

## LIFE PRODUCER

### LIFE – GENERAL KNOWLEDGE CONTENT OUTLINE

#### Product Knowledge, Terms, and Concepts

(50 scoreable questions plus 10 pretest questions)

#### I. TYPES OF POLICIES ..... 12

##### 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

##### E. Combination plans and variations

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

#### II. POLICY RIDERS, PROVISIONS, OPTIONS, AND EXCLUSIONS.....18

##### 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

##### 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
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

#### 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

##### 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

2. Unique aspects of the insurance contract
  - a. Conditional
  - b. Unilateral
  - c. Adhesion
  - d. Aleatory

**IV. TAXES, RETIREMENT, AND OTHER INSURANCE CONCEPTS..... 8**

- A. Third-party ownership**
- B. Viatical Settlements**
- C. Life Settlements**
- D. Group life insurance**
  1. Conversion privilege
  2. Contributory vs. noncontributory
- E. Retirement plans**
  1. Qualified plans
  2. Nonqualified plans
- F. Life insurance needs analysis/suitability**
  1. Personal insurance needs
  2. Business insurance needs
    - a. Key person
    - b. Buy sell
- G. Social Security benefits**
- H. 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*

- E. Group insurance**
  - 1. Differences between individual and group contracts
  - 2. General characteristics
  - 3. COBRA

**F. Individual/Group Long Term Care (LTC)**

- 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 ..... 20**

- 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 sex
  - 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
  - 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

- D. Rights of renewability**
  - 1. Noncancelable
  - 2. Cancelable
  - 3. Guaranteed renewable

## ACCIDENT & HEALTH PRODUCER

**ACCIDENT & HEALTH – GENERAL  
KNOWLEDGE  
CONTENT OUTLINE**

**Product Knowledge, Terms, and Concepts**

*(50 scoreable questions plus 10 pretest questions)*

**I. TYPES OF POLICIES ..... 14**

- A. Disability income**
  - 1. Individual disability income policy
  - 2. Business overhead expense policy
  - 3. Business disability buyout policy
  - 4. Group disability income policy
  - 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)
- D. Medicare supplement policies**

<b>III. SOCIAL INSURANCE.....</b>	<b>3</b>
<b>A. Medicare (Parts A, B, C, D)</b>	
<b>B. Medicaid</b>	
<b>C. Social Security benefits</b>	
<b>IV. OTHER INSURANCE CONCEPTS.....</b>	<b>4</b>
<b>A. Total, partial, recurrent and residual disability</b>	
<b>B. Owner's rights</b>	
<b>C. Dependent children benefits</b>	
<b>D. Primary and contingent beneficiaries</b>	
<b>E. Modes of premium payments</b>	
<b>F. Nonduplication and coordination of benefits (e.g., primary vs. excess)</b>	
<b>G. Occupational vs. non-occupational</b>	
<b>H. Tax treatment of premiums and proceeds of insurance contracts (e.g., disability income and medical expenses, etc.)</b>	
<b>I. Managed care</b>	
<b>J. Workers Compensation</b>	
<b>K. Subrogation</b>	
<b>V. FIELD UNDERWRITING PROCEDURES.....</b>	<b>9</b>
<b>A. Completing the application</b>	
<b>B. Explaining sources of insurability and HIPAA privacy information (e.g., MIB Report, Fair Credit Reporting Act, etc.)</b>	
<b>C. Initial premium payment and receipt and consequences of the receipt (e.g., medical examination, etc.)</b>	
<b>D. Submitting application (and initial premium if collected) to company for underwriting</b>	
<b>E. Policy delivery</b>	
<b>F. Explaining policy and its provisions, riders, exclusions, and ratings to clients</b>	
<b>G. Replacement</b>	
<b>H. Contract law</b>	
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	

*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**

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

**State Statutes, Rules and Regulations**

*(30 scoreable questions plus 5 pretest questions)*

<b>I. RHODE ISLAND LAWS, RULES, AND REGULATIONS COMMON TO LIFE, ACCIDENT AND HEALTH INSURANCE.....</b>	<b>17</b>
<i>Ref: RIGL Title 7 (Chap. 1), Title 27 (All Chap.), Title 42 (Chap. 14 and 35)</i>	
<b>A. Commissioner/Director</b>	
1. Broad powers	

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 10 pretest questions)

**I. TYPES OF POLICIES..... 25**

**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

**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..... 14**

**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	
<b>E. Peril</b>	
<b>F. Loss</b>	
1. Direct	
2. Indirect	
<b>G. Loss Valuation</b>	
1. Actual cash value	
2. Replacement cost	
3. Market value	
4. Stated/agreed value	
5. Salvage value	
<b>H. Proximate cause</b>	
<b>I. Deductible</b>	
<b>J. Indemnity</b>	
<b>K. Limits of liability</b>	
<b>L. Coinsurance/Insurance to value</b>	
<b>M. Occurrence</b>	
<b>N. Cancellation</b>	
<b>O. Nonrenewal</b>	
<b>P. Vacancy and unoccupancy</b>	
<b>Q. Liability</b>	
1. Absolute	
2. Strict	
3. Vicarious	
<b>R. Negligence</b>	
<b>S. Binder</b>	
<b>T. Endorsements</b>	
<b>U. Blanket vs. Specific</b>	
<b>III. POLICY PROVISIONS AND CONTRACT LAW ..... 11</b>	
<b>A. Declarations</b>	
<b>B. Insuring agreement</b>	
<b>C. Conditions</b>	
<b>D. Exclusions</b>	
<b>E. Definition of the insured</b>	
<b>F. Duties of the insured</b>	
<b>G. Obligations of the insurance company</b>	
<b>H. Mortgagee rights</b>	
<b>I. Proof of loss</b>	
<b>J. Notice of claim</b>	
<b>K. Appraisal</b>	
<b>L. Other Insurance Provision</b>	
<b>M. Subrogation</b>	
<b>N. Elements of a contract</b>	
<b>O. Warranties, representations, and concealment</b>	
<b>P. Sources of underwriting information</b>	
<b>Q. Fair Credit Reporting Act</b>	
<b>R. Privacy Protection (Gramm Leach Bliley)</b>	
<b>S. Policy Application</b>	
<b>T. Terrorism Risk Insurance Act (TRIA)</b>	

**PROPERTY – RHODE ISLAND SPECIFIC  
CONTENT OUTLINE**

**State Statutes, Rules and Regulations**

(26 scoreable questions plus 6 pretest questions)

<b>I. RHODE ISLAND LAWS, RULES, AND REGULATIONS COMMON TO PROPERTY AND CASUALTY INSURANCE.....20</b>	
<b>A. Commissioner/Director</b>	
1. Broad powers	<i>Ref: RIGL 27-6-44</i>
2. Examination of records/record retention	<i>Ref: RIGL 27-1-11; 27-2-19; 27-12-3(a); 27-13-1; 230-RICR-20-60-4</i>
3. Notice and hearing	<i>Ref: RIGL 27-29-6(a); 27-29-9</i>
4. Penalties	<i>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</i>
<b>B. Definitions</b>	
1. Domestic, foreign, and alien companies	<i>Ref: RIGL 27-1-1; 27-2-1; 27-2-2; 27-59-1</i>
2. Stock and mutual companies	
a. Definitions	
b. Ownership	
3. Binders/Certificates of Insurance	<i>Ref: RIGL 27-9.4, 27-78-2</i>
<b>C. Licensing</b>	
1. Licensing requirements for a producer	<i>Ref: RIGL 27-2.4 (27-2.4-8); 230-RICR-20-50-5</i>
a. Surplus lines broker	<i>Ref: 230-RICR-20-50-1; RIGL 27-3-38; 27-3-39</i>
2. Termination of license	<i>Ref: RIGL 27-2.4-9(b); 27-2.4-16</i>
a. Revocation, suspension and nonrenewal	<i>Ref: RIGL 27-2.4-14; 27-2.4-20, 27-2.4-20.1</i>
3. Continuing Education	<i>Ref: RIGL 27-3.2; 230-RICR-20-50-2, 230-RICR-20-50-5</i>
4. Limited/temporary licenses	<i>Ref: RIGL 27-2.4-13</i>
5. Producer Compensation Disclosure	<i>Ref: RIGL 27-2.4-15.1, Bulletin 2006-2</i>
<b>D. Unfair trade practices</b>	
1. Unfair claims settlement practices	<i>Ref: 230-RICR-20-40-2, RIGL 27-9.1; 27-29</i>
2. Rebating	<i>Ref: RIGL 27-6-46; 27-8-7 thru 9; 27-9-44; 27-29-4(8), Bulletin 2009-9</i>
3. Misrepresentation	<i>Ref: RIGL 27-29-4(1)</i>
4. Defamation	<i>Ref: RIGL 27-29-4(3)</i>
5. Unfair Discrimination	<i>Ref: RIGL 27-29-4.1; 27-29-4.2; 27-29-4(7)(iii)</i>
<b>E. Fiduciary responsibilities</b>	<i>Ref: RIGL 27-2.4-19</i>

**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**

*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 deductibles**

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

- b. Coverage B: Personal Injury and Advertising Injury
- c. Coverage C: Medical Payments
- d. Supplemental Payments
- e. Who is an insured
- f. Limits
  - (1) Per occurrence
  - (2) Annual Aggregate
- g. 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. Garage Coverage Form, including Garagekeepers Insurance
- 9. Exclusions
- 10. Individual Insured and Drive Other Car (DOC)

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

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

- 1. Standard policy concepts
  - a. Who is an employee/employer
  - 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

# CASUALTY PRODUCER

**CASUALTY – GENERAL KNOWLEDGE CONTENT OUTLINE**

**Product Knowledge, Terms, and Concepts**

*(50 scoreable questions plus 10 pretest questions)*

**I. TYPES OF POLICIES, BONDS, AND RELATED TERMS .....25**

**A. Commercial general liability**

- 1. Exposures
  - a. Premises and Operations
  - b. Products and Completed Operations
- 2. Coverage
  - a. Coverage A: Bodily Injury and Property Damage Liability
    - (1) Occurrence
    - (2) Claims made
      - (a) Retroactive Date

- 2. Medical Malpractice
- 3. Directors and Officers (D&O)
- 4. Employment Practices Liability (EPLI)
- 5. Cyber liability and data breach

**G. Umbrella/Excess Liability**

**II. INSURANCE TERMS AND RELATED CONCEPTS ..... 14**

**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 ..... 11**

**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. Arbitration**

**L. Other insurance**

**M. Subrogation**

**N. Loss settlement provisions including consent to settle a loss**

**O. 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](http://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-20-1
  - 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 11 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>B. Dwelling policies</b>	
1. DP-1	
2. DP-2	
3. DP-3	
<b>C. Inland marine</b>	
1. Personal Articles floaters	
<b>D. National Flood Insurance Program</b>	
<b>E. Others</b>	
1. Earthquake	
2. Mobile Homes	
3. Watercraft	
4. Windstorm	
<b>II. TYPES OF CASUALTY POLICIES .....</b>	<b>13</b>
<b>A. Automobile: personal auto</b>	
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>B. Umbrella/Excess liability</b>	
<b>III. PROPERTY AND CASUALTY INSURANCE TERMS AND RELATED CONCEPTS.....</b>	<b>28</b>
<b>A. Insurance</b>	
1. Law of Large Numbers	
<b>B. Insurable interest</b>	
<b>C. Risk</b>	
1. Pure vs. Speculative Risk	
<b>D. Hazard</b>	
1. Moral	
2. Morale	
3. Physical	
<b>E. Peril</b>	
<b>F. Loss</b>	
1. Direct	
2. Indirect	
<b>G. Loss Valuation</b>	
1. Actual cash value	
2. Replacement cost	
3. Market value	
4. Stated value	
5. Salvage value	
<b>H. Proximate cause</b>	
<b>I. Deductible</b>	
<b>J. Indemnity</b>	
<b>K. Limits of liability</b>	
<b>L. Coinsurance/Insurance to value</b>	
<b>M. Occurrence</b>	
<b>N. Cancellation</b>	
<b>O. Nonrenewal</b>	
<b>P. Vacancy and unoccupancy</b>	
<b>Q. Liability</b>	
1. Absolute	
2. Strict	
3. Vicarious	
<b>R. Negligence</b>	
<b>S. Binder</b>	
<b>T. Endorsements</b>	
<b>U. Blanket vs. Specific</b>	
<b>V. Burglary, Robbery, Theft, and Mysterious             Disappearance</b>	
<b>W. Warranties</b>	
<b>X. Representations</b>	
<b>Y. Concealment</b>	
<b>Z. Deposit Premium/Audit</b>	
<b>AA. Certificate of Insurance</b>	
<b>BB. Damages</b>	
1. Compensatory	
a. General	
b. Special	
2. Punitive	
<b>CC. Compliance with Provisions of Fair Credit         Reporting Act</b>	
<b>IV. PROPERTY AND CASUALTY POLICY PROVISIONS AND CONTRACT LAW .....</b>	<b>24</b>
<b>A. Declarations</b>	
<b>B. Insuring agreement</b>	
<b>C. Conditions</b>	
<b>D. Exclusions</b>	
<b>E. Definition of the insured</b>	
<b>F. Duties of the insured after a loss</b>	
<b>G. Obligations of the insurance company</b>	
<b>H. Mortgagee rights</b>	
<b>I. Proof of loss</b>	
<b>J. Notice of claim</b>	
<b>K. Appraisal</b>	
<b>L. Other Insurance Provision</b>	
<b>M. Subrogation</b>	
<b>N. Elements of a contract</b>	
<b>O. Sources of underwriting information</b>	
<b>P. Fair Credit Reporting Act</b>	
<b>Q. Privacy Protection (Gramm Leach Bliley)</b>	
<b>R. Policy Application</b>	
<b>S. Terrorism Risk Insurance Act (TRIA)</b>	
<b>T. Cancellation and nonrenewal provisions</b>	
<b>U. Supplementary payments</b>	
<b>V. Arbitration</b>	

**W. Loss settlement provisions including consent to settle a loss**

*Ref: RIGL 27-6-46; 27-8-7 thru 9; 27-9-44; 27-29-4(8)*

**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*
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

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*

**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 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 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
    - 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*

*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

**RHODE ISLAND  
 WORKERS' COMPENSATION  
 INSURANCE CLAIMS  
 ADJUSTER  
 CONTENT OUTLINE**

*(50 scoreable questions)*

**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 28-33-20
- 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

- 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 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**

**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**