



Pearson  
VUE

# Rhode Island

## Department of Insurance Licensing

Candidate Handbook

April 2024



## STATE LICENSING INFORMATION

Candidates may contact the Rhode Island Department of Business Regulation with questions about obtaining or maintaining a license after the examination has been passed.

Rhode Island Department  
of Business Regulation  
Insurance Division  
1511 Pontiac Avenue, Bldg. 69-2  
Cranston, RI 02920

Phone  
(401) 462-9520

Email  
[dbr.inslic@dbr.ri.gov](mailto:dbr.inslic@dbr.ri.gov)

Website  
[www.dbr.ri.gov](http://www.dbr.ri.gov)

## EXAMINATION INFORMATION

Candidates may contact Pearson VUE with questions about this handbook or about an upcoming examination.

Pearson VUE Rhode Island Insurance  
Attn: Regulatory Program  
5601 Green Valley Dr.  
Bloomington, MN 55437

Email  
[pearsonvuecustomerservice@pearson.com](mailto:pearsonvuecustomerservice@pearson.com)

Website  
[www.pearsonvue.com](http://www.pearsonvue.com)

# QUICK REFERENCE

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## RESERVATIONS

### Before making an exam reservation

Candidates should thoroughly review this handbook, which contains examination content outlines and important information regarding eligibility and the examination and licensing application process.

### Making an exam reservation (details on page 2)

Candidates may make a reservation by visiting <http://pearsonvue.com/ri/insurance/>. Candidates have the option to register to take their exams online or at a physical Pearson VUE testing location.

**In addition to English, there are Spanish versions of the following exams: Casualty Producer, Accident & Health Producer, Life Producer, Property Producer, Personal Lines Producer.** Candidates who would like to take an examination in Spanish must select the language when making a reservation with Pearson VUE. However, candidates taking a Spanish version of the exam can switch back and forth between Spanish and English at any time during the exam.

Candidates should make a reservation online at least twenty-four (24) hours before the desired examination date. **Walk-in examinations are not available.**

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## SCHEDULES & FEES

### Test Center locations

A list of test centers appears on the back cover of this handbook. Candidates should contact Pearson VUE to confirm specific locations and examination schedules.

### Exam fees

The examination fee must be paid at the time of reservation by credit card, debit card, or voucher. **Fees will not be accepted at the test center. Examination fees are non-refundable and non-transferable, except as detailed in *Change/Cancel Policy* (page 2).**

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## EXAM DAY

### Needed for Exam

Candidates should bring to the examination proper identification, and other materials as dictated by the state licensing agency. A complete list appears in *What to Bring/Needed for Exam* (page 4).

### Exam procedures

Candidates should report to the test center at least thirty (30) minutes before the examination begins to complete registration. The time allotted for the examination varies (as detailed on *the back cover*), and each candidate will leave the test center with an official score report in hand.

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# OVERVIEW

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## **The candidate handbook is a useful tool in preparing for an examination.**

It is highly recommended that candidates read and understand the *Rhode Island Insurance Candidate Handbook*, with special attention to the content outlines, before taking the examination.

## **Individuals who wish to obtain an insurance license in the State of Rhode Island must:**

**1. Make a reservation and pay the examination fee.**

Make a reservation online or by phone with Pearson VUE for the examination. (*See page 2.*)

**2. Go to the test center or prepare for your exam online.**

Go to the test center on the day of the examination, bringing along all required materials. (*See page 4.*)

**3. Apply for a license.**

For more information regarding applying for a license go to [www.dbr.ri.gov](http://www.dbr.ri.gov).

# INTRODUCTION

## CONTACT INFORMATION

Candidates may contact Pearson VUE with questions about this handbook or an examination.

FOR EXAMINATIONS		
<b>Pearson VUE/Rhode Island Insurance</b> Attn: <i>Regulatory Program Coordinator</i> 5601 Green Valley Dr. Bloomington, MN 55437		
<b>Phone:</b> (800) 274-3739	<b>Website:</b> <a href="http://www.pearsonvue.com">www.pearsonvue.com</a>	<b>Email:</b> <a href="mailto:pearsonvuecustomerservice@pearson.com">pearsonvuecustomerservice@pearson.com</a>

Live Chat is available to address your support inquiries and is the quickest way to reach a customer service agent. It's available from 8:00 AM through 5:00 PM Central Time, Monday through Friday, subject to change during locally designated holidays.

Please visit [www.pearsonvue.com/ri/insurance/contact](http://www.pearsonvue.com/ri/insurance/contact) for further information.

Candidates may contact the Rhode Island Department of Business Regulation with questions about obtaining or maintaining a license.

FOR STATE LICENSING		
<b>Rhode Island Department of Business Regulation</b> Insurance Division 1511 Pontiac Avenue, Blg. 69-2 Cranston, RI 02920		
<b>Phone:</b> (401) 462-9520	<b>Website:</b> <a href="http://www.dbr.ri.gov">www.dbr.ri.gov</a>	<b>Email:</b> <a href="mailto:dbr.inslic@dbr.ri.gov">dbr.inslic@dbr.ri.gov</a>

## THE LICENSURE PROCESS

Licensure is the process by which an agency of state government or other jurisdiction grants permission to individuals to engage in the practice of, and prohibits all others from legally practicing, a particular profession, vocation, or occupation profession. By ensuring a minimum level of competence, the licensure process protects the general public. The state regulatory agency is responsible for establishing the acceptable level of safe practice and for determining whether an individual meets that standard.

The state of Rhode Island has retained the services of Pearson VUE to develop and administer its insurance licensing examination program. Pearson VUE is a leading provider of assessment services to regulatory agencies and national associations.

**More information regarding licensure in the state of Rhode Island is available through the Rhode Island Insurance Department web site at [www.dbr.ri.gov](http://www.dbr.ri.gov).**

## PRACTICE TESTS

Practice tests are offered for some levels exclusively online at [www.pearsonvue.com](http://www.pearsonvue.com), giving candidates even more opportunity to succeed on insurance examinations. Our practice tests will not only help prepare candidates for the types of questions they will see on the licensure exam, but also familiarize them with taking computer-based examinations.

Pearson VUE offers practice tests for producers in the areas of Life, Health, and Property and Casualty that contain questions developed by subject matter experts using concepts found in the general portion of the licensure examination. The tests closely reflect the format of the real licensure examination, can be scored instantly, and provide immediate feedback to help candidates identify correct and incorrect answers. Candidates can purchase practice tests anytime at [www.pearsonvue.com](http://www.pearsonvue.com).

# EXAM RESERVATIONS

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## MAKING A RESERVATION

Online reservations are the most efficient way for candidates to schedule their examination. Candidates **must** go to [www.pearsonvue.com/ri/insurance](http://www.pearsonvue.com/ri/insurance) to make an online reservation for an examination. First-time users are required to create an account. The candidate will need to fill in all required fields, which are preceded by an asterisk (\*), on the online form in order to create an ID and be assigned a password. Step-by-step instructions will lead the candidate through the rest of the examination reservation process.

Candidates **must** make an online reservation at least twenty-four (24) hours before the desired examination date. Candidates who wish to make a phone reservation at (800) 274-3739 must do so at least twenty-four (24) hours before the desired examination date.

**Before making a reservation, candidates should have the following:**

- Legal name, address, Social Security number, daytime telephone number, and date of birth
- The name of the examination(s)
- The preferred examination date and test center location (a list of test centers appears in the back of this handbook)
- A failing score report (if retaking an examination)

Candidates are responsible for knowing which examination they need to take. A Pearson VUE representative will help candidates select a convenient examination date and location and will answer questions. The reservation will be made based on the next available examination date.

## Spanish Exams

**Spanish versions are available for the following exams: Casualty Producer, Accident & Health Producer, Life Producer, Property Producer, Personal Lines Producer.**

Candidates who would like to take an examination in Spanish must select the language when making a reservation with Pearson VUE. However, candidates taking a Spanish version of the exam can switch back and forth between Spanish and English at any time during the exam.

**Spanish exams are only available at physical test center locations, they are not offered through the OnVUE testing platform.**

## EXAM FEES

The examination fee must be paid at the time of reservation by credit card, debit card, or voucher. **Fees will not be accepted at the test center.** Examination fees are non-refundable and non-transferable, except as detailed in the *Change/Cancel Policy*. See back page for examination fees.

## Vouchers

Vouchers offer another convenient way to pay for tests. Vouchers can be purchased online at [www.pearsonvue.com/vouchers/pricelist/riins.asp](http://www.pearsonvue.com/vouchers/pricelist/riins.asp) by credit card either singly or in volume. To redeem a voucher as payment when scheduling a test, simply indicate voucher as the payment method and provide the voucher number. **All vouchers are pre-paid. Vouchers are non-refundable and non-returnable.** Vouchers expire twelve (12) months from the date they are issued. Voucher expiration dates cannot be extended. The exam must be taken by the expiration date printed on the voucher.

## CHANGE/CANCEL POLICY

Candidates should call (800) 274-3739 at least forty-eight (48) hours before the examination to change or cancel a reservation. Candidates who change or cancel a reservation with proper notice may either transfer the fee to a new reservation or may request a refund. **Candidates who change or cancel their reservations without proper notice will forfeit the examination fee.** Refunds for credit/debit cards are immediate, while refunds for vouchers will be processed in two to three (2-3) weeks.

Candidates are individually liable for part of the examination fee once a reservation has been made, whether individually or by a third party.

## ABSENCE/LATENESS POLICY

Candidates who are late or absent from an exam may call Pearson VUE within 14 days of the exam date to request an excused absence for the following reasons:

- Illness of the candidate or of the candidate's immediate family member
- Death in their immediate family
- Disabling traffic accident
- Court appearance or jury duty
- Military duty
- Weather emergency

A case number will be assigned and instructions provided for emailing supporting documentation. **Candidates absent from or late to an exam who have not changed or canceled the reservation according to the *Change/Cancel Policy* will not be admitted to the exam and will forfeit the exam fee.**

## WEATHER DELAYS AND CANCELLATIONS

If severe weather or a natural disaster makes the test center inaccessible or unsafe, the examination may be delayed or canceled. Pearson VUE will notify and reschedule candidates in the case of severe weather.

## ACCOMMODATIONS

Pearson VUE complies with the provisions of the Americans with Disabilities Act as amended. The purpose of accommodations is to provide candidates with full access to the test. Accommodations are not a guarantee of improved performance or test completion. Pearson VUE provides reasonable and appropriate accommodations to individuals with documented disabilities who demonstrate a need for accommodations.

Test accommodations may include things such as:

- A separate testing room
- Extra testing time
- A Reader or Recorder, for individuals with mobility or vision impairments and cannot read or write on their own

Test accommodations are individualized and considered on a case-by-case basis. All candidates who are requesting accommodations because of a disability must provide appropriate documentation of their condition and how it is expected to affect their ability to take the test under standard conditions. This may include:

- Supporting documentation from the professional who diagnosed the condition, including the credentials that qualify the professional to make this diagnosis
- A description of past accommodations the candidate has received

The steps to follow when requesting test accommodations vary, depending on your test program sponsor. To begin, go to <http://pearsonvue.com/accommodations>, and then select your test program sponsor from the alphabetized list. Candidates who have additional questions concerning test accommodations may contact the ADA Coordinator at [accommodationspearsonvue@pearson.com](mailto:accommodationspearsonvue@pearson.com).

**Candidates requiring and/or requesting special accommodations must test at a physical Pearson VUE testing location.**

# EXAM DAY

## WHAT TO BRING/NEEDED FOR EXAM

### Required Materials

All candidates are required to bring identification that is deemed acceptable, listed under *Acceptable Forms of Candidate Identification*, to the test center on the day of examination.

### REQUIRED ITEMS

Candidates who do not present the required items will be denied admission to the examination, will be considered absent, and will forfeit the examination fee.

### Suggested Materials

- Failing score report (if the candidate is retaking an examination)

### Acceptable Forms of Candidate Identification

Candidate must present **two** forms of current signature identification. The primary identification must be government-issued and photo-bearing with a signature, and the secondary identification must contain a valid signature. The name on the identification must exactly match the name on the registration. Identification must be in English.

#### Primary ID (photograph and signature, not expired)

- Government-issued Driver's License
- U.S. Dept of State Driver's License
- U.S. Learner's Permit (plastic card only with photo and signature)
- National/State/Country identification card
- Passport
- Passport cards
- Military ID
- Military ID for spouses and dependents
- Alien Registration Card (Green Card, Permanent Resident Visa)

#### Secondary ID (signature, not expired)

- U.S. Social Security card
- Debit (ATM) Card or Credit card
- Any form of ID on the Primary ID list

If the ID presented has an embedded signature that is not visible (microchip), or is difficult or impossible to read, the candidate must present another form of identification from the Primary ID or Secondary ID list that contains a visible signature.

Pearson VUE does not recognize grace periods. For example, if a candidate's driver's license expired yesterday and the state allows a 30-day grace period for renewing the ID, the ID is considered to be expired.

**CANDIDATES WILL BE PHOTOGRAPHED FOR THE SCORE REPORT.**

## EXAM PROCEDURES

### At Physical Test Location

Candidates should report to the test center thirty (30) minutes before the examination and check in with the test center administrator. The candidate's identification and other documentation will be reviewed and they will be photographed for the score report.

Candidates are required to review and sign a *Candidate Rules Agreement* form. If the *Candidate Rules Agreement* is not followed and/or cheating or tampering with the examination is suspected, the incident will be reported as such and the appropriate action will be taken. The examination fee will not be refunded, the exam may be determined invalid, and/or the state may take further action such as prohibiting candidates from retaking the examination and/or denying a license.



Candidates will have an opportunity to take a tutorial on the computer on which the examination will be administered. The time spent on this tutorial will not reduce the examination time. The examination administrators will answer questions, but candidates should be aware that the administrators are not familiar with the content of the examinations or with the state's licensing requirements. Examination administrators have been instructed not to advise candidates on requirements for licensure.

Candidates may begin the examination once they are familiar with the computer. The examination begins the moment a candidate looks at the first examination question. The time allotted for each examination is detailed on the back cover. The examination will end automatically when the examination time has expired, and candidates will leave the test center with their official scores in hand.

### **OnVUE online procedures**

If you are testing online and not in a physical Pearson VUE testing location, you should first review the materials and watch the short video at <https://home.pearsonvue.com/Test-Owner/Deliver/Online-Proctored.aspx> before you begin your online exam.

## **SCORE REPORTING**

Candidates who pass all parts of the examination will receive a score report that reads “pass;” no numeric score will be reported. The score report will also include information on how to apply for a license.

Candidates who fail the General (or national) section of Life, Accident & Health, Property, Casualty or Personal Lines receive diagnostic information relevant to each major area of the examination. Diagnostic information is intended to help failing candidates identify their areas of strength and weakness in order to prepare for future examinations. Candidates may use the content outlines in this handbook to interpret the diagnostic information on a failing score report.

Examination results are confidential and are released only to the candidate and the state licensing agency. The scores will be given at the test center after the examination is completed.

**If testing at a Pearson VUE testing site, the score report will be provided at the test center. If testing online, candidates will need to log into their Pearson VUE account to obtain their score report.**

To protect the candidate's privacy and to maintain the confidentiality of examination results, Pearson VUE does not give score information over the telephone.

## **REVIEW OF EXAMS**

For security reasons, examination material is not available to candidates for review.

## **SCORE EXPLANATION**

### **Scaled Score**

There are multiple versions of each of the licensing examinations. These versions are known as forms. Although all forms of an examination are developed based on the content outlines, the difficulty of the forms of an examination may vary slightly because different questions appear on each form. To ensure that no candidate is put at an unfair advantage or disadvantage due to the particular form of an examination that he or she is given, a statistical procedure known as equating is used to correct for differences in form difficulty.

The passing score of an examination was set by the Rhode Island Department of Business Regulation (in conjunction with Pearson VUE) after a comprehensive study was completed for each examination. Raw scores are converted into scaled scores that can range from 0 to 100. To avoid misuse of score information, numeric scores are only reported to failing candidates. The scaled score that is reported to you is neither the number of questions you answered correctly nor the percentage of questions you answered correctly. With a passing score of 70, any score below 70 indicates how close the candidate came to passing, rather than the actual number or percentage of questions the candidates answered correctly.

## **RETAKE AN EXAM**

All exams, both initial exams and retake exams, are now one-part exams and are scored as a whole.

Reservations for reexamination cannot be made at the test center, and candidates must wait 24 hours before making one. To make a reservation for reexamination, candidates should follow the instructions in *Exam Reservations* in this handbook.

Candidates taking an online examination are permitted two attempts per exam. All subsequent examination attempts will have to be taken at a Pearson VUE testing center. There are no exceptions to this rule.

## DUPLICATE SCORE REPORTS

To obtain your score report, log into your Pearson VUE account. For test center exams prior to 8-11-2020, email your request to: [pearsonvuecustomerservice@pearson.com](mailto:pearsonvuecustomerservice@pearson.com) to request a copy of your score report.

## QUESTIONS OR COMMENTS ABOUT THE EXAM

For security reasons, examination material is not available to candidates for review. Candidates who have questions, comments, or concerns about the examinations, or who wish to verify any data held in Pearson VUE files, should direct written inquiries to Pearson VUE at the address provided on the inside front cover of this handbook.

In all correspondence, candidates should provide their name and address information. If questions or comments concern an examination already taken, candidates should also include:

- Name of the examination
- Date the examination was taken
- Location of the test center

## PEARSON VUE TESTING POLICIES

### Test Center Location

The following policies are observed at each test center. **Candidates who violate any of these policies will not be permitted to finish the examination and will be dismissed from the test center, forfeiting the examination fee.**

- **No personal items are allowed in the testing room.** Personal items include but are not limited to: cellular phones, hand-held computers or other electronic devices, pagers, watches, wallets, purses, firearms or other weapons, hats, bags, coats, books, and/or notes, pens, or pencils.
- Candidates must store all personal items in a secure area as indicated by the administrator, or return items to their vehicle. All electronic devices must be turned off before storing them in a locker. **The test center is not responsible for lost, stolen, or misplaced personal items.**
- Studying **is not** allowed in the test center. Visitors, children, family, or friends **are not** allowed in the test center.
- Dictionaries, books, papers (including scratch paper), and reference materials are not permitted in the examination room (unless permitted by the exam sponsor), and candidates are strongly urged not to bring such materials to the test center. Upon entering and being seated in the testing room, the test administrator will provide the candidate with materials to make notes or calculations and any other items specified by the exam sponsor. **The candidate may not write on these items before the exam begins or remove these items from the testing room.**
- Eating, drinking, chewing gum, or smoking, and/or making noise that creates a disturbance for other candidates is prohibited during the exam.
- Break policies are established by the exam sponsor. Most sponsors allow unscheduled breaks. To request an unscheduled break, the candidate **must** raise their hand to get the administrator's attention. **The exam clock will not stop while the candidate is taking a break.**
- Candidates must leave the testing room for all breaks. However, candidates **are not permitted to leave the floor or building for any reason during this time, unless specified by the administrator and the exam sponsor.** If a candidate is discovered to have left the floor or building they will not be permitted to proceed with the examination and may forfeit the exam fees.
- While taking a break, candidates are permitted to access personal items that are being stored during the exam only if necessary—for example, personal medication that must be taken at a specific time. **However, a candidate must receive permission from the administrator prior to accessing personal items that have been stored.** Candidates are **not** allowed access to other items, including, but not limited to, cellular phones, exam notes, and study guides, unless the exam sponsor specifically permits this.
- Any candidate discovered causing a disturbance of any kind or engaging in any kind of misconduct—giving or receiving help; using notes, books, or other aids; taking part in an act of impersonation; or removing examination materials or notes from the examination room—will be summarily dismissed from the examination and will be reported to the state licensing agency. Decisions regarding disciplinary measures are the responsibility of the state licensing agency.

## OnVUE Testing

There are a few simple requirements for candidates to take an OnVUE online proctored exam:

- Quiet, private location
- Reliable device with a webcam
- Strong internet connection

For more information, please go to <https://home.pearsonvue.com/Test-Owner/Deliver/Online-Proctored.aspx>.

## EXAM SECURITY PROCEDURES

Pearson VUE maintains examination administration and examination security standards designed to ensure that all candidates are given the same opportunity to demonstrate their abilities and to prevent some candidates from gaining an unfair advantage over others because of testing irregularities or misconduct. Pearson VUE routinely reviews irregularities and examination scores believed to be earned under unusual or nonstandard circumstances.

Pearson VUE maintains the right to question any examination score whose validity is in doubt because the score may have been obtained unfairly. Pearson VUE first undertakes a confidential review of the circumstances contributing to the questions about score validity. Then, if there is sufficient cause to question the score, Pearson VUE will refer the matter to the state licensing agency, which will make the final decision on whether or not to cancel the score.

The performance of all candidates is monitored and may be analyzed statistically for the purpose of detecting and verifying fraud. If it is determined that a score has questionable validity, the Insurance Division will be so notified and will determine whether the candidate's scores will be released.

The examination contains pretest questions on which statistical information is being collected for use in constructing future examinations. Pretest questions are mixed in with the scored questions and are not identified, and responses to them do not affect a candidate's score.

# PREPARING FOR THE EXAM

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## CONTENT OUTLINES

Each examination is based on a detailed content outline of topics, subtopics, and references to applicable state laws, statutes and regulations. These content outlines are provided to publishers of study materials and to state-approved education providers for their use in developing and updating their educational materials and programs. Content outlines are updated periodically to reflect changes in practice, state laws and regulations. The Rhode Island Department of Business Regulation offers these content outlines as a part of the handbook.

## STUDY MATERIALS

The content outlines available as a part of this handbook are the “blueprints” used to construct the examinations.

Neither the Department of Business Regulation nor Pearson VUE issues study material for use in preparation for licensing examinations.

## EXAM CONTENT

The content of the general examination is based upon information obtained from a job analysis performed by Pearson VUE. Responses from insurance professionals were analyzed to determine the nature and scope of tasks they perform and the knowledge and skills needed to perform them. This information is the basis upon which examination questions are written and ensures that examinations reflect the practice of insurance. The state examination has been developed to reflect the laws, statutes, rules and regulations for the practice of insurance in Rhode Island, and has been reviewed and approved by Rhode Island insurance professionals.



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 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

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 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 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

**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

**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

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

(35 scoreable questions plus 5 pretest questions)

- 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*

**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**

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

# GENERAL INFORMATION

**CANDIDATES MAY CALL (800) 274-3739 TO MAKE AN EXAM RESERVATION.**

TEST CENTERS	
East Providence, RI	Tuesday through Thursday and Saturday
Worcester, MA	Thursday through Saturday
Boston, MA	3 days per week
Woburn, MA	Tuesday through Saturday
Springfield, MA	1 day per week
North Dartmouth, MA	Thursday through Saturday

*\*Candidates may take the exam at any national test center at no additional charge. Locations and schedules are subject to change.*

AVAILABLE EXAMINATIONS, TIME LIMITS AND FEES					
Level	Exam	Section	Time Allotted	Test Center Exam Fees* (If scheduled back to back, buy one get one free)	OnVUE Exam Fees
01	Life Producer	General	1 hour, 15 minutes	\$80	\$50
		State	45 minutes		
02	Accident & Health Producer	General	1 hour, 15 minutes	\$80	\$50
		State	45 minutes		
03	Property Producer	General	1 hour, 15 minutes	\$80	\$50
		State	45 minutes		
04	Casualty Producer	General	1 hour, 15 minutes	\$80	\$50
		State	45 minutes		
55	Personal Lines Producer	General	1 hour 30 minutes	\$80	\$50
		State	45 minutes		
14	Property/Casualty Adjuster	One part	1 hour	\$80	\$50
17	Public Adjuster	One part	1 hour	\$80	\$50
18	Workers Compensation Adjuster	One part	1 hour	\$80	\$50
38	Motor Vehicle Damage	One part	45 minutes	\$80	\$50

**NOTE: Candidates CAN take two major lines or two limited lines or one major and one limited line exam in one test session. However, first time candidates for (P&C) MUST register for both the Property Producer and Casualty Producer exam.**

**\* Candidates can register for two exams in one session (i.e. Property & Casualty) only if testing at a Pearson VUE testing location. Back-to-back exams are NOT available if testing through OnVUE online proctored exams.**

## PEARSON VUE HOLIDAY SCHEDULE

No exams on the following holidays:

New Year's Day   Martin Luther King, Jr. Day   Memorial Day   Independence Day   Labor Day   Thanksgiving   Christmas Day