Rhode Island
Insurance Content Outlines

Content Outline for examinations taken before October 10, 2022

Content Outline for examinations on or after October 10, 2022
**LIFE PRODUCER**

**LIFE – GENERAL KNOWLEDGE CONTENT OUTLINE**

Product Knowledge, Terms, and Concepts

(50 scoreable questions plus 10 pretest questions)

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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

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-
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   4. Penalties
      Ref: RIGL 27-2-20; 27-2-21; 27-2-24;
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B. Definitions
   1. Domestic, foreign, and alien companies
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   2. Stock and mutual companies
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C. Licensing
   1. Continuing Education
      Ref: RIGL 27-3; Reg.40, 103
   2. Licensing requirements for a producer
      Ref: RIGL 27-2-4 thru 27-4-7 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
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   6. Producer Compensation Disclosure
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      27-29-3; 27-29-4; 27-29-5; 27-29-7
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      b. Misrepresentation
         Ref: RIGL 27-4-5; 27-29-4(1)(2)
      c. Defamation
         Ref: RIGL 27-29-4(3)
      d. Penalties
         Ref: RIGL 27-2.4-2; 27-4-4; 27-25-35;
         27-25-37; 27-29-4; 27-29-6; 27-29-9 & 10;
         27-2.4-19, 27-2.4-14
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      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

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

A. Marketing methods and practices
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      Ref: 230-RICR-20-25-4
ACCIDENT & HEALTH PRODUCER

ACCIDENT & HEALTH – GENERAL KNOWLEDGE
CONTENT OUTLINE
Product Knowledge, Terms, and Concepts

(50 scoreable questions plus 10 pretest questions)

I. TYPES OF POLICIES ......................................................... 14
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      2. Business overhead expense policy
      3. Business disability buyout policy
      4. Group disability income policy
      5. Key employee policy
   B. Accidental death and dismemberment
   C. Medical expense insurance
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      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)
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   E. Group insurance
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      11. Legal actions
      12. Change of beneficiary
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      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
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Ref: 230-RICR-20-60-7

II. RHODE ISLAND LAWS, RULES, AND REGULATIONS PERTINENT TO ACCIDENT AND HEALTH INSURANCE ONLY ..................................................13
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   Ref: RIGL 27-19-1-1; 27-20.4
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   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
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   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
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   Ref: RIGL 27-18-30; 27-19-23; 27-20-20; 27-41-33
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   Ref: RIGL 27-18-27; 27-19-18; 27-20-14
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    Ref: RIGL 27-18-31; 27-20-1(3); 27-41-2(5)(a)(d); 27-41-36
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    Ref: RIGL 27-18-38; 27-19-35
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   Ref: RIGL 27-41-27; 42-62-9

D. Legal services insurance
   Ref: RIGL 27-4.1-1 thru 10

E. Advertising
   Ref: 230-RICR-20-30-1, 230-RICR-20-30-8

F. Stop Loss Insurance
   Ref: 27-8.2, RIGL 27-42-6

G. Long term care insurance

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

H. Medicare supplement insurance
   Ref: 230-RICR-20-30-7, 230-RICR-20-30-8, RIGL 27-18.2

I. Small Employer Health Insurance
   Ref: RIGL 27-50; 230-RICR-20-30-10

PROPERTY PRODUCER

PROPERTY – GENERAL KNOWLEDGE
CONTENT OUTLINE

Product Knowledge, Terms, and Concepts

(50 scoreable questions plus 10 pretest questions)

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      b. Causes of loss forms
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D. Inland marine
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K. Appraisal
L. Other Insurance Provision
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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 Billey)
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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
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
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      Ref: RIGL 27-34-2
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      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
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B. Flood Notice requirements
   Ref: RIGL 27-5-3.6

C. Insurance coverage for lead poisoning
   Ref: 230-RICR-20-05-9; RIGL 42-128.1-9

D. Notice of material change
   Ref: 230-RICR-20-05-14

E. Hurricane deductibles
   Ref: 230-RICR-20-05-13; RIGL 27-76

CASUALTY PRODUCER

CASUALTY – GENERAL KNOWLEDGE CONTENT OUTLINE

Product Knowledge, Terms, and Concepts

(50 scoreable questions plus 10 pretest questions)

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

A. Commercial general liability
   1. Exposures
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   2. Coverage
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         (2) Claims made
            (a) Retroactive Date

   b. Coverage B: Personal Injury and Advertising Injury
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   d. Supplemental Payments
   e. Who is an insured
   f. Limits
      (1) Per occurrence
      (2) Annual Aggregate
   g. Damage to Property of Others

B. Automobile: personal auto and business auto
   1. Liability
      a. Bodily Injury
      b. Property Damage
      c. Split Limits
      d. Combined Single Limit
   2. Medical Payments
   3. Physical Damage (collision; other than collision; specified perils)
   4. Uninsured motorists
   5. Underinsured motorists
   6. Who is an insured
   7. Types of Auto
      a. Owned
      b. Non-owned
      c. Hired
     d. Temporary Substitute
     e. Newly Acquired Autos
   f. Transportation Expense and Rental Reimbursement Expense
   8. Garage Coverage Form, including Garagekeepers Insurance
   9. Exclusions
   10. Individual Insured and Drive Other Car (DOC)

C. Workers Compensation Insurance, Employers Liability Insurance, and Related Issues
   (This section does not deal with specifics of state law, which are addressed elsewhere in this outline.)
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      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
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   2. Theft
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   4. Burglary
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       2. Morale
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   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
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   J. Warranties
   K. Representations
   L. Concealment
   M. Deposit Premium/Audit
   N. Certificate of Insurance
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   P. Pure vs. Speculative Risk
   Q. Endorsements
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III. POLICY PROVISIONS .......................................................11
   A. Declarations
   B. Insuring agreement
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   D. Exclusions and Limitations
   E. Definition of the insured
   F. Duties of the insured after a loss
   G. Cancellation and nonrenewal provisions
   H. Supplementary payments
      I. Proof of loss
   J. Notice of claim
   K. Arbitration
   L. Other insurance
   M. Subrogation
   N. Loss settlement provisions including consent to settle a loss
   O. Terrorism Risk Insurance Act (TRIA)

CASUALTY – RHODE ISLAND SPECIFIC CONTENT OUTLINE

State Statutes, Rules and Regulations
(32 scoreable questions plus 6 pretest questions)

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

Rhode Island Insurance Supplement - Examination Content Outlines

March 23, 2021

S8
A. Insurance Only

REGULATIONS PERTINENT TO RHODE ISLAND INSURANCE ONLY

1. Purpose
   Ref: RIGL 27-29-4(1)
2. Defamation
   Ref: RIGL 27-29-4(3)
3. 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

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 Reparations 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-20-05-1
      e. Uninsured/Underinsured motorists
         Ref: =230-RICR-20-05-1; 27-7-2.1

B. Workers Compensation
   1. Applicability
      Ref: RIGL 28-29-5; 28-29-6
   2. Benefits
      Ref: RIGL 28-33-1; 28-33-2; 28-33-2.1; 28-33-4; 28-33-5; 28-33-8; 28-33-12(a)
   3. Workers’ Compensation Insurance Fund
      a. Creation
         Ref: Public Law Chapter 410
      b. Insurance Coverage Program
         Ref: Public Law Chapter 410

C. Liability/Medical malpractice
   1. Definition
      Ref: 230-RICR-20-10-1
   2. Medical Malpractice Joint Underwriting Association
      Ref: 230-RICR-20-10-1
   3. Policy forms and rates
      Ref: 230-RICR-20-10-1
   4. Procedures
      Ref: 230-RICR-20-10-1

PERSONAL LINES PRODUCER

PERSONAL LINES – GENERAL KNOWLEDGE CONTENT OUTLINE

Product Knowledge, Terms, and Concepts
(75 scoreable questions plus 11 pretest questions)

I. TYPES OF PROPERTY POLICIES

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

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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 Billey)
R. Policy Application
S. Terrorism Risk Insurance Act (TRIA)
T. Cancellation and nonrenewal provisions
U. Supplementary payments
V. Arbitration
W. Loss settlement provisions including consent to settle a loss

PERSONAL LINES – RHODE ISLAND SPECIFIC CONTENT OUTLINE

State Statutes, Rules and Regulations
(25 scoreable questions plus 5 pretest questions)

I. RHODE ISLAND LAWS, RULES, AND REGULATIONS COMMON TO PROPERTY AND CASUALTY INSURANCE.................................10

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

B. Definitions
   1. Domestic, foreign, and alien companies
      Ref: RIGL 27-1-1; 27-2-1; 27-2-2; 27-59-1
   2. Stock and mutual companies
      a. Definitions
      b. Ownership
   3. Binders/Certificates of Insurance
      Ref: RIGL 27-9-4, 27-78-2

C. Licensing
   1. Licensing requirements for a producer
      Ref: RIGL 27-2-4 (27-2-4-8), 230-RICR-20-50-5
      a. Surplus lines broker
         Ref: 230-RICR-20-50-1; RIGL 27-3-38; 27-3-39
   2. Termination of license
      Ref: RIGL 27-2-4-9(b); 27-2-4-16
      a. Revocation, suspension and nonrenewal
         Ref: RIGL 27-2-4-14; 27-2-4-20
   3. Continuing Education
      Ref: RIGL 27-3-2; 230-RICR-20-50-2, 230-RICR-20-50-5
   4. Limited/temporary licenses
      Ref: RIGL 27-2-4-13
   5. Producer Compensation Disclosure

D. Unfair trade practices
   1. Unfair claims settlement practices
   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 Guaranty Association
   1. Purpose
      Ref: RIGL 27-34-2
   2. Scope
      Ref: RIGL 27-34-3

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

H. Privacy of Consumer Information
   Ref: 230-RICR-20-60-7

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

A. Rhode Island Joint Reinsurance Association
   1. Purposes
      Ref: 230-RICR-20-05-11
   2. Definitions
      Ref: 230-RICR-20-05-11
   3. Inspections and Reports
      Ref: 230-RICR-20-05-11
   4. Cancellation
      Ref: 230-RICR-20-05-11
   5. Limits of Coverage
      Ref: 230-RICR-20-05-11

B. Flood Notice requirements
   Ref: RIGL 27-5-3.6

C. Insurance coverage for lead poisoning
   Ref: RIGL 42-128.1-9, 230-RICR-20-05-9

D. Notice of material change
   Ref: 230-RICR-20-05-14

E. Hurricane deductibles
   Ref: 230-RICR-20-05-15; 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

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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 Reparations 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  

II. INSURANCE CONCEPTS ........................................5  
A. Named Peril vs. Open Perils  
B. Breach of Warranty  
C. Negligence  
1. Comparative vs. Modified Comparative  
2. Contributory  
3. Elements of Negligence/Torts  
a. Proximate Cause  
b. Foreseeability  
D. Scheduled vs. Blanket Coverage  
E. Subrogation  
F. "Other Insurance"  
G. Insurable Interest  
H. Misrepresentation  
I. Concealment  

III. THE INSURANCE CONTRACT ....................................5  
A. Declaration Sheet  
B. Insuring Agreement, Conditions and Exclusions  
C. Replacement Cost Provision and Actual Cash  
Value  
D. Liberalization Clause  
E. Endorsement  
F. Limitations  

IV. ADJUSTING LOSS ..................................................5  
A. Statements  
B. Direct Loss vs. Indirect Loss (Loss of Use)  
C. Damages  
1. Special  
2. General  
3. Physical Damage Estimates  
4. Diminution of Value  
D. Valuation Clause  
1. Replacement Cost Provisions  
2. Actual Cash Value  
3. Stated Value  
4. Reproduction Cost  
E. Proof of Loss  
F. Waiver, Non-waiver, Reservation of Right  
G. Estoppel  

V. LINES OF INSURANCE/COVERAGE .........................10  
A. Major Lines  
1. Homeowners’ (HO): HO-1; HO-3, 4, 5; and HO  
315 (Collapse)  
2. Personal Auto Policy  
3. Boatowners’/Yacht Policy  
4. Personal Articles Floater  
5. Personal Umbrella  
6. Business Auto/Garage Policy  
7. Commercial General Liability  
8. Building and Personal Property Form  
9. Excess/ Umbrella  
10. Business Interruption (Business Income and Extra  
Expense coverage)  
11. Commercial Package Policy  

RHODE ISLAND  
PROPERTY/CASUALTY  
ADJUSTER  
Effective 11/1/2009*  
CONTENT OUTLINE  
(35 scoreable questions plus 5 pretest questions)  

I. INSURANCE TERMS  ...............................................5  
A. Risk  
B. Peril  
C. Indemnity  
D. Binder  
E. Endorsement  
F. Deductible  
G. Coinsurance  
H. Liability  
I. Definition of Insured  
J. Arbitration  

K. Hazard  

L. Rhode Island Insurance Supplement - Examination Content Outlines  March 23, 2021
VI. RHODE ISLAND LAWS, RULES AND REGULATIONS

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 27-9.4(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

RHODE ISLAND WORKERS’ COMPENSATION INSURANCE CLAIMS ADJUSTER CONTENT OUTLINE
(50 scoreable questions)

I. WORKERS’ COMPENSATION INSURANCE, EMPLOYERS LIABILITY INSURANCE, AND RELATED ISSUES

A. Policy concepts
   Ref: RIGL 28-36-1

B. Self-insurance
   Ref: RIGL 28-33-1, 2; 2.1

C. Work-related vs. non-work-related
   Ref: RIGL 28-33-1, 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
III. RHODE ISLAND LAWS, RULES AND REGULATIONS

A. Powers and Duties of Insurance Commissioner
   Ref: RIGL 27-10.9-1, 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

III. 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: RIGL 27-10.9; RIGL 27-10-13
   B. Unfair Competition and Practices
      Ref: RIGL 27-10-7, 230-RICR-20-50-4
   C. Motor Vehicle Damage Appraiser
      Ref: 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. Procedures in Payment of Automobile Damage Claims
      Ref: RIGL 27-10.1

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
      Ref: RIGL 27-10.1
   3. Conduct
      Ref: 230-RICR-20-50-3

C. Unfair trade practices
   1. Unfair claims settlement practices
      Ref: RIGL 27-9.1
   2. Steering—Free Choice of Auto Repair Shop
      Ref: RIGL 27-9.1(15)
   3. Drive-In Claims—Safety
      Ref: RIGL 27-10.1-8
   4. Aftermarket (OEM) Parts Prohibition
      Ref: RIGL 27-10.2-2
   5. Independent Appraiser
      Ref: RIGL 27-10.5-3

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

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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
       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 POLICIES................................. 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
   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

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
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

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
   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

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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 38)
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
   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, 20.8, 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  

13. Lyme Disease  

14. Affordable Care Act mandated benefits  

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
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
         Ref: RIGL 27-9.4, 27-78-2
         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
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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

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

I. 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

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

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
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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)(ii;
      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 Reparations Act
      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

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E. Definition of the insured  
F. Duties of the insured after a loss  
G. Obligations of the insurance company  
H. Mortgagor 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  

PERSONAL LINES – RHODE ISLAND SPECIFIC CONTENT OUTLINE  
State Statutes, Rules and Regulations  
(25 scoreable questions plus 5 pretest questions)  

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

D. Unfair trade practices  
1. Unfair claims settlement practices  
2. Rebating  
Ref: RIGL 27-6-46; 27-8-7 thru 9; 27-9-44; 27-29-4(8)  
3. Misrepresentation  
Ref: RIGL 27-29-4(1)  
4. Defamation  
Ref: RIGL 27-29-4(3)  
5. Unfair Discrimination  
Ref: RIGL 27-29-4.1; 27-29-4.2; 27-29-4(7)(iii)  

E. Fiduciary responsibilities  
Ref: RIGL 27-2-4-19  

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

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

H. Privacy of Consumer Information  
Ref: 230-RICR-20-60-7  

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

B. Flood Notice requirements  
Ref: RIGL 27-5-3.6
C. Insurance coverage for lead poisoning  
Ref: RIGL 42-128.1-9, 230-RICR-20-05-9

D. Notice of material change  
Ref: 230-RICR-20-05-14

E. Hurricane 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 Reparations 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
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

RHODE ISLAND WORKERS’ COMPENSATION INSURANCE CLAIMS ADJUSTER CONTENT OUTLINE
(50 scoreable questions)

I. WORKERS’ COMPENSATION INSURANCE, EMPLOYERS LIABILITY INSURANCE, AND RELATED ISSUES .........................................................10
A. Policy concepts
B. Self-insurance
   Ref: RIGL 28-36-1
C. Work-related vs. non-work-related
   Ref: RIGL 28-33-1, 2, 2.1
D. Fraud and Compliance
   1. Evidence Confidentiality
   Ref: RIGL 42-16.1-15
   2. Immunity
   Ref: RIGL 42-16.1-16
E. Workers’ Compensation Court
   Ref: RIGL 28-35-20
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
      h. 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
I. RHODE ISLAND LAWS, RULES, AND REGULATIONS PERTINENT TO MOTOR VEHICLE APPRAISING

A. Unfair Competition and Practices
   Ref: 230-RICR-20-40-2; RIGL 27-29

B. Motor Vehicle Damage Appraiser
   Ref: 230-RICR-20-50-3; RIGL 27-10.1

C. Motor Vehicle Mandatory Arbitration
   Ref: RIGL 27-10.3

D. Licensing of Motor Vehicle Damage Appraisers
   Ref: 230-RICR-20-50-3; RIGL 27-10.1

E. Procedures in Payment of Automobile Damage Claims
   Ref: 230-RICR-20-05-6

F. 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

B. Licensing
   1. Termination of license
      Ref: 230-RICR-20-50-3; RIGL 27-10.1
   2. Denial, Nonrenewal and Revocation of License
      Ref: 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 27-10.1
   3. Aftermarket (OEM) Parts Prohibition
      Ref: 230-RICR-20-50-3; RIGL 27-10.1-8
   4. 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 ADJUSTER REGULATIONS AND LICENSING OF PUBLIC ADJUSTERS
   A. Public Adjuster practices, responsibilities, and Duties

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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