNOWLEDGE CONTENT OUTLINE

Product Knowledge, Terms, and Concepts

(50 scoreable questions plus 5 pretest questions)

I. TYPES OF POLICIES 15

A. Traditional whole life products

1. Ordinary whole life
2. Limited-pay and single-premium life

B. Interest/market-sensitive/adjustable life products

1. Universal life
2. Variable whole life
3. Variable universal life
4. Interest-sensitive whole life
5. Indexed life

C. Term life

1. Types
 - a. Level
 - b. Decreasing
 - c. Return of premium
 - d. Annually renewable
2. Special features
 - a. Renewable
 - b. Convertible

D. Annuities

1. Single and flexible premium
2. Immediate and deferred
3. Fixed and variable
4. Indexed
5. Accumulation and Annuity Periods
6. Payout options

E. Combination plans and variations

1. Joint life (first to die)
2. Survivorship life (second to die)

II. POLICY RIDERS, PROVISIONS, OPTIONS, AND EXCLUSIONS..... 15

A. Policy riders

1. Waiver of premium and waiver of monthly deduction
2. Guaranteed insurability
3. Payor benefit
4. Accidental death and/or accidental death and dismemberment
5. Term riders
6. Other insureds
7. Long term care

8. Return of premium
9. Disability
10. Cost of Living

B. Policy provisions and options

1. Entire contract
2. Insuring clause
3. Free look
4. Consideration
5. Owner's rights
6. Beneficiary designations
 - a. Primary and contingent
 - b. Revocable and irrevocable
 - c. Common disaster
 - d. Minor beneficiaries
 - e. Designation by class
7. Premium Payment
 - a. Modes
 - b. Grace period
 - c. Automatic premium loan
 - d. Level or flexible
8. Reinstatement
9. Policy loans, withdrawals, partial surrenders
10. Non-forfeiture options
11. Dividends and dividend options (eg. participating, non-participating)
12. Incontestability
13. Assignments
14. Suicide
15. Misstatement of age and gender
16. Settlement options
17. Accelerated death benefits

C. Policy exclusions

1. War
2. Aviation
3. Dangerous Occupation

III. COMPLETING THE APPLICATION, UNDERWRITING, AND DELIVERING THE POLICES..... 12

A. Completing the application

1. Required signatures
2. Changes in the application
3. Consequences of incomplete applications
4. Warranties and representations
5. Collecting the initial premium and issuing the receipt
6. Replacement
7. Disclosures at point of sale (e.g., HIPAA, HIV consent)
8. USA PATRIOT Act/anti-money laundering
9. Gramm-Leach-Bliley Act (GLBA) Privacy

B. Underwriting

- 1. Insurable interest
- 2. Medical information and consumer reports
- 3. Fair Credit Reporting Act
- 4. Risk classification
- 5. Stranger/Investor-owned life insurance (STOLI/IOLI)

C. Delivering the policy

- 1. When coverage begins
- 2. Explaining the policy and its provisions, riders, exclusions, and ratings to the client

D. Contract law

- 1. Elements of a contract
 - a. Consideration
 - b. Offer and Acceptance
 - c. Competent parties
 - d. Legal purpose
- 2. Unique aspects of the insurance contract
 - a. Conditional
 - b. Unilateral
 - c. Adhesion
 - d. Aleatory

Ref: RIGL 27-1-11; 27-1-12; 27-1-14; 27-4-23; 27-4-24.3 thru 24.5; 27-13-1; 27-18-8; 27-29-5 thru 7; 27-29-12; 27-35-5 thru 7; 42-14-1; 27-14-17, 42-14-5, 42-14.5-3

- 2. Examination of records/record retention
Ref: RIGL 27-13.1-5, 27-35-5, 38-2-2; 230-RICR-20-60-4
- 3. Notice and hearing
Ref: RIGL 27-4-24.4; 27-29-5; 42-35-9, 42-62-13, 27-19-6, 27-20-6
- 4. Penalties
Ref: RIGL 27-2-20; 27-2-21; 27-2-24; 27-4-24.3; 27-29-5; 27-29-6; 27-29-9; 27-34.2-10; 42-14-16

B. Definitions

- 1. Domestic, foreign, and alien companies
Ref: RIGL 27-1-1; 27-1-37; 27-2-1; 27-2-22
- 2. Stock and mutual companies
Ref: RIGL 27-1-2; 27-1-40
- 3. Fraternal benefit societies
Ref: RIGL 27-25-1 thru 44

C. Licensing

- 1. Continuing Education
Ref: RIGL 27-3; Reg. 40, 103
- 2. Licensing requirements for a producer
Ref: RIGL 27-2.4-1 thru 27-2.4-3; 27-2.4-7 thru 27-2.4-9 (27-2.4-8); 27-2.4-12; 27-2.4-13; 27-2.4-23; 230-RICR-20-50-5
- 3. Termination of license
Ref: RIGL 27-2.4-9(b); 27-2.4-16
- 4. Revocation, suspension or denial
Ref: RIGL 27-2.4-14; 27-4-5
- 5. Limited/temporary license
Ref: RIGL 27-2.4-13
- 6. Producer Compensation Disclosure
Ref: RIGL 27-2.4-15.1, Bulletin 2006-2

D. Marketing practices

- 1. Unfair practices
Ref: 230-RICR-20-40-1; 230-RICR-20-25-3; RIGL 27-4-1; 27-4-3; 27-4-4; 27-9.1; 27-25-34; 27-29-3; 27-29-4; 27-29-5; 27-29-7
 - a. Rebating
Ref: RIGL 27-4-6; 27-25-40; 27-29-4(8)(a); 27-29-8
 - b. Misrepresentation
Ref: RIGL 27-4-5; 27-29-4(1)(2)
 - c. Defamation
Ref: RIGL 27-29-4(3)
 - d. Penalties
Ref: RIGL 27-2-4; 27-4-4; 27-25-35; 27-25-37; 27-29-4.2; 27-29-6; 27-29-9 & 10; 27-2.4-19, 27-2.4-14
- 2. Theft
Ref: RIGL; 27-2.4-19, 27-2.4-14

E. Fiduciary responsibilities

Ref: RIGL 27-2.4-19

F. Life and Health Guaranty Association

IV. RETIREMENT AND OTHER INSURANCE CONCEPTS....8

A. Third-party ownership

B. Life Settlements

C. Group life insurance

- 1. Conversion privilege
- 2. Contributory vs. noncontributory

D. Retirement plans

- 1. Qualified plans
- 2. Nonqualified plans

E. Life insurance needs analysis/suitability

- 1. Personal insurance needs
- 2. Business insurance needs
 - a. Key person
 - b. Buy sell

F. Social Security benefits

G. Tax treatment of insurance premiums, proceeds, and dividends

- 1. Individual life
- 2. Group life
- 3. Modified Endowment Contracts (MECs)

LIFE – RHODE ISLAND SPECIFIC CONTENT OUTLINE

State Statutes, Rules and Regulations

(30 scoreable questions plus 5 pretest questions)

I. RHODE ISLAND LAWS, RULES, AND REGULATIONS COMMON TO LIFE, ACCIDENT AND HEALTH INSURANCE.....17

Ref: RIGL Title 7 (Chap. 1), Title 27 (All Chap.), Title 42 (Chap. 14 and 35)

A. Commissioner/Director

- 1. Broad powers

Ref: RIGL, 27-34.3

G. Privacy of Consumer Information

Ref: 230-RICR-20-60-7

II. RHODE ISLAND LAWS, RULES, AND REGULATIONS PERTINENT TO LIFE INSURANCE AND ANNUITIES ONLY..... 13

Ref: 230-RICR-20-60-1, 230-RICR-20-25-3, 230-RICR-20-25-4; RIGL Title 27 (Chap. 4, 4.3, 4.4, 4.5, 30)

A. Marketing methods and practices

- 1. Replacement
 - Ref: 230-RICR-20-25-4
 - a. Definition
 - b. Notification of insurers
 - c. Policy summary
 - d. Modified trial examination period (free look)

- 2. Life/Annuity Disclosure
 - Ref: 230-RICR-20-25-3, 230-RICR-20-25-6

- 3. AIDS testing
 - Ref: RIGL 23-6-24; 23-6.3-16

- 4. Suitability in Annuity transactions
 - Ref: 230-RICR-20-25-1

B. Policy clauses and provisions

- 1. Trial Examination Period (Free look)
 - Ref: RIGL 27-4-6.1

- 2. Nonforfeiture benefits
 - Ref: RIGL 27-4.3; 27-4.4

- 3. Policy loan interest
 - Ref: RIGL 27-4-13.1

- 4. Standard provisions
 - Ref: RIGL 27-4-6.2

C. Interest on life insurance proceeds

Ref: RIGL 27-4-26

D. Insurable interest

Ref: RIGL 27-4-27

E. Unintentional policy lapse

Ref: RIGL 27-4-30

- 5. Key employee policy

B. Accidental death and dismemberment

C. Medical expense insurance

- 1. Basic hospital, medical, and surgical policies
- 2. Major medical policies
- 3. Health Maintenance Organizations (HMOs)
- 4. Preferred Provider Organizations (PPOs)
- 5. Point of Service (POS) plans
- 6. Flexible Spending Accounts (FSAs)
- 7. High Deductible Health Plans (HDHPs) and related Health Savings Accounts (HSAs)
- 8. Health Reimbursement Accounts (HRAs)

D. Medicare supplement policies

E. Group insurance

- 1. Differences between individual and group contracts
- 2. General characteristics
- 3. COBRA

F. Individual/Group Long Term Care (LTC)

- 1. Eligibility
- 2. Levels of care

G. Other policies

- 1. Dental
- 2. Vision
- 3. Cancer
- 4. Critical illness or specified disease
- 5. Worksite (employer-sponsored)
- 6. Hospital indemnity
- 7. Short-term medical
- 8. Accident

II. POLICY PROVISIONS, CLAUSES, AND RIDERS 15

A. Mandatory and optional provisions

- 1. Entire contract
- 2. Time limit on certain defenses (incontestable)
- 3. Grace period
- 4. Reinstatement
- 5. Notice of claim
- 6. Claim forms
- 7. Proof of loss
- 8. Time of payment of claims
- 9. Payment of claims
- 10. Physical examination and autopsy
- 11. Legal actions
- 12. Change of beneficiary
- 13. Misstatement of age or gender
- 14. Change of occupation
- 15. Illegal occupation
- 16. Relation of earnings to insurance

B. Other provisions and clauses

- 1. Insuring clause
- 2. Free look
- 3. Consideration clause
- 4. Probationary period
- 5. Elimination period
- 6. Waiver of premium
- 7. Exclusions and limitations
- 8. Preexisting conditions

ACCIDENT & HEALTH PRODUCER

ACCIDENT & HEALTH – GENERAL KNOWLEDGE CONTENT OUTLINE

Product Knowledge, Terms, and Concepts

(50 scoreable questions plus 5 pretest questions)

I. TYPES OF POLICIES 16

A. Disability income

- 1. Individual disability income policy
- 2. Business overhead expense policy
- 3. Business disability buyout policy
- 4. Group disability income policy

- 9. Coinsurance
- 10. Deductibles
- 11. Eligible expenses
- 12. Copayments
- 13. Pre-authorizations and prior approval requirements
- 14. Usual, reasonable, and customary (URC) charges
- 15. Lifetime, annual, or per cause maximum benefit limits

C. Riders

- 1. Impairment/exclusions
- 2. Guaranteed insurability
- 3. Future increase option

D. Rights of renewability

- 1. Noncancelable
- 2. Cancelable
- 3. Guaranteed renewable

III. SOCIAL INSURANCE 6

A. Medicare (Parts A, B, C, D)

B. Medicaid

C. Social Security benefits

IV. OTHER INSURANCE CONCEPTS 5

A. Total, partial, recurrent and residual disability

B. Owner's rights

C. Dependent children benefits

D. Primary and contingent beneficiaries

E. Modes of premium payments

F. Nonduplication and coordination of benefits (e.g., primary vs. excess)

G. Occupational vs. non-occupational

H. Tax treatment of premiums and proceeds of insurance contracts (e.g., disability income and medical expenses, etc.)

I. Managed care

J. Workers Compensation

K. Subrogation

V. FIELD UNDERWRITING PROCEDURES..... 8

A. Completing the application

B. Explaining sources of insurability and HIPAA privacy information (e.g., MIB Report, Fair Credit Reporting Act, etc.)

C. Initial premium payment and receipt and consequences of the receipt (e.g., medical examination, etc.)

D. Submitting application (and initial premium if collected) to company for underwriting

E. Policy delivery

F. Explaining policy and its provisions, riders, exclusions, and ratings to clients

G. Replacement

H. Contract law

- 1. Elements of a contract
- 2. Insurable interest
- 3. Warranties and representations
- 4. Unique aspects of the insurance contract
 - a. Conditional

- b. Unilateral
- c. Adhesion
- d. Aleatory

**ACCIDENT & HEALTH – RHODE ISLAND
SPECIFIC
CONTENT OUTLINE**

State Statutes, Rules and Regulations

(30 scoreable questions plus 5 pretest questions)

I. RHODE ISLAND LAWS, RULES, AND REGULATIONS COMMON TO LIFE, ACCIDENT AND HEALTH INSURANCE.....17

Ref: RIGL Title 7 (Chap. 1), Title 27 (All Chap.), Title 42 (Chap. 14 and 35)

A. Commissioner/Director

- 1. Broad powers
Ref: RIGL 27-1-11; 27-1-12; 27-1-14; 27-4-23; 27-4-24.3 thru 24.5; 27-13-1; 27-18-8; 27-29-5 thru 7; 27-29-12; 27-35-5 thru 7; 42-14-1; 27-14-17
- 2. Examination of records/record retention
Ref: RIGL 27-13-1; 27-35-5; 230-RICR-20-60-4
- 3. Notice and hearing
Ref: RIGL 27-4-24.4; 27-29-5; 42-35-9
- 4. Penalties
Ref: RIGL 27-2-20; 27-2-21; 27-2-24; 27-4-24.3; 27-29-5; 27-29-6; 27-29-9; 27-34.2-10; 42-14-11; 42-14-16

B. Definitions

- 1. Domestic, foreign, and alien companies
Ref: RIGL 7-1.1-2(1)(2); 7-1-5; 27-1-1; 27-1-37; 27-2-1; 27-2-22
- 2. Stock and mutual companies
Ref: RIGL 27-1-2; 27-1-40
- 3. Fraternal benefit societies
Ref: RIGL 27-25-1 thru 44

C. Licensing

- 1. Continuing Education
Ref: RIGL 27-3-2; 230-RICR-20-50-2, 230-RICR-20-50-5
- 2. Licensing requirements for a producer
Ref: RIGL 27-2.4-1 thru 27-2.4-3; 27-2.4-7 thru 27-2.4-9; 27-2.4-12; 27-2.4-13
- 3. Termination of license
Ref: RIGL 27-2.4-9(b); 27-2.4-16
- 4. Revocation, suspension or denial
Ref: RIGL 27-2.4-14; 27-4-5 (ibid)
- 5. Temporary license and license prohibited
Ref: RIGL 27-2.4-13

D. Marketing practices

- 1. Unfair practices
 - a. Unfair methods and practices
Ref: Reg. 27; RIGL 27-4-1; 27-4-3; 27-4-4; 27-9-1; 27-25-34; 27-29-3; 27-29-4; 27-29-5; 27-29-7; 27-34.1-16(e)

- b. Rebating
Ref: RIGL 27-4-6; 27-25-40; 27-29-4(8)(a); 27-29-8
 - c. Misrepresentation
Ref: RIGL 27-4-5; 27-29-4(1)(2)
 - d. Defamation
Ref: RIGL 27-29-4(3)
 - e. Theft
Ref: RIGL 11-41-3; 11-41-4; 11-41-29; 11-41-30; 27-2.4-19
 - f. Penalties
Ref: RIGL 11-41-5; 27-2-4; 27-4-4; 27-25-35; 27-25-37; 27-29-4.2; 27-29-6; 27-29-9 & 10
- E. Fiduciary responsibilities**
Ref: RIGL 27-2.4-19
- F. Life and Health Guaranty Association**
Ref: RIGL 27, 34.3
- G. Privacy of Consumer Information**
Ref: 230-RICR-20-60-7
- II. RHODE ISLAND LAWS, RULES, AND REGULATIONS PERTINENT TO ACCIDENT AND HEALTH INSURANCE ONLY..... 13**
Ref: 230-RICR-20-60-1, 230-RICR-20-30-1, 230-RICR-20-35-1, 230-RICR-20-30-2; RIGL Title 27 (Chap.18, 18.2, 20.4, 20.6, 30, 34.2, 38.1, 38.2 & 50); Title 42 (Chap. 62); 27-18-1 thru 30; 27-18.1-3; 27-20.4-1 thru 5
- A. Mandated benefits**
- 1. Extended medical benefits
Ref: RIGL 27-19.1-1; 27-20.4
 - 2. Substance abuse and serious mental illness
Ref: RIGL 27-38.2
 - 3. Home health care
Ref: RIGL 27-18-3(13)(c)
 - 4. Newborn children
Ref: 230-RICR-20-30-1
 - 5. Pediatric preventive care
Ref: RIGL 27-38.1-2
 - 6. Mammograms and pap smears
Ref: RIGL 27-19-19 thru 22; 27-20-16 thru 19; 27-41-30; 42-62-26
 - 7. Newborn Screening
Ref: RIGL 23-13-14
 - 8. Infertility
Ref: RIGL 27-18-30; 27-19-23; 27-20-20; 27-41-33
 - 9. Adoptive children
Ref: RIGL 27-18-27; 27-19-18; 27-20-14
 - 10. Nurse midwives
Ref: RIGL 27-18-31; 27-20-1(3); 27-41-2(5)(a)(d); 27-41-36
 - 11. Diabetes
Ref: RIGL 27-18-38; 27-19-35
 - 12. Mastectomy
Ref: RIGL 27-18-39; 27-19-34; 27-20-21; 27-41-43
 - 13. Lyme Disease

- Ref: RIGL 27-18-62, 27-19-53, 27-20-48, 27-41-65
 - 14. Affordable Care Act mandated benefits
Ref: RIGL §§ 27-18-1.1, 27-18-2.1, 27-18-71, 27-18-72, 27-18-73, 27-18-74, 27-18-76, 27-18-8, 27-18-44, 27-18-5927-18.5-10, 27-41-81, 27-50-7(h), and 27-18.6-3(o)
- B. Coordination of benefits**
Ref: 230-RICR-20-30-2, RIGL 27-20.6
- C. Health Maintenance Organizations (HMO)**
Ref: RIGL 27-41-27; 42-62-9
- D. Legal services insurance**
Ref: RIGL 27-4.1-1 thru 10
- E. Advertising**
Ref: 230-RICR-20-30-1, 230-RICR-20-30-8
- F. Stop Loss Insurance**
Ref: 27-8.2, RIGL 27-42-6
- G. Long term care insurance**
Ref: 230-RICR-20-35-1); RIGL 27-34.2
- H. Medicare supplement insurance**
Ref: 230-RICR-20-30-7, 230-RICR-20-30-8, RIGL 27-18.2
- I. Small Employer Health Insurance**
Ref: RIGL 27-50; 230-RICR-20-30-10

PROPERTY PRODUCER

PROPERTY – GENERAL KNOWLEDGE CONTENT OUTLINE Product Knowledge, Terms, and Concepts

(50 scoreable questions plus 5 pretest questions)

- I. TYPES OF POLICIES..... 22**
- A. Homeowners**
- 1. HO-2
 - 2. HO-3
 - 3. HO-4
 - 4. HO-5
 - 5. HO-6
 - 6. HO-8
- B. Dwelling policies**
- 1. DP-1
 - 2. DP-2
 - 3. DP-3
- C. Commercial lines**
- 1. Commercial Package Policy (CPP)
 - 2. Commercial property
 - a. Commercial building and business personal property form
 - b. Causes of loss forms
 - c. Business income
 - d. Extra expense
 - e. Equipment breakdown
 - 3. Business Owners Policy (BOP)

- 4. Builders Risk
- 5. Cyber First-Party Coverage

D. Inland marine

- 1. Personal Articles floaters
- 2. Commercial Property floaters

E. National Flood Insurance Program

F. Others

- 1. Earthquake
- 2. Mobile Homes
- 3. Watercraft
- 4. Farm Owners
- 5. Windstorm

II. INSURANCE TERMS AND RELATED CONCEPTS 15

A. Insurance

- 1. Law of Large Numbers

B. Insurable interest

C. Risk

- 1. Pure vs. Speculative Risk

D. Hazard

- 1. Moral
- 2. Morale
- 3. Physical

E. Peril

F. Loss

- 1. Direct
- 2. Indirect

G. Loss Valuation

- 1. Actual cash value
- 2. Replacement cost
- 3. Market value
- 4. Stated/agreed value
- 5. Salvage value

H. Proximate cause

I. Deductible

J. Indemnity

K. Limits of liability

L. Coinsurance/Insurance to value

M. Occurrence

N. Cancellation

O. Nonrenewal

P. Vacancy and unoccupancy

Q. Liability

- 1. Absolute
- 2. Strict
- 3. Vicarious

R. Negligence

S. Binder

T. Endorsements

U. Blanket vs. Specific

III. POLICY PROVISIONS AND CONTRACT LAW 13

A. Declarations

B. Insuring agreement

C. Conditions

D. Exclusions

E. Definition of the insured

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. Subrogation

N. Elements of a contract

O. Warranties, representations, and concealment

P. Sources of underwriting information

Q. Fair Credit Reporting Act

R. Privacy Protection (Gramm Leach Bliley)

S. Policy Application

T. Terrorism Risk Insurance Act (TRIA)

U. Territory

**PROPERTY – RHODE ISLAND SPECIFIC
CONTENT OUTLINE**

State Statutes, Rules and Regulations

(26 scoreable questions plus 6 pretest questions)

**I. RHODE ISLAND LAWS, RULES, AND
REGULATIONS COMMON TO PROPERTY AND
CASUALTY INSURANCE.....20**

A. Commissioner/Director

- 1. Broad powers
Ref: RIGL 27-6-44
- 2. Examination of records/record retention
Ref: RIGL 27-1-11; 27-2-19; 27-12-3(a); 27-13-1; 230-RICR-20-60-4
- 3. Notice and hearing
Ref: RIGL 27-29-6(a); 27-29-9
- 4. Penalties
Ref: RIGL 27-2-20; 27-2-21; 27-2-24; 27-29-5; 27-29-6; 27-29-9; 42-14-11; 42-14-16

B. Definitions

- 1. Domestic, foreign, and alien companies
Ref: RIGL 27-1-1; 27-2-1; 27-2-2; 27-59-1
- 2. Stock and mutual companies
 - a. Definitions
 - b. Ownership
- 3. Binders/Certificates of Insurance
Ref: RIGL 27-9.4, 27-78-2

C. Licensing

- 1. Licensing requirements for a producer
Ref: RIGL 27-2.4 (27-2.4-8); 230-RICR-20-50-5
 - a. Surplus lines broker
Ref: 230-RICR-20-50-1; RIGL 27-3-38; 27-3-39
- 2. Termination of license
Ref: RIGL 27-2.4-9(b); 27-2.4-16
 - a. Revocation, suspension and nonrenewal
Ref: RIGL 27-2.4-14; 27-2.4-20, 27-2.4-20.1
- 3. Continuing Education
Ref: RIGL 27-3.2; 230-RICR-20-50-2, 230-RICR-20-50-5

CASUALTY PRODUCER

CASUALTY – GENERAL KNOWLEDGE CONTENT OUTLINE

Product Knowledge, Terms, and Concepts

(50 scoreable questions plus 5 pretest questions)

I. TYPES OF POLICIES, BONDS, AND RELATED TERMS23

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 (Occurrence, Claims made including Retroactive Date)
 - b. Coverage B: Personal Injury and Advertising Injury
 - c. Coverage C: Medical Payments
 - d. Supplemental Payments
 - e. Who is an insured
 - f. First named insured
 - g. Limits (Per occurrence, Annual Aggregate)
 - h. Damage to Property of Others

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
3. 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. Auto Dealers Coverage Form, including Garagekeepers Insurance
9. Exclusions
10. Individual Insured and Drive Other Car (DOC)
11. Mobile equipment

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

4. Limited/temporary licenses
Ref: RIGL 27-2.4-13
5. Producer Compensation Disclosure
Ref: RIGL 27-2.4-15.1, Bulletin 2006-2

D. Unfair trade practices

1. Unfair claims settlement practices
Ref: 230-RICR-20-40-2, RIGL 27-9.1; 27-29
2. Rebating
Ref: RIGL 27-6-46; 27-8-7 thru 9; 27-9-44; 27-29-4(8), Bulletin 2009-9
3. Misrepresentation
Ref: RIGL 27-29-4(1)
4. Defamation
Ref: RIGL 27-29-4(3)
5. Unfair Discrimination
Ref: RIGL 27-29-4.1; 27-29-4.2; 27-29-4(7)(iii)

E. Fiduciary responsibilities

Ref: RIGL 27-2.4-19

F. Rhode Island Property & Casualty Insurance

Guaranty Association

1. Purpose
Ref: RIGL 27-34-2
2. Scope
Ref: RIGL 27-34-3

G. Premium financing

1. Definitions
Ref: RIGL 19-14.6
2. Limitations on interest
Ref: RIGL 19-14.6
3. Cancellation of insurance contract
Ref: RIGL 19-14.6

H. Privacy of Consumer Information

Ref: 230-RICR-20-60-7

II. RHODE ISLAND LAWS, RULES, AND REGULATIONS PERTINENT TO PROPERTY INSURANCE ONLY6

A. Rhode Island Joint Reinsurance Association

Ref: 230-RICR-20-05-11

1. Purposes
2. Definitions
3. Inspections and Reports
4. Cancellation
5. Limits of Coverage

B. Flood Notice requirements

Ref: RIGL 27-5-3.6

C. Insurance coverage for lead poisoning

Ref: 230-RICR-20-05-9; RIGL 42-128.1-9

D. Notice of material change

Ref: 230-RICR-20-05-14

E. Hurricane and windstorm deductibles

Ref: 230-RICR-20-05-13; RIGL 27-76

- a. Who is an employee/employer
- b. Compensation
- 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
 - 6. Mysterious disappearance
- E. Bonds**
 - 1. Surety
 - 2. Fidelity
- F. Professional liability**
 - 1. Errors and Omissions
 - 2. Medical Malpractice
 - 3. Directors and Officers (D&O)
 - 4. Employment Practices Liability (EPLI)
 - 5. Cyber liability and data breach, funds transfer
 - 6. Liquor liability
- G. Umbrella/Excess Liability**
- H. Businessowners Policy (BOP)**

II. INSURANCE TERMS AND RELATED CONCEPTS 15

- A. Risk**
- B. Hazards**
 - 1. Moral
 - 2. Morale
 - 3. Physical
- C. Indemnity**
- D. Insurable interest**
- E. Loss valuation**
 - 1. Actual cash value
 - 2. Replacement cost
 - 3. Market value
 - 4. Stated/agreed value
 - 5. Salvage value
- F. Negligence**
- G. Liability**
- H. Occurrence**
- I. Binders**
- J. Warranties**
- K. Representations**
- L. Concealment**
- M. Deposit Premium/Audit**
- N. Certificate of Insurance**
- O. Law of Large Numbers**
- P. Pure vs. Speculative Risk**
- Q. Endorsements**
- R. Damages**
 - 1. Compensatory
 - a. General
 - b. Special

- 2. Punitive
- S. Compliance with provisions of Fair Credit Reporting Act**

III. POLICY PROVISIONS.....12

- A. Declarations**
- B. Insuring agreement**
- C. Conditions**
- D. Exclusions and Limitations**
- E. Definition of the insured**
- F. Duties of the insured after a loss**
- G. Cancellation and nonrenewal provisions**
- H. Supplementary payments**
 - I. Proof of loss**
 - J. Notice of claim**
 - K. Other insurance**
 - L. Subrogation**
 - M. Loss settlement provisions including consent to settle a loss**
 - N. Terrorism Risk Insurance Act (TRIA)**

**CASUALTY – RHODE ISLAND SPECIFIC
CONTENT OUTLINE**

State Statutes, Rules and Regulations

(32 scoreable questions plus 6 pretest questions)

I. RHODE ISLAND LAWS, RULES, AND REGULATIONS COMMON TO PROPERTY AND CASUALTY INSURANCE...20

- A. Commissioner/Director**
 - 1. Broad powers
Ref: RIGL 27-6-44
 - 2. Examination of records/record retention
Ref: RIGL 27-1-11; 27-2-19; 27-12-3(a); 27-13-1; 230-RICR-20-60-4
 - 3. Notice and hearing
Ref: RIGL 27-29-6(a); 27-29-9
 - 4. Penalties
Ref: RIGL 27-2-20; 27-2-21; 27-2-24; 27-4-24.3; 27-29-5; 27-29-6; 27-29-9; 27-34.2-10; 42-14-11; 42-14-16
- B. Definitions**
 - 1. Domestic, foreign, and alien companies
Ref: RIGL 27-1-1; 27-2-1; 27-2-2: 27-59-1
 - 2. Stock and mutual companies
 - a. Definitions
 - b. Ownership
 - 3. Binders/Certificates of Insurance
Ref: RIGL 27-9.4, 27-78-2
- C. Licensing**
 - 1. Licensing requirements for a producer
Ref: RIGL 27-2.4; 230-RICR-20-50-5
 - a. Surplus lines broker
Ref: 230-RICR-20-50-1; RIGL 27-3-38; 27-3-39
 - 2. Termination of license

- Ref: RIGL 27-2.4-9(b); 27-2.4-16*
- a. Revocation, suspension and nonrenewal
Ref: RIGL 27-2.4-14; 27-2.4-20
 3. Continuing Education
Ref: RIGL 27-3.2; 230-RICR-20-50-2, 230-RICR-20-50-5
 4. Limited/temporary licenses
Ref: RIGL 27-2.4-13
 5. Producer Compensation Disclosure
Ref: RIGL 27-2.4-15.1, Bulletin 2006-2
- D. Unfair trade practices**
1. Unfair claims settlement practices
Ref: 230-RICR-20-40-2, RIGL 27-9.1
 2. Rebating
Ref: RIGL 27-6-46; 27-8-7 thru 9; 27-9-44; 27-29-4(8)
 3. Misrepresentation
Ref: RIGL 27-29-4(1)
 4. Defamation
Ref: RIGL 27-29-4(3)
 5. Unfair Discrimination
Ref: RIGL 27-29-4.1; 27-29-4.2; 27-29-4(7)(iii); 27-60.1-6
- E. Fiduciary responsibilities**
Ref: RIGL 27-2.4-19
- F. Rhode Island Property & Casualty Insurance Guaranty Association**
1. Purpose
Ref: RIGL 27-34-2
 2. Scope
Ref: RIGL 27-34-3
- G. Premium financing**
1. Definitions
Ref: RIGL 19-14.6
 2. Limitations on interest
Ref: RIGL 19-14.6
 3. Cancellation of insurance contract
Ref: RIGL 19-14.6
- H. Privacy of Consumer Information**
Ref: 230-RICR-20-60-7
- II. RHODE ISLAND LAWS, RULES, AND REGULATIONS PERTINENT TO CASUALTY INSURANCE ONLY.....12**
- A. Automobile insurance**
1. Rhode Island Automobile Insurance Plan
Ref: RIGL 31-33-8; 31-47-16 Assigned Risk Plan Manual (www.aipso.com)
 - a. Purpose
 - b. Applicants eligible for plan
 - c. Risks eligible for assignment
 - d. Application process/effective dates
 - e. Extent of coverage
 2. Compulsory insurance
 - a. Applicability
RIGL 31-32-1; 31-32-21
 - b. Motor Vehicle Repairs Act
- Ref: RIGL 31-47-2(1)*
- c. Rental Vehicle Coverage
Ref: RIGL 27-7-6
 - d. Steering- Free Choice of Auto Repair Shop
Ref: 27-29-4(15)
3. Financial responsibility
- a. Purpose and compliance
Ref: RIGL 31-47-1
 - b. Required limits
Ref: RIGL 31-32-24
 - c. Evidence of coverage
Ref: RIGL 31-32-20; 31-32-21
 - d. Uninsured motorist identification database
—*Ref: RIGL 31-47.4*
 - e. Definition of proof of financial responsibility and safety responsibility
Ref: RIGL 31-32-2
4. Renewal, nonrenewal, and cancellation
- a. Automobile, Liability & Property Damage: Limit on Cancellation
Ref: 230-RICR-20-05-2
 - b. Personal Automobile Cancellation & Renewal
Ref: 230-RICR-20-05-2
 - c. Commercial Insurance Cancellation, Nonrenewal & Premium or Coverage Changes
Ref: 230-RICR-20-20-1
 - d. Personal Motor Vehicle, HO & Residential Fire
Ref: 230-RICR-20-05-14
5. Uninsured/Underinsured motorists
Ref: =230-RICR-20-05-1; 27-7-2.1
- B. Workers Compensation**
1. Applicability
Ref: RIGL 28-29-5; 28-29-6
 2. Benefits
Ref: RIGL 28-33-1; 28-33-2; 28-33-2.1; 28-33-4; 28-33-5; 28-33-8; 28-33-12(a)
 3. Workers' Compensation Insurance Fund
 - a. Creation
Ref: Public Law Chapter 410
 - b. Insurance Coverage Program
Ref: Public Law Chapter 410
- C. Liability/Medical malpractice**
1. Definition
Ref: 230-RICR-20-10-1
 2. Medical Malpractice Joint Underwriting Association
Ref: 230-RICR-20-10-1
 3. Policy forms and rates
Ref: 230-RICR-20-10-1
 4. Procedures
Ref: 230-RICR-20-10-1

PERSONAL LINES PRODUCER

**PERSONAL LINES – GENERAL
KNOWLEDGE
CONTENT OUTLINE**

Product Knowledge, Terms, and Concepts

(75 scoreable questions plus 5 pretest questions)

I. TYPES OF PROPERTY POLICIES 10

A. Homeowners

1. HO-2
2. HO-3
3. HO-4
4. HO-5
5. HO-6
6. HO-8

B. Dwelling policies

1. DP-1
2. DP-2
3. DP-3

C. Inland marine

1. Personal Articles floaters

D. National Flood Insurance Program

E. Others

1. Earthquake
2. Mobile Homes
3. Watercraft
4. Windstorm

II. TYPES OF CASUALTY POLICIES 13

A. Automobile: personal auto

1. Liability
 - a. Bodily Injury
 - b. Property Damage
 - c. Split Limits
 - d. Combined Single Limit
2. Medical Payments
3. 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. Exclusions

B. Umbrella/Excess liability

III. PROPERTY AND CASUALTY INSURANCE TERMS AND RELATED CONCEPTS 28

A. Insurance

1. Law of Large Numbers

B. Insurable interest

C. Risk

1. Pure vs. Speculative Risk

D. Hazard

1. Moral
2. Morale
3. Physical

E. Peril

F. Loss

1. Direct
2. Indirect

G. Loss Valuation

1. Actual cash value
2. Replacement cost
3. Market value
4. Stated value
5. Salvage value

H. Proximate cause

I. Deductible

J. Indemnity

K. Limits of liability

L. Coinsurance/Insurance to value

M. Occurrence

N. Cancellation

O. Nonrenewal

P. Vacancy and unoccupancy

Q. Liability

1. Absolute
2. Strict
3. Vicarious

R. Negligence

S. Binder

T. Endorsements

U. Blanket vs. Specific

V. Burglary, Robbery, Theft, and Mysterious Disappearance

W. Warranties

X. Representations

Y. Concealment

Z. Deposit Premium/Audit

AA. Certificate of Insurance

BB. Damages

1. Compensatory
 - a. General
 - b. Special
2. Punitive

CC. Compliance with Provisions of Fair Credit Reporting Act

IV. PROPERTY AND CASUALTY POLICY PROVISIONS AND CONTRACT LAW 24

A. Declarations

B. Insuring agreement

C. Conditions

D. Exclusions

- E. Definition of the insured
- F. Duties of the insured after a loss
- G. Obligations of the insurance company
- H. Mortgagee rights
 - I. Proof of loss
- J. Notice of claim
- K. Appraisal
- L. Other Insurance Provision
- M. Subrogation
- N. Elements of a contract
- O. Sources of underwriting information
- P. Fair Credit Reporting Act
- Q. Privacy Protection (Gramm Leach Bliley)
- R. Policy Application
- S. Terrorism Risk Insurance Act (TRIA)
- T. Cancellation and nonrenewal provisions
- U. Supplementary payments
- V. Loss settlement provisions including consent to settle a loss
- W. Territory

- 2. Termination of license
Ref: RIGL 27-2.4-9(b); 27-2.4-16
 - a. Revocation, suspension and nonrenewal
Ref: RIGL 27-2.4-14; 27-2.4-20
 - 3. Continuing Education
Ref: RIGL 27-3.2; 230-RICR-20-50-2, 230-RICR-20-50-5
 - 4. Limited/temporary licenses
Ref: RIGL 27-2.4-13
 - 5. Producer Compensation Disclosure
Ref: RIGL 27-2.4-15.1, Bulletin 2006-2
- D. Unfair trade practices**
- 1. Unfair claims settlement practices
Ref: 230-RICR-20-40-2; RIGL 27-9.1 (27-9.1-4)
 - 2. Rebating
Ref: RIGL 27-6-46; 27-8-7 thru 9; 27-9-44; 27-29-4(8)
 - 3. Misrepresentation
Ref: RIGL 27-29-4(1)
 - 4. Defamation
Ref: RIGL 27-29-4(3)
 - 5. Unfair Discrimination
Ref: RIGL 27-29-4.1; 27-29-4.2; 27-29-4(7)(iii)

- E. Fiduciary responsibilities**
Ref: RIGL 27-2.4-19

- F. Rhode Island Property & Casualty Insurance Guaranty Association**

- 1. Purpose
Ref: RIGL 27-34-2
- 2. Scope
Ref: RIGL 27-34-3

- G. Premium financing**

- 1. Definitions
Ref: RIGL 19-14.6
- 2. Limitations on interest
Ref: RIGL 19-14.6
- 3. Cancellation of insurance contract
Ref: RIGL 19-14.6

- H. Privacy of Consumer Information**

Ref: 230-RICR-20-60-7

- II. RHODE ISLAND LAWS, RULES, AND REGULATIONS PERTINENT TO PROPERTY INSURANCE ONLY.....5**

- A. Rhode Island Joint Reinsurance Association**

- 1. Purposes
Ref: 230-RICR-20-05-11
- 2. Definitions
Ref: 230-RICR-20-05-11
- 3. Inspections and Reports
Ref: 230-RICR-20-05-11
- 4. Cancellation
Ref: 230-RICR-20-05-11
- 5. Limits of Coverage
Ref: 230-RICR-20-05-11

- B. Flood Notice requirements**

Ref: RIGL 27-5-3.6

PERSONAL LINES – RHODE ISLAND SPECIFIC CONTENT OUTLINE

State Statutes, Rules and Regulations

(25 scoreable questions plus 5 pretest questions)

- I. RHODE ISLAND LAWS, RULES, AND REGULATIONS COMMON TO PROPERTY AND CASUALTY INSURANCE.....10**
 - A. Commissioner/Director**
 - 1. Broad powers
Ref: RIGL 27-6-44
 - 2. Examination of records/record retention
Ref: RIGL 27-1-11; 27-2-19; 27-12-3(a); 27-13-1; 230-RICR-20-60-4
 - 3. Notice and hearing
Ref: RIGL 27-29-6(a); 27-29-9
 - 4. Penalties
Ref: RIGL 27-2-20; 27-2-21; 27-2-24; 27-29-5; 27-29-6; 27-29-9; 42-14-11; 42-14-16
 - B. Definitions**
 - 1. Domestic, foreign, and alien companies
Ref: RIGL 27-1-1; 27-2-1; 27-2-2; 27-59-1
 - 2. Stock and mutual companies
 - a. Definitions
 - b. Ownership
 - 3. Binders/Certificates of Insurance
Ref: RIGL 27-9.4, 27-78-2
 - C. Licensing**
 - 1. Licensing requirements for a producer
Ref: RIGL 27-2.4 (27-2.4-8), 230-RICR-20-50-5
 - a. Surplus lines broker
Ref: 230-RICR-20-50-1; RIGL 27-3-38; 27-3-39

- C. **Insurance coverage for lead poisoning**
Ref: RIGL 42-128.1-9, 230-RICR-20-05-9
 - D. **Notice of material change**
Ref: 230-RICR-20-05-14
 - E. **Hurricane and windstorm deductibles**
Ref: 230-RICR-20-05-13; RIGL 27-76
- III. **RHODE ISLAND LAWS, RULES, AND REGULATIONS PERTINENT TO CASUALTY INSURANCE ONLY**
- A. **Automobile insurance.....(10)**
 - 1. Rhode Island Automobile Insurance Plan
Ref: RIGL 31-33-8; 31-47-16 *Assigned Risk Plan Manual (www.aipso.com)*
 - a. Purpose
 - b. Applicants eligible for plan
 - c. Risks eligible for assignment
 - d. Application process/effective dates
 - e. Extent of coverage
 - 2. Compulsory insurance
 - a. Applicability
Ref: RIGL 31-32-1; 31-32-21b
 - b. Motor Vehicle Repairs Act
Ref: RIGL 31-47-2(1)
 - c. Rental Vehicle Coverage
Ref: RIGL 27-7-6
 - d. Steering- Free Choice of Auto Repair Shop
Ref: 27-29-4(15)
 - 3. Financial responsibility
 - a. Purpose and compliance
Ref: RIGL 31-47-1
 - b. Required limits
Ref: RIGL 31-32-24
 - c. Evidence of coverage
Ref: RIGL 31-32-20; 31-32-21
 - d. Uninsured motorist identification database
—Ref: RIGL 31-47.4
 - e. Definition of proof of financial responsibility and safety responsibility
Ref: RIGL 31-32-2
 - 4. Renewal, nonrenewal, and cancellation
 - a. Automobile, Liability & Property Damage: Limit on Cancellation
Ref: 230-RICR-20-05-2
 - b. Personal Automobile Cancellation & Renewal
Ref: 230-RICR-20-05-2
 - c. Personal Motor Vehicle, HO & Residential Fire
Ref: 230-RICR-20-05-14
 - 5. Uninsured/Underinsured motorists
Ref: 230-RICR-20-05-1; 27-7-2.1

**RHODE ISLAND
PROPERTY/CASUALTY
ADJUSTER
Effective 11/1/2009*
CONTENT OUTLINE**

(35 scoreable questions plus 5 pretest questions)

- I. **INSURANCE TERMS5**
 - A. Risk
 - B. Peril
 - C. Indemnity
 - D. Binder
 - E. Endorsement
 - F. Deductible
 - G. Coinsurance
 - H. Liability
 - I. Definition of Insured
 - J. Arbitration
 - K. Hazard
- II. **INSURANCE CONCEPTS.....5**
 - A. Named Peril vs. Open Perils
 - B. Breach of Warranty
 - C. Negligence
 - 1. Comparative vs. Modified Comparative
 - 2. Contributory
 - 3. Elements of Negligence/Torts
 - a. Proximate Cause
 - b. Foreseeability
 - D. Scheduled vs. Blanket Coverage
 - E. Subrogation
 - F. "Other Insurance"
 - G. Insurable Interest
 - H. Misrepresentation
 - I. Concealment
- III. **THE INSURANCE CONTRACT5**
 - A. Declaration Sheet
 - B. Insuring Agreement, Conditions and Exclusions
 - C. Replacement Cost Provision and Actual Cash Value
 - D. Liberalization Clause
 - E. Endorsement
 - F. Limitations
- IV. **ADJUSTING LOSS.....5**
 - A. Statements
 - B. Direct Loss vs. Indirect Loss (Loss of Use)
 - C. Damages
 - 1. Special
 - 2. General
 - 3. Physical Damage Estimates
 - 4. Diminution of Value
 - D. Valuation Clause
 - 1. Replacement Cost Provisions
 - 2. Actual Cash Value
 - 3. Stated Value

RHODE ISLAND WORKERS' COMPENSATION INSURANCE CLAIMS ADJUSTER CONTENT OUTLINE

(50 scoreable questions)

- 4. Reproduction Cost
- E. Proof of Loss
- F. Waiver, Non-waiver, Reservation of Right
- G. Estoppel
- V. LINES OF INSURANCE/COVERAGE..... 10
 - A. Major Lines
 - 1. Homeowners' (HO): HO-1; HO-3, 4, 5; and HO 315 (Collapse)
 - 2. Personal Auto Policy
 - 3. Boatowners'/Yacht Policy
 - 4. Personal Articles Floater
 - 5. Personal Umbrella
 - 6. Business Auto/Garage Policy
 - 7. Commercial General Liability
 - 8. Building and Personal Property Form
 - 9. Excess/Umbrella
 - 10. Business Interruption (Business Income and Extra Expense coverage)
 - 11. Commercial Package Policy
 - 12. Inland Marine
- VI. RHODE ISLAND LAWS, RULES AND REGULATIONS5
 - A. Powers and Duties of Insurance Commissioner... (0-1)
 - Ref: RIGL 27-10-9
 - 1. Cease and Desist Orders
 - Ref: RIGL 27-10-10
 - 2. Penalty for Violations
 - Ref: RIGL 27-10-11
 - B. Adjuster Licensing Standards(0-1)
 - 1. Denial, Suspension and Revocation of License
 - Ref: RIGL 27-10-7; 230-RICR-20-50-4
 - 2. Conduct
 - Ref: 230-RICR-20-50-4
 - C. Financial Responsibility(0-1)
 - Ref: RIGL 31-32; 31-33
 - 1. Definition of proof of financial responsibility and safety responsibility
 - 2. Person required to show proof
 - D. Uninsured/underinsured motorists.....(0-1)
 - Ref: 230-RICR-20-05-1; RIGL 27-7-2.1
 - E. Basic Casualty Insurance.....(0-1)
 - Ref: RIGL 27-8
 - F. Unfair Claims Practices(0-1)
 - Ref: 230-RICR-20-40-2; RIGL 27-9.1
 - G. Steering—Free Choice of Auto Repair Shop(0-1)
 - Ref: 230-RICR-20-50-4; RIGL 27-29-4(15)
 - H. Aftermarket (OEM) Parts Prohibition(0-1)
 - Ref: 230-RICR-20-50-4; RIGL 27-10.2
 - I. Independent Appraisal.....(0-1)
 - Ref: 230-RICR-20-50-4

- I. WORKERS' COMPENSATION INSURANCE, EMPLOYERS LIABILITY INSURANCE, AND RELATED ISSUES10
 - A. Policy concepts
 - B. Self-insurance
 - Ref: RIGL 28-36-1
 - C. Work-related vs. non-work-related
 - Ref: RIGL 28-33-1, 2; 2.1
 - D. Fraud and Compliance
 - 1. Evidence Confidentiality
 - Ref: RIGL 42-16.1-15
 - 2. Immunity
 - Ref: RIGL 42-16.1-16
 - E. Workers' Compensation Court
 - Ref: RIGL 28-35-20
 - F. Workers' Compensation Administrative Fund
 - Ref: RIGL 28-37-13
 - G. Preferred Provider Network (PPN)
 - Ref: RIGL 28-33-8
 - H. Health Care Provider Fee Schedules
 - 1. Hospital Fee Schedule
 - Ref: RIGL 28-33-5
 - 2. Medical Fee Schedule
 - Ref: RIGL 28-33-7
- II. WORKERS' COMPENSATION (STATE)35
 - A. Requirements
 - 1. Forms
 - a. Non-prejudicial Agreement
 - Ref: RIGL 28-35-8
 - b. Memorandum of Agreement
 - Ref: RIGL 28-35-1
 - c. Termination of Payment-Accounting
 - Ref: RIGL 28-35-46.1
 - d. First Report of Injury
 - Ref: RIGL 28-32-1
 - e. Waiver of Common Law Rights
 - Ref: RIGL 28-29-17
 - f. Physicians Forms
 - Ref: RIGL 28-33-8
 - g. Report of Earnings
 - Ref: RIGL 28-33-17.2
 - 2. Sole Proprietors and Partners
 - Ref: RIGL 28-29-2
 - 3. Employment Covered
 - Ref: RIGL 28-29-6
 - 4. Penalties
 - Ref: RIGL 28-32-2
 - B. Benefits

Ref: RIGL 28-33

- 1. Waiting Period
Ref: RIGL 28-33-4
- 2. Computation of Earnings
Ref: RIGL 28-33-20, 20.1
- 3. Medical/Vocational Rehabilitation
Ref: RIGL 28-33-8, 41
- 4. Choice of Physician
Ref: RIGL 28-33-8
- 5. Total/Partial Incapacity
Ref: RIGL 28-33-17, 18
- 6. Death
Ref: RIGL 28-33-16, 28-37-13
- 7. Compensation for Specific Injuries
Ref: RIGL 28-33-19
- 8. Reinstatement of Injured Worker
Ref: RIGL 28-33-47
- 9. Dependents
Ref: RIGL 28-33-12, 17

C. Definitions

- 1. Part-time
Ref: RIGL 28-33-20
- 2. Full-time
Ref: RIGL 28-33-20
- 3. Seasonal
Ref: RIGL 28-29-2
- 4. Occupational Disease
Ref: RIGL 28-34-1
- 5. Jurisdiction of Workers Compensation
Ref: RIGL 28-29-1.3

III. RHODE ISLAND LAWS, RULES AND REGULATIONS 5

A. Powers and Duties of Insurance Commissioner

- Ref: RIGL 27-10-9, 27-10-13
- 1. Cease and Desist Orders
Ref: RIGL 27-10-10
- 2. Penalty for Violations
Ref: RIGL 27-10-11

B. Licensing Requirements, Denial, Suspension, Revocation, and Renewal

Ref: RIGL 27-10-7, 230-RICR-20-50-4

C. Child Support Intercept Act

Ref: RIGL 27-57-1, 27-57-4

**RHODE ISLAND
MOTOR VEHICLE DAMAGE
APPRAISER
CONTENT OUTLINE**

(40 scoreable questions)

I. RHODE ISLAND LAWS, RULES, AND REGULATIONS PERTINENT TO MOTOR VEHICLE APPRAISING

A. Unfair Claim Settlement Practices Act

Ref: 230-RICR-20-40-2; RIGL 27-9.1

B. Unfair Competition and Practices

Ref: 230-RICR-20-40-2; RIGL 27-29

C. Motor Vehicle Damage Appraiser

Ref: 230-RICR-20-50-3; RIGL 27-10.1

D. Motor Vehicle Body Replacement Parts

Ref: RIGL 27-10.2

E. Motor Vehicle Mandatory Arbitration

Ref: RIGL 27-10.3

F. Licensing of Motor Vehicle Damage Appraisers

Ref: 230-RICR-20-50-3; RIGL 27-10.1

G. Procedures in Payment of Automobile Damage Claims

Ref: 230-RICR-20-05-6

H. Preinspection of Private Passenger Motor Vehicles

Ref: 230-RICR-20-05-5; RIGL 27-10.1-10

I. Reinspection of Collision Damage Claims

Ref: 230-RICR-20-05-4; RIGL 27-10.1-9

II. RHODE ISLAND LAWS, RULES, AND REGULATIONS COMMON TO PROPERTY AND CASUALTY INSURANCE

A. Powers and Duties of Insurance Commissioner

Ref: RIGL 27-10.1-9

- 1. Cease and Desist Orders
Ref: RIGL 27-10.1
- 2. Penalty for Violations
Ref: RIGL 27-10.1

B. Licensing

- 1. Termination of license
Ref: 230-RICR-20-50-3; RIGL 27-10.1
- 2. Denial, Nonrenewal and Revocation of License
230-RICR-20-50-3; RIGL 27-10.1
- 3. Conduct
Ref: 230-RICR-20-50-3

C. Unfair trade practices

- 1. Unfair claims settlement practices
Ref: 230-RICR-20-40-2; RIGL 27-9.1
- 2. Steering—Free Choice of Auto Repair Shop
Ref: 230-RICR-20-50-3; RIGL 27-29-4(15)
- 3. Drive-In Claims—Safety
Ref: 230-RICR-20-50-3; RIGL 27-10.1-8
- 4. Aftermarket (OEM) Parts Prohibition
Ref: 230-RICR-20-50-3; RIGL 27-10.2-2
- 5. Independent Appraisal
Ref: 230-RICR-20-50-3

III. STANDARD CRASH BOOK/ESTIMATING SOFTWARE; STANDARD AUTO PARTS DESCRIPTIONS AND FUNCTIONS; AFTER-MARKET PARTS

IV. IDENTIFYING THE DAMAGE AND WRITING A FAIR AND ACCURATE ESTIMATE

V. BASIC AUTO POLICIES - PRIVATE AND COMMERCIAL

VI. INSURANCE CONCEPTS PERTINENT TO AUTOMOBILE APPRAISERS

A. Standard contract language addressing appraisal provisions/process

VII. REFINISHING

RHODE ISLAND PUBLIC ADJUSTER CONTENT OUTLINE

(50 scoreable questions)

I. GENERAL PROPERTY INSURANCE PRODUCT KNOWLEDGE PERTINENT TO ADJUSTERS

Ref: All topics make reference to general product knowledge, unless otherwise noted

A. Standard Fire Policy

Ref: Standard Fire Policy

1. Basic coverages, provisions, and clauses
2. Limitations and restrictions
3. Proof of Loss
4. Loss requirements and inventories
 - a. Taxes and Demolition Expenses
5. Appraisal
6. Duties of the insured/insurer
7. Cancellation
8. Additional coverages
9. Actual cash value
10. Assignment

B. Personal Lines coverage

Ref: ISO Homeowners policies

1. Dwelling and Contents
2. Homeowners and forms/coverages
 - a. Policy provisions
 - b. Replacement costs
 - c. Appraisal
 - d. Optional provisions
 - e. Special limits of liability
 - f. Proof of Loss
3. General Property forms

C. Commercial Lines coverage

Ref: ISO Business Policies, Standard Boiler and Machinery policies

1. Commercial Property forms
 - a. Commercial property and buildings
 - b. Causes of Loss
2. Commercial Package Policy (CPP)
3. Businessowner policy
4. Commercial and Special Multi-peril
5. Builder's Risk

D. Inland Marine

Ref: Personal Article Floaters, Personal Property Floaters, Commercial Property Floaters

1. Definitions
2. Policies
 - a. Personal/Commercial floaters
 - b. Commercial Inland Marine policy

E. Ocean Marine

F. Additional Coverages and Exclusions

1. Business Interruption

2. Time Element
3. Ordinance or Law
4. Valuable Papers and Records
5. Vandalism and Malicious Mischief
6. Broad Form

G. Flood Insurance

II. PROPERTY AND CASUALTY INSURANCE TERMS AND RELATED CONCEPTS

A. Insurable interest

B. Indemnity

C. Peril

D. Loss

1. Direct
2. Indirect

E. Proximate cause

F. Earnings

G. Appraisal

H. Estimating

I. Deductible

J. Actual cash value

K. Replacement cost

L. Depreciation

M. Obsolescence

N. Abandonment

O. Vacancy and unoccupancy

P. Salvage

Q. Binders

R. Liability

S. Limit of Liability

T. Theft

U. Burglary

V. Robbery

W. Waiver and estoppel

X. Coinsurance

Y. Hazard

Z. Bailments

AA. Moral Hazard

BB. Tort

CC. Warranty

DD. Risk

III. PROPERTY AND CASUALTY POLICY PROVISIONS AND CONTRACT LAW PROOF OF LOSS

A. Notice of claim

B. Material misrepresentations

C. Assignment

D. Subrogation

E. Mortgagee rights

F. Apportionment clause

IV. RHODE ISLAND LAWS AND REGULATIONS PERTINENT TO PUBLIC ADJUSTERS REGULATION AND LICENSING OF PUBLIC ADJUSTERS

Ref: 230-RICR-20-05-11, 230-RICR-20-50-4, 230-RICR-20-40-2, Rhode Island General Laws 27-9.1, 27-10, 27-29, 27-34

A. Public Adjuster practices, responsibilities, and Duties

- B. Unfair Claims Settlement and Trade Practices**
- C. Regulation and licensing of Public Adjusters**
- D. Rhode Island Property & Casualty Insurance Guaranty Association**
- E. Rhode Island Joint Reinsurance Association**

LIFE PRODUCER

LIFE – GENERAL KNOWLEDGE
CONTENT OUTLINE

Product Knowledge, Terms, and Concepts

(50 scoreable questions plus 5 pretest questions)

I. TYPES OF POLICIES 15

A. Traditional whole life products

- 1. Ordinary whole life
- 2. Limited-pay and single-premium life

B. Interest/market-sensitive/adjustable life products

- 1. Universal life
- 2. Variable whole life
- 3. Variable universal life
- 4. Interest-sensitive whole life
- 5. Indexed life

C. Term life

- 1. Types
 - a. Level
 - b. Decreasing
 - c. Return of premium
 - d. Annually renewable
- 2. Special features
 - a. Renewable
 - b. Convertible

D. Annuities

- 1. Single and flexible premium
- 2. Immediate and deferred
- 3. Fixed and variable
- 4. Indexed
- 5. Accumulation and Annuity Periods
- 6. Payout options

E. Combination plans and variations

- 1. Joint life (first to die)
- 2. Survivorship life (second to die)

II. POLICY RIDERS, PROVISIONS, OPTIONS, AND EXCLUSIONS..... 15

A. Policy riders

- 1. Waiver of premium and waiver of monthly deduction
- 2. Guaranteed insurability
- 3. Payor benefit
- 4. Accidental death and/or accidental death and dismemberment
- 5. Term riders
- 6. Other insureds
- 7. Long term care

- 8. Return of premium
- 9. Disability
- 10. Cost of Living

B. Policy provisions and options

- 1. Entire contract
- 2. Insuring clause
- 3. Free look
- 4. Consideration
- 5. Owner's rights
- 6. Beneficiary designations
 - a. Primary and contingent
 - b. Revocable and irrevocable
 - c. Common disaster
 - d. Minor beneficiaries
 - e. Designation by class
- 7. Premium Payment
 - a. Modes
 - b. Grace period
 - c. Automatic premium loan
 - d. Level or flexible
- 8. Reinstatement
- 9. Policy loans, withdrawals, partial surrenders
- 10. Non-forfeiture options
- 11. Dividends and dividend options (eg. participating, non-participating)
- 12. Incontestability
- 13. Assignments
- 14. Suicide
- 15. Misstatement of age and gender
- 16. Settlement options
- 17. Accelerated death benefits

C. Policy exclusions

- 1. War
- 2. Aviation
- 3. Dangerous Occupation

III. COMPLETING THE APPLICATION, UNDERWRITING, AND DELIVERING THE POLICES..... 12

A. Completing the application

- 1. Required signatures
- 2. Changes in the application
- 3. Consequences of incomplete applications
- 4. Warranties and representations
- 5. Collecting the initial premium and issuing the receipt
- 6. Replacement
- 7. Disclosures at point of sale (e.g., HIPAA, HIV consent)
- 8. USA PATRIOT Act/anti-money laundering
- 9. Gramm-Leach-Bliley Act (GLBA) Privacy

B. Underwriting

- 1. Insurable interest
- 2. Medical information and consumer reports
- 3. Fair Credit Reporting Act
- 4. Risk classification
- 5. Stranger/Investor-owned life insurance (STOLI/IOLI)

C. Delivering the policy

- 1. When coverage begins
- 2. Explaining the policy and its provisions, riders, exclusions, and ratings to the client

D. Contract law

- 1. Elements of a contract
 - a. Consideration
 - b. Offer and Acceptance
 - c. Competent parties
 - d. Legal purpose
- 2. Unique aspects of the insurance contract
 - a. Conditional
 - b. Unilateral
 - c. Adhesion
 - d. Aleatory

IV. RETIREMENT AND OTHER INSURANCE CONCEPTS....8

A. Third-party ownership

B. Life Settlements

C. Group life insurance

- 1. Conversion privilege
- 2. Contributory vs. noncontributory

D. Retirement plans

- 1. Qualified plans
- 2. Nonqualified plans

E. Life insurance needs analysis/suitability

- 1. Personal insurance needs
- 2. Business insurance needs
 - a. Key person
 - b. Buy sell

F. Social Security benefits

G. Tax treatment of insurance premiums, proceeds, and dividends

- 1. Individual life
- 2. Group life
- 3. Modified Endowment Contracts (MECs)

LIFE – RHODE ISLAND SPECIFIC CONTENT OUTLINE

State Statutes, Rules and Regulations

(30 scoreable questions plus 5 pretest questions)

I. RHODE ISLAND LAWS, RULES, AND REGULATIONS COMMON TO LIFE, ACCIDENT AND HEALTH INSURANCE.....17

Ref: RIGL Title 7 (Chap. 1), Title 27 (All Chap.), Title 42 (Chap. 14 and 35)

A. Commissioner/Director

- 1. Broad powers

Ref: RIGL 27-1-11; 27-1-12; 27-1-14; 27-4-23; 27-4-24.3 thru 24.5; 27-13-1; 27-18-8; 27-29-5 thru 7; 27-29-12; 27-35-5 thru 7; 42-14-1; 27-14-17, 42-14-5, 42-14.5-3

2. Examination of records/record retention

Ref: RIGL 27-13.1-5, 27-35-5, 38-2-2; 230-RICR-20-60-4

3. Notice and hearing

Ref: RIGL 27-4-24.4; 27-29-5; 42-35-9, 42-62-13, 27-19-6, 27-20-6

4. Penalties

Ref: RIGL 27-2-20; 27-2-21; 27-2-24; 27-4-24.3; 27-29-5; 27-29-6; 27-29-9; 27-34.2-10; 42-14-16

B. Definitions

1. Domestic, foreign, and alien companies

Ref: RIGL 27-1-1; 27-1-37; 27-2-1; 27-2-22

2. Stock and mutual companies

Ref: RIGL 27-1-2; 27-1-40

3. Fraternal benefit societies

Ref: RIGL 27-25-1 thru 44

C. Licensing

1. Continuing Education

Ref: RIGL 27-3; Reg. 40, 103

2. Licensing requirements for a producer

Ref: RIGL 27-2.4-1 thru 27-2.4-3; 27-2.4-7 thru 27-2.4-9 (27-2.4-8); 27-2.4-12; 27-2.4-13; 27-2.4-23; 230-RICR-20-50-5

3. Termination of license

Ref: RIGL 27-2.4-9(b); 27-2.4-16

4. Revocation, suspension or denial

Ref: RIGL 27-2.4-14; 27-4-5

5. Limited/temporary license

Ref: RIGL 27-2.4-13

6. Producer Compensation Disclosure

Ref: RIGL 27-2.4-15.1, Bulletin 2006-2

D. Marketing practices

1. Unfair practices

Ref: 230-RICR-20-40-1; 230-RICR-20-25-3; RIGL 27-4-1; 27-4-3; 27-4-4; 27-9.1; 27-25-34; 27-29-3; 27-29-4; 27-29-5; 27-29-7

a. Rebating

Ref: RIGL 27-4-6; 27-25-40; 27-29-4(8)(a); 27-29-8

b. Misrepresentation

Ref: RIGL 27-4-5; 27-29-4(1)(2)

c. Defamation

Ref: RIGL 27-29-4(3)

d. Penalties

Ref: RIGL 27-2-4; 27-4-4; 27-25-35; 27-25-37; 27-29-4.2; 27-29-6; 27-29-9 & 10; 27-2.4-19, 27-2.4-14

2. Theft

Ref: RIGL; 27-2.4-19, 27-2.4-14

E. Fiduciary responsibilities

Ref: RIGL 27-2.4-19

F. Life and Health Guaranty Association

Ref: RIGL, 27-34.3

G. Privacy of Consumer Information

Ref: 230-RICR-20-60-7

II. RHODE ISLAND LAWS, RULES, AND REGULATIONS PERTINENT TO LIFE INSURANCE AND ANNUITIES ONLY 13

Ref: 230-RICR-20-60-1, 230-RICR-20-25-3, 230-RICR-20-25-4; RIGL Title 27 (Chap. 4, 4.3, 4.4, 4.5, 30)

A. Marketing methods and practices

1. Replacement
Ref: 230-RICR-20-25-4
 - a. Definition
 - b. Notification of insurers
 - c. Policy summary
 - d. Modified trial examination period (free look)

2. Life/Annuity Disclosure
Ref: 230-RICR-20-25-3, 230-RICR-20-25-6

3. AIDS testing
Ref: RIGL 23-6-24; 23-6.3-16

4. Suitability in Annuity transactions
Ref: 230-RICR-20-25-1

B. Policy clauses and provisions

1. Trial Examination Period (Free look)
Ref: RIGL 27-4-6.1

2. Nonforfeiture benefits
Ref: RIGL 27-4.3; 27-4.4

3. Policy loan interest
Ref: RIGL 27-4-13.1

4. Standard provisions
Ref: RIGL 27-4-6.2

C. Interest on life insurance proceeds

Ref: RIGL 27-4-26

D. Insurable interest

Ref: RIGL 27-4-27

E. Unintentional policy lapse

Ref: RIGL 27-4-30

5. Key employee policy

B. Accidental death and dismemberment

C. Medical expense insurance

1. Basic hospital, medical, and surgical policies
2. Major medical policies
3. Health Maintenance Organizations (HMOs)
4. Preferred Provider Organizations (PPOs)
5. Point of Service (POS) plans
6. Flexible Spending Accounts (FSAs)
7. High Deductible Health Plans (HDHPs) and related Health Savings Accounts (HSAs)
8. Health Reimbursement Accounts (HRAs)

D. Medicare supplement policies

E. Group insurance

1. Differences between individual and group contracts
2. General characteristics
3. COBRA

F. Individual/Group Long Term Care (LTC)

1. Eligibility
2. Levels of care

G. Other policies

1. Dental
2. Vision
3. Cancer
4. Critical illness or specified disease
5. Worksite (employer-sponsored)
6. Hospital indemnity
7. Short-term medical
8. Accident

II. POLICY PROVISIONS, CLAUSES, AND RIDERS 15

A. Mandatory and optional provisions

1. Entire contract
2. Time limit on certain defenses (incontestable)
3. Grace period
4. Reinstatement
5. Notice of claim
6. Claim forms
7. Proof of loss
8. Time of payment of claims
9. Payment of claims
10. Physical examination and autopsy
11. Legal actions
12. Change of beneficiary
13. Misstatement of age or gender
14. Change of occupation
15. Illegal occupation
16. Relation of earnings to insurance

B. Other provisions and clauses

1. Insuring clause
2. Free look
3. Consideration clause
4. Probationary period
5. Elimination period
6. Waiver of premium
7. Exclusions and limitations
8. Preexisting conditions

ACCIDENT & HEALTH PRODUCER

ACCIDENT & HEALTH – GENERAL KNOWLEDGE CONTENT OUTLINE

Product Knowledge, Terms, and Concepts

(50 scoreable questions plus 5 pretest questions)

I. TYPES OF POLICIES 16

A. Disability income

1. Individual disability income policy
2. Business overhead expense policy
3. Business disability buyout policy
4. Group disability income policy

- 9. Coinsurance
- 10. Deductibles
- 11. Eligible expenses
- 12. Copayments
- 13. Pre-authorizations and prior approval requirements
- 14. Usual, reasonable, and customary (URC) charges
- 15. Lifetime, annual, or per cause maximum benefit limits

C. Riders

- 1. Impairment/exclusions
- 2. Guaranteed insurability
- 3. Future increase option

D. Rights of renewability

- 1. Noncancelable
- 2. Cancelable
- 3. Guaranteed renewable

III. SOCIAL INSURANCE 6

A. Medicare (Parts A, B, C, D)

B. Medicaid

C. Social Security benefits

IV. OTHER INSURANCE CONCEPTS 5

A. Total, partial, recurrent and residual disability

B. Owner's rights

C. Dependent children benefits

D. Primary and contingent beneficiaries

E. Modes of premium payments

F. Nonduplication and coordination of benefits (e.g., primary vs. excess)

G. Occupational vs. non-occupational

H. Tax treatment of premiums and proceeds of insurance contracts (e.g., disability income and medical expenses, etc.)

I. Managed care

J. Workers Compensation

K. Subrogation

V. FIELD UNDERWRITING PROCEDURES 8

A. Completing the application

B. Explaining sources of insurability and HIPAA privacy information (e.g., MIB Report, Fair Credit Reporting Act, etc.)

C. Initial premium payment and receipt and consequences of the receipt (e.g., medical examination, etc.)

D. Submitting application (and initial premium if collected) to company for underwriting

E. Policy delivery

F. Explaining policy and its provisions, riders, exclusions, and ratings to clients

G. Replacement

H. Contract law

- 1. Elements of a contract
- 2. Insurable interest
- 3. Warranties and representations
- 4. Unique aspects of the insurance contract
 - a. Conditional

- b. Unilateral
- c. Adhesion
- d. Aleatory

ACCIDENT & HEALTH – RHODE ISLAND SPECIFIC CONTENT OUTLINE

State Statutes, Rules and Regulations

(30 scoreable questions plus 5 pretest questions)

I. RHODE ISLAND LAWS, RULES, AND REGULATIONS COMMON TO LIFE, ACCIDENT AND HEALTH INSURANCE.....17

Ref: RIGL Title 7 (Chap. 1), Title 27 (All Chap.), Title 42 (Chap. 14 and 35)

A. Commissioner/Director

- 1. Broad powers
Ref: RIGL 27-1-11; 27-1-12; 27-1-14; 27-4-23; 27-4-24.3 thru 24.5; 27-13-1; 27-18-8; 27-29-5 thru 7; 27-29-12; 27-35-5 thru 7; 42-14-1; 27-14-17
- 2. Examination of records/record retention
Ref: RIGL 27-13-1; 27-35-5; 230-RICR-20-60-4
- 3. Notice and hearing
Ref: RIGL 27-4-24.4; 27-29-5; 42-35-9
- 4. Penalties
Ref: RIGL 27-2-20; 27-2-21; 27-2-24; 27-4-24.3; 27-29-5; 27-29-6; 27-29-9; 27-34.2-10; 42-14-11; 42-14-16

B. Definitions

- 1. Domestic, foreign, and alien companies
Ref: RIGL 7-1.1-2(1)(2); 7-1-5; 27-1-1; 27-1-37; 27-2-1; 27-2-22
- 2. Stock and mutual companies
Ref: RIGL 27-1-2; 27-1-40
- 3. Fraternal benefit societies
Ref: RIGL 27-25-1 thru 44

C. Licensing

- 1. Continuing Education
Ref: RIGL 27-3.2; 230-RICR-20-50-2, 230-RICR-20-50-5
- 2. Licensing requirements for a producer
Ref: RIGL 27-2.4-1 thru 27-2.4-3; 27-2.4-7 thru 27-2.4-9; 27-2.4-12; 27-2.4-13
- 3. Termination of license
Ref: RIGL 27-2.4-9(b); 27-2.4-16
- 4. Revocation, suspension or denial
Ref: RIGL 27-2.4-14; 27-4-5 (ibid)
- 5. Temporary license and license prohibited
Ref: RIGL 27-2.4-13

D. Marketing practices

- 1. Unfair practices
 - a. Unfair methods and practices
Ref: Reg. 27; RIGL 27-4-1; 27-4-3; 27-4-4; 27-9.1; 27-25-34; 27-29-3; 27-29-4; 27-29-5; 27-29-7; 27-34.1-16(e)

- b. Rebating
Ref: RIGL 27-4-6; 27-25-40; 27-29-4(8)(a); 27-29-8
- c. Misrepresentation
Ref: RIGL 27-4-5; 27-29-4(1)(2)
- d. Defamation
Ref: RIGL 27-29-4(3)
- e. Theft
Ref: RIGL 11-41-3; 11-41-4; 11-41-29; 11-41-30; 27-2.4-19
- f. Penalties
Ref: RIGL 11-41-5; 27-2-4; 27-4-4; 27-25-35; 27-25-37; 27-29-4.2; 27-29-6; 27-29-9 & 10

E. Fiduciary responsibilities

Ref: RIGL 27-2.4-19

F. Life and Health Guaranty Association

Ref: RIGL 27-34.3

G. Privacy of Consumer Information

Ref: 230-RICR-20-60-7

II. RHODE ISLAND LAWS, RULES, AND REGULATIONS PERTINENT TO ACCIDENT AND HEALTH INSURANCE ONLY 13

Ref: 230-RICR-20-60-1, 230-RICR-20-30-1, 230-RICR-20-35-1, 230-RICR-20-30-2; RIGL Title 27 (Chap. 18, 18.2, 20.4, 20.6, 30, 34.2, 38.1, 38.2 & 50); Title 42 (Chap. 62); 27-18-1 thru 30; 27-18.1-3; 27-20.4-1 thru 5

A. Mandated benefits

- 1. Extended medical benefits
Ref: RIGL 27-19.1-1; 27-20.4
- 2. Substance abuse and serious mental illness
Ref: RIGL 27-38.2
- 3. Home health care
Ref: RIGL 27-18-3(13)(c)
- 4. Newborn children
Ref: 230-RICR-20-30-1
- 5. Pediatric preventive care
Ref: RIGL 27-38.1-2
- 6. Mammograms and pap smears
Ref: RIGL 27-19-19 thru 22; 27-20-16 thru 19; 27-41-30; 42-62-26
- 7. Newborn Screening
Ref: RIGL 23-13-14
- 8. Infertility
Ref: RIGL 27-18-30; 27-19-23; 27-20-20; 27-41-33
- 9. Adoptive children
Ref: RIGL 27-18-27; 27-19-18; 27-20-14
- 10. Nurse midwives
Ref: RIGL 27-18-31; 27-20-1(3); 27-41-2(5)(a)(d); 27-41-36
- 11. Diabetes
Ref: RIGL 27-18-38; 27-19-35
- 12. Mastectomy
Ref: RIGL 27-18-39; 27-19-34; 27-20-21; 27-41-43
- 13. Lyme Disease

Ref: RIGL 27-18-62, 27-19-53, 27-20-48, 27-41-65

- 14. Affordable Care Act mandated benefits
Ref: RIGL §§ 27-18-1.1, 27-18-2.1, 27-18-71, 27-18-72, 27-18-73, 27-18-74, 27-18-76, 27-18-8, 27-18-44, 27-18-5927-18.5-10, 27-41-81, 27-50-7(h), and 27-18.6-3(o)

B. Coordination of benefits

Ref: 230-RICR-20-30-2, RIGL 27-20.6

C. Health Maintenance Organizations (HMO)

Ref: RIGL 27-41-27; 42-62-9

D. Legal services insurance

Ref: RIGL 27-4.1-1 thru 10

E. Advertising

Ref: 230-RICR-20-30-1, 230-RICR-20-30-8

F. Stop Loss Insurance

Ref: 27-8.2, RIGL 27-42-6

G. Long term care insurance

Ref: 230-RICR-20-35-1); RIGL 27-34.2

H. Medicare supplement insurance

Ref: 230-RICR-20-30-7, 230-RICR-20-30-8, RIGL 27-18.2

I. Small Employer Health Insurance

Ref: RIGL 27-50; 230-RICR-20-30-10

PROPERTY PRODUCER

PROPERTY – GENERAL KNOWLEDGE CONTENT OUTLINE

Product Knowledge, Terms, and Concepts

(50 scoreable questions plus 5 pretest questions)

I. TYPES OF POLICIES..... 22

A. Homeowners

- 1. HO-2
- 2. HO-3
- 3. HO-4
- 4. HO-5
- 5. HO-6
- 6. HO-8

B. Dwelling policies

- 1. DP-1
- 2. DP-2
- 3. DP-3

C. Commercial lines

- 1. Commercial Package Policy (CPP)
- 2. Commercial property
 - a. Commercial building and business personal property form
 - b. Causes of loss forms
 - c. Business income
 - d. Extra expense
 - e. Equipment breakdown
- 3. Business Owners Policy (BOP)

- 4. Builders Risk
- 5. Cyber First-Party Coverage
- D. Inland marine**
 - 1. Personal Articles floaters
 - 2. Commercial Property floaters
- E. National Flood Insurance Program**
- F. Others**
 - 1. Earthquake
 - 2. Mobile Homes
 - 3. Watercraft
 - 4. Farm Owners
 - 5. Windstorm

II. INSURANCE TERMS AND RELATED CONCEPTS 15

- A. Insurance**
 - 1. Law of Large Numbers
- B. Insurable interest**
- C. Risk**
 - 1. Pure vs. Speculative Risk
- D. Hazard**
 - 1. Moral
 - 2. Morale
 - 3. Physical
- E. Peril**
- F. Loss**
 - 1. Direct
 - 2. Indirect
- G. Loss Valuation**
 - 1. Actual cash value
 - 2. Replacement cost
 - 3. Market value
 - 4. Stated/agreed value
 - 5. Salvage value
- H. Proximate cause**
 - I. Deductible**
 - J. Indemnity**
 - K. Limits of liability**
 - L. Coinsurance/Insurance to value**
 - M. Occurrence**
 - N. Cancellation**
 - O. Nonrenewal**
 - P. Vacancy and unoccupancy**
 - Q. Liability**
 - 1. Absolute
 - 2. Strict
 - 3. Vicarious
 - R. Negligence**
 - S. Binder**
 - T. Endorsements**
 - U. Blanket vs. Specific**

III. POLICY PROVISIONS AND CONTRACT LAW 13

- A. Declarations**
- B. Insuring agreement**
- C. Conditions**
- D. Exclusions**
- E. Definition of the insured**
- 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. Subrogation**
 - N. Elements of a contract**
 - O. Warranties, representations, and concealment**
 - P. Sources of underwriting information**
 - Q. Fair Credit Reporting Act**
 - R. Privacy Protection (Gramm Leach Bliley)**
 - S. Policy Application**
 - T. Terrorism Risk Insurance Act (TRIA)**
 - U. Territory**

**PROPERTY – RHODE ISLAND SPECIFIC
CONTENT OUTLINE**

State Statutes, Rules and Regulations

(26 scoreable questions plus 6 pretest questions)

- I. RHODE ISLAND LAWS, RULES, AND REGULATIONS COMMON TO PROPERTY AND CASUALTY INSURANCE.....20**
 - A. Commissioner/Director**
 - 1. Broad powers
Ref: RIGL 27-6-44
 - 2. Examination of records/record retention
Ref: RIGL 27-1-11; 27-2-19; 27-12-3(a); 27-13-1; 230-RICR-20-60-4
 - 3. Notice and hearing
Ref: RIGL 27-29-6(a); 27-29-9
 - 4. Penalties
Ref: RIGL 27-2-20; 27-2-21; 27-2-24; 27-29-5; 27-29-6; 27-29-9; 42-14-11; 42-14-16
 - B. Definitions**
 - 1. Domestic, foreign, and alien companies
Ref: RIGL 27-1-1; 27-2-1; 27-2-2; 27-59-1
 - 2. Stock and mutual companies
 - a. Definitions
 - b. Ownership
 - 3. Binders/Certificates of Insurance
Ref: RIGL 27-9.4, 27-78-2
 - C. Licensing**
 - 1. Licensing requirements for a producer
Ref: RIGL 27-2.4 (27-2.4-8); 230-RICR-20-50-5
 - a. Surplus lines broker
Ref: 230-RICR-20-50-1; RIGL 27-3-38
 - 2. Termination of license
Ref: RIGL 27-2.4-9(b); 27-2.4-16
 - a. Revocation, suspension and nonrenewal
Ref: RIGL 27-2.4-14; 27-2.4-20, 27-2.4-20.1
 - 3. Continuing Education
Ref: RIGL 27-3.2; 230-RICR-20-50-2, 230-RICR-20-50-5
 - 4. Limited/temporary licenses

- Ref: RIGL 27-2.4-13
5. Producer Compensation Disclosure
Ref: RIGL 27-2.4-15.1, Bulletin 2006-2

D. Unfair trade practices

1. Unfair claims settlement practices
Ref: 230-RICR-20-40-2, RIGL 27-9.1; 27-29
2. Rebating
Ref: RIGL 27-6-46; 27-8-7 thru 9; 27-9-44; 27-29-4(8), Bulletin 2009-9
3. Misrepresentation
Ref: RIGL 27-29-4(1)
4. Defamation
Ref: RIGL 27-29-4(3)
Ref: RIGL 27-2.4-19
5. Unfair Discrimination
Ref: RIGL 27-29-4.1; 27-29-4.2; 27-29-4(7)(iii) 27-60.1

E. Fiduciary responsibilities

F. Rhode Island Property & Casualty Insurance Guaranty Association

1. Purpose
Ref: RIGL 27-34-2
2. Scope
Ref: RIGL 27-34-3

G. Premium financing

1. Definitions
Ref: RIGL 19-14.6
2. Limitations on interest
Ref: RIGL 19-14.6
3. Cancellation of insurance contract
Ref: RIGL 19-14.6

H. Privacy of Consumer Information

Ref: 230-RICR-20-60-7

II. RHODE ISLAND LAWS, RULES, AND REGULATIONS PERTINENT TO PROPERTY INSURANCE ONLY.....6

A. Rhode Island Joint Reinsurance Association (RIJRA) Ref: 230-RICR-20-05-11

1. Purposes
2. Definitions
3. Inspections and Reports
4. Cancellation
5. Limits of Coverage

B. Flood Notice requirements

Ref: RIGL 27-5-3.6

C. Insurance coverage for lead poisoning

Ref: 230-RICR-20-05-9; RIGL 42-128.1-9

D. Notice of material change

Ref: 230-RICR-20-05-14

E. Hurricane and windstorm deductibles

Ref: 230-RICR-20-05-13; RIGL 27-76

CASUALTY PRODUCER

CASUALTY – GENERAL KNOWLEDGE CONTENT OUTLINE

Product Knowledge, Terms, and Concepts

(50 scoreable questions plus 5 pretest questions)

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 (Occurrence, Claims made including Retroactive Date)
 - b. Coverage B: Personal Injury and Advertising Injury
 - c. Coverage C: Medical Payments
 - d. Supplemental Payments
 - e. Who is an insured
 - f. First named insured
 - g. Limits (Per occurrence, Annual Aggregate)
 - h. Damage to Property of Others

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
3. 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. Auto Dealers Coverage Form, including Garagekeepers Insurance
9. Exclusions
10. Individual Insured and Drive Other Car (DOC)
11. Mobile equipment

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
- b. Compensation
- 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
- 6. Mysterious disappearance

E. Bonds

- 1. Surety
- 2. Fidelity

F. Professional liability

- 1. Errors and Omissions
- 2. Medical Malpractice
- 3. Directors and Officers (D&O)
- 4. Employment Practices Liability (EPLI)
- 5. Cyber liability and data breach, funds transfer
- 6. Liquor liability

G. Umbrella/Excess Liability

H. Businessowners Policy (BOP)

II. INSURANCE TERMS AND RELATED CONCEPTS 15

A. Risk

B. Hazards

- 1. Moral
- 2. Morale
- 3. Physical

C. Indemnity

D. Insurable interest

E. Loss valuation

- 1. Actual cash value
- 2. Replacement cost
- 3. Market value
- 4. Stated/agreed value
- 5. Salvage value

F. Negligence

G. Liability

H. Occurrence

I. Binders

J. Warranties

K. Representations

L. Concealment

M. Deposit Premium/Audit

N. Certificate of Insurance

O. Law of Large Numbers

P. Pure vs. Speculative Risk

Q. Endorsements

R. Damages

- 1. Compensatory
 - a. General
 - b. Special

- 2. Punitive

S. Compliance with provisions of Fair Credit Reporting Act

III. POLICY PROVISIONS..... 12

A. Declarations

B. Insuring agreement

C. Conditions

D. Exclusions and Limitations

E. Definition of the insured

F. Duties of the insured after a loss

G. Cancellation and nonrenewal provisions

H. Supplementary payments

I. Proof of loss

J. Notice of claim

K. Other insurance

L. Subrogation

M. Loss settlement provisions including consent to settle a loss

N. Terrorism Risk Insurance Act (TRIA)

CASUALTY – RHODE ISLAND SPECIFIC CONTENT OUTLINE

State Statutes, Rules and Regulations

(32 scoreable questions plus 6 pretest questions)

I. RHODE ISLAND LAWS, RULES, AND REGULATIONS COMMON TO PROPERTY AND CASUALTY INSURANCE...20

A. Commissioner/Director

- 1. Broad powers
Ref: RIGL 27-6-44
- 2. Examination of records/record retention
Ref: RIGL 27-1-11; 27-2-19; 27-12-3(a); 27-13-1; 230-RICR-20-60-4
- 3. Notice and hearing
Ref: RIGL 27-29-6(a); 27-29-9
- 4. Penalties
Ref: RIGL 27-2-20; 27-2-21; 27-2-24; 27-4-24.3; 27-29-5; 27-29-6; 27-29-9; 27-34.2-10; 42-14-11; 42-14-16

B. Definitions

- 1. Domestic, foreign, and alien companies
Ref: RIGL 27-1-1; 27-2-1; 27-2-2: 27-59-1
- 2. Stock and mutual companies
 - a. Definitions
 - b. Ownership
- 3. Binders/Certificates of Insurance
Ref: RIGL 27-9.4, 27-78-2

C. Licensing

- 1. Licensing requirements for a producer
Ref: RIGL 27-2.4; 230-RICR-20-50-5
 - a. Surplus lines broker
Ref: 230-RICR-20-50-1; RIGL 27-3-38
- 2. Termination of license
Ref: RIGL 27-2.4-9(b); 27-2.4-16

- a. Revocation, suspension and nonrenewal
Ref: RIGL 27-2.4-14; 27-2.4-20
- 3. Continuing Education
Ref: RIGL 27-3.2; 230-RICR-20-50-2, 230-RICR-20-50-5
- 4. Limited/temporary licenses
Ref: RIGL 27-2.4-13
- 5. Producer Compensation Disclosure
Ref. RIGL 27-2.4-15.1, Bulletin 2006-2
- D. Unfair trade practices**
 - 1. Unfair claims settlement practices
Ref: 230-RICR-20-40-2, RIGL 27-9.1
 - 2. Rebating
Ref: RIGL 27-6-46; 27-8-7 thru 9; 27-9-44; 27-29-4(8)
 - 3. Misrepresentation
Ref: RIGL 27-29-4(1)
 - 4. Defamation
Ref: RIGL 27-29-4(3)
 - 5. Unfair Discrimination
Ref: RIGL 27-29-4.1; 27-29-4.2; 27-29-4(7)(iii); 27-60.1-6
- E. Fiduciary responsibilities**
Ref: RIGL 27-2.4-19
- F. Rhode Island Property & Casualty Insurance Guaranty Association**
 - 1. Purpose
Ref: RIGL 27-34-2
 - 2. Scope
Ref: RIGL 27-34-3
- G. Premium financing**
 - 1. Definitions
Ref: RIGL 19-14.6
 - 2. Limitations on interest
Ref: RIGL 19-14.6
 - 3. Cancellation of insurance contract
Ref: RIGL 19-14.6
- H. Privacy of Consumer Information**
Ref: 230-RICR-20-60-7
 - 1. Purpose and Scope
Ref: 230-RICR-20-60-7.2
 - 2. Definitions
Ref: 230-RICR-20-60-7.4

II. RHODE ISLAND LAWS, RULES, AND REGULATIONS PERTINENT TO CASUALTY INSURANCE ONLY.....12

- A. Automobile insurance**
 - 1. Rhode Island Automobile Insurance Plan
Ref: RIGL 31-33-8; 31-47-16 Assigned Risk Plan Manual (www.aipso.com)
 - a. Purpose
 - b. Applicants eligible for plan
 - c. Risks eligible for assignment
 - d. Application process/effective dates
 - e. Extent of coverage

- 2. Compulsory insurance
 - a. Applicability
RIGL 31-32-1; 31-32-21
 - b. Motor Vehicle Repairs Act
Ref: RIGL 31-47-2(1)
 - c. Rental Vehicle Coverage
Ref: RIGL 27-7-6
 - d. Steering- Free Choice of Auto Repair Shop
Ref: 27-29-4(15)
- 3. Financial responsibility
 - a. Purpose and compliance
Ref: RIGL 31-47-1
 - b. Required limits
Ref: RIGL 31-32-24
 - c. Evidence of coverage
Ref: RIGL 31-32-20; 31-32-21
 - d. Uninsured motorist identification database
Ref: RIGL 31-47.4
 - e. Definition of proof of financial responsibility and safety responsibility
Ref: RIGL 31-32-2
- 4. Renewal, nonrenewal, and cancellation
 - a. Automobile, Liability & Property Damage: Limit on Cancellation
Ref: 230-RICR-20-05-2
 - b. Personal Automobile Cancellation & Renewal
Ref: 230-RICR-20-05-2
 - c. Commercial Insurance Cancellation, Nonrenewal & Premium or Coverage Changes
Ref: 230-RICR-20-20-1
 - d. Personal Motor Vehicle, HO & Residential Fire
Ref: 230-RICR-20-05-14
- 5. Uninsured/Underinsured motorists
Ref: =230-RICR-20-05-1; 27-7-2.1
- B. Workers Compensation**
 - 1. Applicability
Ref: RIGL 28-29-5; 28-29-6
 - 2. Benefits
Ref: RIGL 28-33-1; 28-33-2; 28-33-2.1; 28-33-4; 28-33-5; 28-33-8; 28-33-12(a)
 - 3. Workers' Compensation Insurance Fund
 - a. Creation
Ref: Public Law Chapter 410
 - b. Insurance Coverage Program
Ref: Public Law Chapter 410
- C. Liability/Medical malpractice**
 - 1. Definition
Ref: 230-RICR-20-10-1
 - 2. Medical Malpractice Joint Underwriting Association (MMJUA)
Ref: 230-RICR-20-10-1
 - 3. Policy forms and rates
Ref: 230-RICR-20-10-1
 - 4. Procedures
Ref: 230-RICR-20-10-1

PERSONAL LINES PRODUCER

<p>PERSONAL LINES – GENERAL KNOWLEDGE CONTENT OUTLINE</p> <p>Product Knowledge, Terms, and Concepts</p>

(75 scoreable questions plus 5 pretest questions)

I. TYPES OF PROPERTY POLICIES 10

A. Homeowners

1. HO-2
2. HO-3
3. HO-4
4. HO-5
5. HO-6
6. HO-8

B. Dwelling policies

1. DP-1
2. DP-2
3. DP-3

C. Inland marine

1. Personal Articles floaters

D. National Flood Insurance Program

E. Others

1. Earthquake
2. Mobile Homes
3. Watercraft
4. Windstorm

II. TYPES OF CASUALTY POLICIES 13

A. Automobile: personal auto

1. Liability
 - a. Bodily Injury
 - b. Property Damage
 - c. Split Limits
 - d. Combined Single Limit
2. Medical Payments
3. 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. Exclusions

B. Umbrella/Excess liability

**III. PROPERTY AND CASUALTY INSURANCE TERMS
AND RELATED CONCEPTS 28**

A. Insurance

1. Law of Large Numbers

B. Insurable interest

C. Risk

1. Pure vs. Speculative Risk

D. Hazard

1. Moral
2. Morale
3. Physical

E. Peril

F. Loss

1. Direct
2. Indirect

G. Loss Valuation

1. Actual cash value
2. Replacement cost
3. Market value
4. Stated value
5. Salvage value

H. Proximate cause

I. Deductible

J. Indemnity

K. Limits of liability

L. Coinsurance/Insurance to value

M. Occurrence

N. Cancellation

O. Nonrenewal

P. Vacancy and unoccupancy

Q. Liability

1. Absolute
2. Strict
3. Vicarious

R. Negligence

S. Binder

T. Endorsements

U. Blanket vs. Specific

**V. Burglary, Robbery, Theft, and Mysterious
Disappearance**

W. Warranties

X. Representations

Y. Concealment

Z. Deposit Premium/Audit

AA. Certificate of Insurance

BB. Damages

1. Compensatory
 - a. General
 - b. Special
2. Punitive

**CC. Compliance with Provisions of Fair Credit
Reporting Act**

**IV. PROPERTY AND CASUALTY POLICY PROVISIONS
AND CONTRACT LAW 24**

A. Declarations

B. Insuring agreement

- C. Conditions
- D. Exclusions
- E. Definition of the insured
- F. Duties of the insured after a loss
- G. Obligations of the insurance company
- H. Mortgagee rights
 - I. Proof of loss
- J. Notice of claim
- K. Appraisal
- L. Other Insurance Provision
- M. Subrogation
- N. Elements of a contract
- O. Sources of underwriting information
- P. Fair Credit Reporting Act
- Q. Privacy Protection (Gramm Leach Bliley)
- R. Policy Application
- S. Terrorism Risk Insurance Act (TRIA)
- T. Cancellation and nonrenewal provisions
- U. Supplementary payments
- V. Loss settlement provisions including consent to settle a loss
- W. Territory

- Ref: 230-RICR-20-50-1; RIGL 27-3-38
- 2. Termination of license
 - Ref: RIGL 27-2.4-9(b); 27-2.4-16
 - a. Revocation, suspension and nonrenewal
 - Ref: RIGL 27-2.4-14; 27-2.4-20
- 3. Continuing Education
 - Ref: RIGL 27-3.2; 230-RICR-20-50-2, 230-RICR-20-50-5
- 4. Limited/temporary licenses
 - Ref: RIGL 27-2.4-13
- 5. Producer Compensation Disclosure
 - Ref: RIGL 27-2.4-15.1, Bulletin 2006-2

- D. Unfair trade practices**
 - 1. Unfair claims settlement practices
 - Ref: 230-RICR-20-40-2; RIGL 27-9.1 (27-9.1-4)
 - 2. Rebating
 - Ref: RIGL 27-6-46; 27-8-7 thru 9; 27-9-44; 27-29-4(8)
 - 3. Misrepresentation
 - Ref: RIGL 27-29-4(1)
 - 4. Defamation
 - Ref: RIGL 27-29-4(3)
 - 5. Unfair Discrimination
 - Ref: RIGL 27-29-4.1; 27-29-4.2; 27-29-4(7)(iii)
- E. Fiduciary responsibilities**
 - Ref: RIGL 27-2.4-19

- F. Rhode Island Property & Casualty Insurance Guaranty Association**
 - 1. Purpose
 - Ref: RIGL 27-34-2
 - 2. Scope
 - Ref: RIGL 27-34-3

- G. Premium financing**
 - 1. Definitions
 - Ref: RIGL 19-14.6
 - 2. Limitations on interest
 - Ref: RIGL 19-14.6
 - 3. Cancellation of insurance contract
 - Ref: RIGL 19-14.6
- H. Privacy of Consumer Information**
 - Ref: 230-RICR-20-60-7

- II. RHODE ISLAND LAWS, RULES, AND REGULATIONS PERTINENT TO PROPERTY INSURANCE ONLY.....5**
 - A. Rhode Island Joint Reinsurance Association (RIJRA)**
 - 1. Purposes
 - Ref: 230-RICR-20-05-11
 - 2. Definitions
 - Ref: 230-RICR-20-05-11
 - 3. Inspections and Reports
 - Ref: 230-RICR-20-05-11
 - 4. Cancellation
 - Ref: 230-RICR-20-05-11
 - 5. Limits of Coverage
 - Ref: 230-RICR-20-05-11

**PERSONAL LINES – RHODE ISLAND
SPECIFIC
CONTENT OUTLINE**

State Statutes, Rules and Regulations

(25 scoreable questions plus 5 pretest questions)

- I. RHODE ISLAND LAWS, RULES, AND REGULATIONS COMMON TO PROPERTY AND CASUALTY INSURANCE.....10**
 - A. Commissioner/Director**
 - 1. Broad powers
 - Ref: RIGL 27-6-44
 - 2. Examination of records/record retention
 - Ref: RIGL 27-1-11; 27-2-19; 27-12-3(a); 27-13-1; 230-RICR-20-60-4
 - 3. Notice and hearing
 - Ref: RIGL 27-29-6(a); 27-29-9
 - 4. Penalties
 - Ref: RIGL 27-2-20; 27-2-21; 27-2-24; 27-29-5; 27-29-6; 27-29-9; 42-14-11; 42-14-16
 - B. Definitions**
 - 1. Domestic, foreign, and alien companies
 - Ref: RIGL 27-1-1; 27-2-1; 27-2-2; 27-59-1
 - 2. Stock and mutual companies
 - a. Definitions
 - b. Ownership
 - 3. Binders/Certificates of Insurance
 - Ref: RIGL 27-9.4, 27-78-2
 - C. Licensing**
 - 1. Licensing requirements for a producer
 - Ref: RIGL 27-2.4 (27-2.4-8), 230-RICR-20-50-5
 - a. Surplus lines broker

**RHODE ISLAND
PROPERTY/CASUALTY
ADJUSTER
Effective 11/1/2009*
CONTENT OUTLINE**

(35 scoreable questions plus 5 pretest questions)

- B. Flood Notice requirements**
Ref: RIGL 27-5-3.6
 - C. Insurance coverage for lead poisoning**
Ref: RIGL 42-128.1-9, 230-RICR-20-05-9
 - D. Notice of material change**
Ref: 230-RICR-20-05-14
 - E. Hurricane and windstorm deductibles**
Ref: 230-RICR-20-05-13; RIGL 27-76
- III. RHODE ISLAND LAWS, RULES, AND REGULATIONS PERTINENT TO CASUALTY INSURANCE ONLY**
- A. Automobile insurance.....(10)**
 - 1. Rhode Island Automobile Insurance Plan
Ref: RIGL 31-33-8; 31-47-16 Assigned Risk Plan Manual (www.aipso.com)
 - a. Purpose
 - b. Applicants eligible for plan
 - c. Risks eligible for assignment
 - d. Application process/effective dates
 - e. Extent of coverage
 - 2. Compulsory insurance
 - a. Applicability
Ref: RIGL 31-32-1; 31-32-21b
 - b. Motor Vehicle Repairs Act
Ref: RIGL 31-47-2(1)
 - c. Rental Vehicle Coverage
Ref: RIGL 27-7-6
 - d. Steering- Free Choice of Auto Repair Shop
Ref: 27-29-4(15)
 - 3. Financial responsibility
 - a. Purpose and compliance
Ref: RIGL 31-47-1
 - b. Required limits
Ref: RIGL 31-32-24
 - c. Evidence of coverage
Ref: RIGL 31-32-20; 31-32-21
 - d. Uninsured motorist identification database
Ref: RIGL 31-47.4
 - e. Definition of proof of financial responsibility and safety responsibility
Ref: RIGL 31-32-2
 - 4. Renewal, nonrenewal, and cancellation
 - a. Automobile, Liability & Property Damage: Limit on Cancellation
Ref: 230-RICR-20-05-2
 - b. Personal Automobile Cancellation & Renewal
Ref: 230-RICR-20-05-2
 - c. Personal Motor Vehicle, HO & Residential Fire
Ref: 230-RICR-20-05-14
 - 5. Uninsured/Underinsured motorists
Ref: 230-RICR-20-05-1; 27-7-2.1

- I. INSURANCE TERMS 5**
 - A. Risk**
 - B. Peril**
 - C. Indemnity**
 - D. Binder**
 - E. Endorsement**
 - F. Deductible**
 - G. Coinsurance**
 - H. Liability**
 - I. Definition of Insured**
 - J. Arbitration**
 - K. Hazard**
- II. INSURANCE CONCEPTS 5**
 - A. Named Peril vs. Open Perils**
 - B. Breach of Warranty**
 - C. Negligence**
 - 1. Comparative vs. Modified Comparative
 - 2. Contributory
 - 3. Elements of Negligence/Torts
 - a. Proximate Cause
 - b. Foreseeability
 - D. Scheduled vs. Blanket Coverage**
 - E. Subrogation**
 - F. "Other Insurance"**
 - G. Insurable Interest**
 - H. Misrepresentation**
 - I. Concealment**
- III. THE INSURANCE CONTRACT 5**
 - A. Declaration Sheet**
 - B. Insuring Agreement, Conditions and Exclusions**
 - C. Replacement Cost Provision and Actual Cash Value**
 - D. Liberalization Clause**
 - E. Endorsement**
 - F. Limitations**
- IV. ADJUSTING LOSS..... 5**
 - A. Statements**
 - B. Direct Loss vs. Indirect Loss (Loss of Use)**
 - C. Damages**
 - 1. Special
 - 2. General
 - 3. Physical Damage Estimates
 - 4. Diminution of Value
 - D. Valuation Clause**
 - 1. Replacement Cost Provisions
 - 2. Actual Cash Value
 - 3. Stated Value

RHODE ISLAND WORKERS' COMPENSATION INSURANCE CLAIMS ADJUSTER CONTENT OUTLINE

(50 scoreable questions)

- 4. Reproduction Cost
- E. Proof of Loss
- F. Waiver, Non-waiver, Reservation of Right
- G. Estoppel
- V. LINES OF INSURANCE/COVERAGE 10
 - A. Major Lines
 - 1. Homeowners' (HO): HO-1; HO-3, 4, 5; and HO 315 (Collapse)
 - 2. Personal Auto Policy
 - 3. Boatowners'/Yacht Policy
 - 4. Personal Articles Floater
 - 5. Personal Umbrella
 - 6. Business Auto/Garage Policy
 - 7. Commercial General Liability
 - 8. Building and Personal Property Form
 - 9. Excess/Umbrella
 - 10. Business Interruption (Business Income and Extra Expense coverage)
 - 11. Commercial Package Policy
 - 12. Inland Marine
- VI. RHODE ISLAND LAWS, RULES AND REGULATIONS.....5
 - A. Powers and Duties of Insurance Commissioner .. (0-1)
Ref: RIGL 27-10-9
 - 1. Cease and Desist Orders
Ref: RIGL 27-10-10
 - 2. Penalty for Violations
Ref: RIGL 27-10-11
 - B. Adjuster Licensing Standards(0-1)
 - 1. Denial, Suspension and Revocation of License
Ref: RIGL 27-10-7; 230-RICR-20-50-4
 - 2. Conduct
Ref: 230-RICR-20-50-4
 - C. Financial Responsibility.....(0-1)
Ref: RIGL 31-32; 31-33
 - 1. Definition of proof of financial responsibility and safety responsibility
 - 2. Person required to show proof
 - D. Uninsured/underinsured motorists(0-1)
Ref: 230-RICR-20-05-1; RIGL 27-7-2.1
 - E. Basic Casualty Insurance(0-1)
Ref: RIGL 27-8
 - F. Unfair Claims Practices.....(0-1)
Ref: 230-RICR-20-40-2; RIGL 27-9.1
 - G. Steering—Free Choice of Auto Repair Shop.....(0-1)
Ref: 230-RICR-20-50-4; RIGL 27-29-4(15)
 - H. Aftermarket (OEM) Parts Prohibition.....(0-1)
Ref: 230-RICR-20-50-4; RIGL 27-10.2
 - I. Independent Appraisal(0-1)
Ref: 230-RICR-20-50-4
 - J. Personal Automobile Cancellation & Renewal(0-1)
Ref: 230-RICR-20-05-2
 - K. Rental Vehicle Coverage.....(0-1)
Ref: RIGL 27-7-6

- I. WORKERS' COMPENSATION INSURANCE, EMPLOYERS LIABILITY INSURANCE, AND RELATED ISSUES 10
 - A. Policy concepts
 - B. Self-insurance
Ref: RIGL 28-36-1
 - C. Work-related vs. non-work-related
Ref: RIGL 28-33-1, 2; 2.1
 - D. Fraud and Compliance
 - 1. Evidence Confidentiality
Ref: RIGL 42-16.1-15
 - 2. Immunity
Ref: RIGL 42-16.1-16
 - E. Workers' Compensation Court
Ref: RIGL 28-35-20
 - F. Workers' Compensation Administrative Fund
Ref: RIGL 28-37-13
 - G. Preferred Provider Network (PPN)
Ref: RIGL 28-33-8
 - H. Health Care Provider Fee Schedules
 - 1. Hospital Fee Schedule
Ref: RIGL 28-33-5
 - 2. Medical Fee Schedule
Ref: RIGL 28-33-7
- II. WORKERS' COMPENSATION (STATE) 35
 - A. Requirements
 - 1. Forms
 - a. Non-prejudicial Agreement
Ref: RIGL 28-35-8
 - b. Memorandum of Agreement
Ref: RIGL 28-35-1
 - c. Termination of Payment-Accounting
Ref: RIGL 28-35-46.1
 - d. First Report of Injury
Ref: RIGL 28-32-1
 - e. Waiver of Common Law Rights
Ref: RIGL 28-29-17
 - f. Physicians Forms
Ref: RIGL 28-33-8
 - g. Report of Earnings
Ref: RIGL 28-33-17.2
 - 2. Sole Proprietors and Partners
Ref: RIGL 28-29-2
 - 3. Employment Covered
Ref: RIGL 28-29-6
 - 4. Penalties
Ref: RIGL 28-32-2
 - B. Benefits

Ref: RIGL 28-33

1. Waiting Period
Ref: RIGL 28-33-4
2. Computation of Earnings
Ref: RIGL 28-33-20, 20.1
3. Medical/Vocational Rehabilitation
Ref: RIGL 28-33-8, 41
4. Choice of Physician
Ref: RIGL 28-33-8
5. Total/Partial Incapacity
Ref: RIGL 28-33-17, 18
6. Death
Ref: RIGL 28-33-16, 28-37-13
7. Compensation for Specific Injuries
Ref: RIGL 28-33-19
8. Reinstatement of Injured Worker
Ref: RIGL 28-33-47
9. Dependents
Ref: RIGL 28-33-12, 17

C. Definitions

1. Part-time
Ref: RIGL 28-33-20
2. Full-time
Ref: RIGL 28-33-20
3. Seasonal
Ref: RIGL 28-29-2
4. Occupational Disease
Ref: RIGL 28-34-1
5. Jurisdiction of Workers Compensation
Ref: RIGL 28-29-1.3

III. RHODE ISLAND LAWS, RULES AND REGULATIONS..... 5

A. Powers and Duties of Insurance Commissioner

- Ref: RIGL 27-10-9, 27-10-13
1. Cease and Desist Orders
Ref: RIGL 27-10-10
 2. Penalty for Violations
Ref: RIGL 27-10-11

B. Licensing Requirements, Denial, Suspension, Revocation, and Renewal

Ref: RIGL 27-10-7, 230-RICR-20-50-4

C. Child Support Intercept Act

Ref: RIGL 27-57-1, 27-57-4

**RHODE ISLAND
MOTOR VEHICLE DAMAGE
APPRAISER**

CONTENT OUTLINE

(40 scoreable questions)

I. RHODE ISLAND LAWS, RULES, AND REGULATIONS PERTINENT TO MOTOR VEHICLE APPRAISING

A. Unfair Claim Settlement Practices Act

Ref: 230-RICR-20-40-2; RIGL 27-9.1

B. Unfair Competition and Practices

Ref: 230-RICR-20-40-2; RIGL 27-29

C. Motor Vehicle Damage Appraiser

Ref: 230-RICR-20-50-3; RIGL 27-10.1

D. Motor Vehicle Body Replacement Parts

Ref: RIGL 27-10.2

E. Motor Vehicle Mandatory Arbitration

Ref: RIGL 27-10.3

F. Licensing of Motor Vehicle Damage Appraisers

Ref: 230-RICR-20-50-3; RIGL 27-10.1

G. Procedures in Payment of Automobile Damage Claims

Ref: 230-RICR-20-05-6

H. Preinspection of Private Passenger Motor Vehicles

Ref: 230-RICR-20-05-5; RIGL 27-10.1-10

I. Reinspection of Collision Damage Claims

Ref: 230-RICR-20-05-4; RIGL 27-10.1-9

II. RHODE ISLAND LAWS, RULES, AND REGULATIONS COMMON TO PROPERTY AND CASUALTY INSURANCE

A. Powers and Duties of Insurance Commissioner

Ref: RIGL 27-10.1-9

1. Cease and Desist Orders
Ref: RIGL 27- 10.1
2. Penalty for Violations
Ref: RIGL 27-10.1

B. Licensing

1. Termination of license
Ref: 230-RICR-20-50-3; RIGL 27-10.1
2. Denial, Nonrenewal and Revocation of License
230-RICR-20-50-3; RIGL 27-10.1
3. Conduct
Ref: 230-RICR-20-50-3

C. Unfair trade practices

1. Unfair claims settlement practices
Ref: 230-RICR-20-40-2; RIGL 27-9.1
2. Steering—Free Choice of Auto Repair Shop
Ref: 230-RICR-20-50-3; RIGL 27-29-4(15)
3. Drive-In Claims—Safety
Ref: 230-RICR-20-50-3; RIGL 27-10.1-8
4. Aftermarket (OEM) Parts Prohibition
Ref: 230-RICR-20-50-3; RIGL 27-10.2-2
5. Independent Appraisal
Ref: 230-RICR-20-50-3

III. STANDARD CRASH BOOK/ESTIMATING SOFTWARE; STANDARD AUTO PARTS DESCRIPTIONS AND FUNCTIONS; AFTER-MARKET PARTS

IV. IDENTIFYING THE DAMAGE AND WRITING A FAIR AND ACCURATE ESTIMATE

V. BASIC AUTO POLICIES - PRIVATE AND COMMERCIAL

VI. INSURANCE CONCEPTS PERTINENT TO AUTOMOBILE APPRAISERS

A. Standard contract language addressing appraisal provisions/process

VII. REFINISHING

RHODE ISLAND PUBLIC ADJUSTER CONTENT OUTLINE

(50 scoreable questions)

I. GENERAL PROPERTY INSURANCE PRODUCT KNOWLEDGE PERTINENT TO ADJUSTERS

Ref: All topics make reference to general product knowledge, unless otherwise noted

A. Standard Fire Policy

Ref: Standard Fire Policy

1. Basic coverages, provisions, and clauses
2. Limitations and restrictions
3. Proof of Loss
4. Loss requirements and inventories
 - a. Taxes and Demolition Expenses
5. Appraisal
6. Duties of the insured/insurer
7. Cancellation
8. Additional coverages
9. Actual cash value
10. Assignment

B. Personal Lines coverage

Ref: ISO Homeowners policies

1. Dwelling and Contents
2. Homeowners and forms/coverages
 - a. Policy provisions
 - b. Replacement costs
 - c. Appraisal
 - d. Optional provisions
 - e. Special limits of liability
 - f. Proof of Loss
3. General Property forms

C. Commercial Lines coverage

Ref: ISO Business Policies, Standard Boiler and Machinery policies

1. Commercial Property forms
 - a. Commercial property and buildings
 - b. Causes of Loss
2. Commercial Package Policy (CPP)
3. Businessowner policy
4. Commercial and Special Multi-peril
5. Builder's Risk

D. Inland Marine

Ref: Personal Article Floaters, Personal Property Floaters, Commercial Property Floaters

1. Definitions
2. Policies
 - a. Personal/Commercial floaters
 - b. Commercial Inland Marine policy

E. Ocean Marine

F. Additional Coverages and Exclusions

1. Business Interruption

2. Time Element
3. Ordinance or Law
4. Valuable Papers and Records
5. Vandalism and Malicious Mischief
6. Broad Form

G. Flood Insurance

II. PROPERTY AND CASUALTY INSURANCE TERMS AND RELATED CONCEPTS

A. Insurable interest

B. Indemnity

C. Peril

D. Loss

1. Direct
2. Indirect

E. Proximate cause

F. Earnings

G. Appraisal

H. Estimating

I. Deductible

J. Actual cash value

K. Replacement cost

L. Depreciation

M. Obsolescence

N. Abandonment

O. Vacancy and unoccupancy

P. Salvage

Q. Binders

R. Liability

S. Limit of Liability

T. Theft

U. Burglary

V. Robbery

W. Waiver and estoppel

X. Coinsurance

Y. Hazard

Z. Bailments

AA. Moral Hazard

BB. Tort

CC. Warranty

DD. Risk

III. PROPERTY AND CASUALTY POLICY PROVISIONS AND CONTRACT LAW PROOF OF LOSS

A. Notice of claim

B. Material misrepresentations

C. Assignment

D. Subrogation

E. Mortgagee rights

F. Apportionment clause

IV. RHODE ISLAND LAWS AND REGULATIONS PERTINENT TO PUBLIC ADJUSTERS REGULATION AND LICENSING OF PUBLIC ADJUSTERS

Ref: 230-RICR-20-05-11, 230-RICR-20-50-4, 230-RICR-20-40-2, Rhode Island General Laws 27-9.1, 27-10, 27-29, 27-34

A. Public Adjuster practices, responsibilities, and Duties

- B. Unfair Claims Settlement and Trade Practices**
- C. Regulation and licensing of Public Adjusters**
- D. Rhode Island Property & Casualty Insurance Guaranty Association**
- E. Rhode Island Joint Reinsurance Association (RIJRA)**