

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, Blg. 69-2 Cranston, RI 02920

Phone (401) 462-9520

Email dbr.inslic@dbr.ri.gov

Website 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

Website www.pearsonvue.com

QUICK REFERENCE

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.**

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).

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

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.

INTRODUCTION

CONTACT INFORMATION

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

FOR EXAMINATIONS		
Pearson VUE/Rhode Island Insurance Attn: Regulatory Program Coordinator 5601 Green Valley Dr. Bloomington, MN 55437		rdinator
Phone: (800) 274-3739 Website: www.pearsonvue.com Email: pearsonvuecustomerservice@pearson.com		

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 for further information.

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

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

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.

PRACTICE TESTS

Practice tests are offered for some levels exclusively online at 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.

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EXAM RESERVATIONS

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 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 *Changel 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 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.

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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 Changel 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.

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

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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.

RETAKING 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.

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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** 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.

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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

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.

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RHODE ISLAND

Insurance Content Outlines

Rhode Island Insurance Supplement

Examination Content Outlines

Effective Date: October 10, 2022

LIFE PRODUCER

LIFE	– GEN	ERAL	KNO	WLE	DGE
	CONT	ENT (UTLI	NE	

Product Knowledge, Terms, and Concepts

(50 scoreable questions plus 5 pretest questions)	
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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

- 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
- 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

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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
- 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

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- 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

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
- Stock and mutual companies
 Ref: RIGL 27-1-2; 27-1-40
 Fraternal benefit societies
- 3. Fraternal benefit societies Ref: RIGL 27-25-1 thru 44

C. Licensing

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

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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

Rhode Island Insurance Supplement - Examination Content Outlines

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(50 scoreable questions plus 5 pretest questions)

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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

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4. Defamation

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Ref: RIGL 27-34-2

2. Scope

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G. Premium financing

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Ref: RIGL 19-14.6

2. Limitations on interest

Ref: RIGL 19-14.6

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H. Privacy of Consumer Information

Ref: 230-RICR-20-60-7

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 Rhode Island Automobile Insurance Plan Ref: RIGL 31-33-8; 31-47-16 Assigned Risk Plan Manual (www.aipso.com)

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- c. Risks eligible for assignment
- d. Application process/effective dates
- e. Extent of coverage
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 - a. Applicability

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b. Motor Vehicle Reparations Act

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- 3. Financial responsibility
 - a. Purpose and compliance Ref: RIGL 31-47-1
 - b. Required limits

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d. Uninsured motorist identification database

-Ref: RIGL 31-47.4

e. Definition of proof of financial responsibility and safety responsibility

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- 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,
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- d. Personal Motor Vehicle, HO & Residential Fire
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B. Workers Compensation

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Ref: RIGL 28-29-5; 28-29-6

2. Benefits

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- 3. Workers' Compensation Insurance Fund
 - a. Creation

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Ref: 230-RICR-20-10-1

2. Medical Malpractice Joint Underwriting

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PERSONAL LINES PRODUCER

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D. Unfair trade practices

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 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

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3. Inspections and Reports Ref: 230-RICR-20-05-11

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5. Limits of Coverage

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	Personal Official Business Auto/Garage Policy	B. Self-insurance
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- 6. Death

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- 7. Compensation for Specific Injuries Ref: RIGL 28-33-19
- 8. Reinstatement of Injured Worker Ref: RIGL 28-33-47
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- 5. Jurisdiction of Workers Compensation Ref: RIGL 28-29-1.3

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- Cease and Desist Orders Ref: RIGL 27-10-10
- 2. Penalty for Violations Ref: RIGL 27-10-11
- B. Licensing Requirements, Denial, Suspension,

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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

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

Rhode Island Insurance Supplement - Examination Content Outlines

October 10, 2022

- **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

Rhode Island Insurance Supplement

Examination Content Outlines

Effective Date: **June 3, 2024**

LIFE PRODUCER

LIFE	- GEN	IERAI	_ KN	OW	LEDG	Ε
	CONT	ΓENT	OUT	LIN	E	

Product Knowledge, Terms, and Concepts

(50	scoreable	auestions	nlus	5 pretest	questions.
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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

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

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- 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
- 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

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- 5. Collecting the initial premium and issuing the receipt
- 6. Replacement
- 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

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 - b. Offer and Acceptance
 - c. Competent parties
 - d. Legal purpose
- 2. Unique aspects of the insurance contract
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 - b. Unilateral
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- d. Aleatory

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- 2. Contributory vs. noncontributory

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- 2. Nonqualified plans

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- 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)

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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

 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
- 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	5. Key employee policyB. Accidental death and dismembermentC. Medical expense insurance
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 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 	F. Individual/Group Long Term Care (LTC) 1. Eligibility 2. Levels of care G. Other policies 1. Dental
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	 Vision Cancer Critical illness or specified disease Worksite (employer-sponsored) Hospital indemnity Short-term medical Accident
 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 	II. POLICY PROVISIONS, CLAUSES, AND RIDERS
ACCIDENT & HEALTH PRODUCER	 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
ACCIDENT & HEALTH – GENERAL KNOWLEDGE CONTENT OUTLINE	14. Change of occupation 15. Illegal occupation 16. Relation of earnings to insurance B. Other provisions and clauses
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10. Deductibles	c. Adhesion
11. Eligible expenses	d. Aleatory
12. Copayments	
13. Pre-authorizations and prior approval requirements	ACCIDENT & HEALTH – RHODE ISLAND
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Impairment/exclusions Consented incurs bility	(30 scoreable questions plus 3 pretest questions)
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Noncancelable	HEALTH INSURANCE
2. Cancelable	Ref: RIGL Title 7 (Chap. 1), Title 27 (All Chap.), Title 42
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C. Dependent children benefits	Ref: RIGL 27-4-24.4; 27-29-5; 42-35-9
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J. Workers Compensation	 Stock and mutual companies Ref: RIGL 27-1-2; 27-1-40
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A. Completing the application	C. Licensing
B. Explaining sources of insurability and HIPAA	Continuing Education
privacy information (e.g., MIB Report, Fair Credit	Ref: RIGL 27-3.2; 230-RICR-20-50-2, 230-
Reporting Act, etc.)	RICR-20-50-5
C. Initial premium payment and receipt and	2. Licensing requirements for a producer
consequences of the receipt (e.g., medical	Ref: RIGL 27-2.4-1 thru 27-2.4-3; 27-2.4-7
examination, etc.)	thru 27-2.4-9; 27-2.4-12; 27-2.4-13
D. Submitting application (and initial premium if	Termination of license
collected) to company for underwriting	Ref: RIGL 27-2.4-9(b); 27-2.4-16
E. Policy delivery	Revocation, suspension or denial
F. Explaining policy and its provisions, riders,	Ref: RIGL 27-2.4-14; 27-4-5 (ibid)
exclusions, and ratings to clients	5. Temporary license and license prohibited
G. Replacement	Ref: RIGL 27-2.4-13
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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
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2. Scope

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1. Definitions

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2. Limitations on interest Ref: RIGL 19-14.6

3. Cancellation of insurance contract Ref: RIGL 19-14.6

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CASUALTY PRODUCER

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(50 scoreable questions plus 5 pretest questions)

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 - d. Supplemental Payments
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 - f. First named insured
 - g. Limits (Per occurrence, Annual Aggregate)
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- 5. Underinsured motorists
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- a. Revocation, suspension and nonrenewal Ref: RIGL 27-2.4-14; 27-2.4-20
- 3. Continuing Education

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4. Limited/temporary licenses

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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

Rebating

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3. Misrepresentation

Ref: RIGL 27-29-4(1)

4. Defamation

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5. Unfair Discrimination

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E. Fiduciary responsibilities

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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

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H. Privacy of Consumer Information

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c. Commercial Insurance Cancellation, Nonrenewal & Premium or Coverage Changes Ref: 230-RICR-20-20-1

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- 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
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(25 scoreable questions plus 5 pretest questions)

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4. Penalties

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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
- Binders/Certificates of Insurance Ref: RIGL 27-9.4, 27-78-2
- C. Licensing
 - Licensing requirements for a producer Ref: RIGL 27-2.4 (27-2.4-8), 230-RICR-20-50-5
 - a. Surplus lines broker

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2. Termination of license

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- 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

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

D. Unfair trade practices

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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

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	3. Boatowners'/Yacht Policy	EMPLOYERS LIABILITY INSURANCE, AND
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	5. Personal Umbrella	A. Policy concepts
	6. Business Auto/Garage Policy	B. Self-insurance
	7. Commercial General Liability	Ref: RIGL 28-36-1
	8. Building and Personal Property Form	C. Work-related vs. non-work-related
	9. Excess/Umbrella	Ref: RIGL 28-33-1, 2; 2.1
	Business Interruption (Business Income and Extra	D. Fraud and Compliance
	Expense coverage)	Evidence Confidentiality
	11. Commercial Package Policy	Ref: RIGL 42-16.1-15
	12. Inland Marine	2. Immunity
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	Ref: RIGL 27-10-9	F. Workers' Compensation Administrative Fund Ref: RIGL 28-37-13
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	Ref: RIGL 27-10-10	Ref: RIGL 28-33-8
	2. Penalty for Violations	H. Health Care Provider Fee Schedules
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	B. Adjuster Licensing Standards(0-1)	Ref: RIGL 28-33-5
	 Denial, Suspension and Revocation of License 	2. Medical Fee Schedule
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	safety responsibility 2. Person required to show proof	b. Memorandum of Agreement
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	Ref: 230-RICR-20-05-1; RIGL 27-7-2.1	c. Termination of Payment-Accounting
	E. Basic Casualty Insurance(0-1)	Ref: RIGL 28-35-46.1
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	2.	Computation of Earnings		Ref: 230-RICR-20-50-3; RIGL 27-10.1
		Ref: RIGL 28-33-20, 20.1		D. Motor Vehicle Body Replacement Parts
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		Ref: RIGL 28-33-17, 18		G. Procedures in Payment of Automobile Damage
	6.	Death		Claims
		Ref: RIGL 28-33-16, 28-37-13		Ref: 230-RICR-20-05-6
	7.	Compensation for Specific Injuries		H. Preinspection of Private Passenger Motor Vehicles
		Ref: RIGL 28-33-19		Ref: 230-RICR-20-05-5; RIGL 27-10.1-10
	8.	Reinstatement of Injured Worker		I. Reinspection of Collision Damage Claims
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		Ref: RIGL 28-33-12, 17	II.	RHODE ISLAND LAWS, RULES, AND
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		Ref: RIGL 28-33-20		Ref: RIGL 27-10.1-9
	2.	Full-time		Cease and Desist Orders
		Ref: RIGL 28-33-20		Ref: RIGL 27- 10.1
	3.	Seasonal		Penalty for Violations
		Ref: RIGL 28-29-2		Ref: RIGL 27-10.1
	4.	Occupational Disease		B. Licensing
		Ref: RIGL 28-34-1		Termination of license
	5.	Jurisdiction of Workers Compensation		Ref: 230-RICR-20-50-3; RIGL 27-10.1
		Ref: RIGL 28-29-1.3		Denial, Nonrenewal and Revocation of License
рЦ		E ISLAND LAWS, RULES AND		230-RICR-20-50-3; RIGL 27-10.1
		LATIONS5		3. Conduct
		wers and Duties of Insurance Commissioner		Ref: 230-RICR-20-50-3
		f: RIGL 27-10-9, 27-10-13		C. Unfair trade practices
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		Ref: RIGL 27-10-10		Ref: 230-RICR-20-40-2; RIGL 27-9.1
	2.	Penalty for Violations		2. Steering—Free Choice of Auto Repair Shop
		Ref: RIGL 27-10-11		Ref: 230-RICR-20-50-3; RIGL 27-29-4(15)
В.	Lic	censing Requirements, Denial, Suspension,		3. Drive-In Claims—Safety
Re	voc	ation, and Renewal		Ref: 230-RICR-20-50-3; RIGL 27-10.1-8
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М	Ο-	TOR VEHICLE DAMAGE		STANDARD CRASH BOOKESTIMATING SOFTWARE, STANDARD AUTO PARTS DESCRIPTIONS AND FUNCTIONS;
VI	J			AFTER-MARKET PARTS
		APPRAISER	11/	IDENTIFYING THE DAMAGE AND WRITING A FAIR
		CONTENT OUTLINE	IV.	IDENTIFYING THE DAMAGE AND WRITING A FAIR AND ACCURATE ESTIMATE
		(40 scoreable questions)		
			٧.	BASIC AUTO POLICIES - PRIVATE AND COMMERCIAL
		E ISLAND LAWS, RULES, AND LATIONS PERTINENT TO MOTOR VEHICLE	VI.	INSURANCE CONCEPTS PERTINENT TO
		AISING		AUTOMOBILE APPRAISERS
		fair Claim Settlement Practices Act		A. Standard contract language addressing
٠.,		F. 220 DICD 20 40 2. DICL 27 0 4		appraisal provisions/process

B. Unfair Competition and Practices

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

Ref: RIGL 28-33

III.

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
- 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)

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		

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