LIFE PRODUCER

LIFE – GENERAL KNOWLEDGE CONTENT OUTLINE

Product Knowledge, Terms, and Concepts

(50 scoreable questions plus 10 pretest questions)

I. TYPES OF POLICIES ...........................................12
   A. Traditional whole life products
      1. Ordinary whole life
      2. Limited-pay and single-premium life
   B. Interest/market-sensitive/adjustable life products
      1. Universal life
      2. Variable whole life
      3. Variable universal life
      4. Interest-sensitive whole life
      5. Indexed life
   C. Term life
      1. Types
         a. Level
         b. Decreasing
         c. Return of premium
         d. Annually renewable
      2. Special features
         a. Renewable
         b. Convertible
   D. Annuities
      1. Single and flexible premium
      2. Immediate and deferred
      3. Fixed and variable
      4. Indexed
   E. Combination plans and variations
      1. Joint life
      2. Survivorship life (second to die)

II. POLICY RIDERS, PROVISIONS, OPTIONS, AND EXCLUSIONS........................................18
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      1. Waiver of premium and waiver of monthly deduction
      2. Guaranteed insurability
      3. Payor benefit
      4. Accidental death and/or accidental death and dismemberment
      5. Term riders
      6. Other insureds
      7. Long term care
      8. Return of premium
   B. Policy provisions and options
      1. Entire contract
      2. Insuring clause
      3. Free look
      4. Consideration
      5. Owner’s rights
      6. Beneficiary designations
         a. Primary and contingent
         b. Revocable and irrevocable
         c. Common disaster
         d. Minor beneficiaries
      7. Premium Payment
         a. Modes
         b. Grace period
         c. Automatic premium loan
         d. Level or flexible
      8. Reinstatement
      9. Policy loans, withdrawals, partial surrenders
     10. Non-forfeiture options
     11. Dividends and dividend options (eg. participating, non-participating)
     12. Incontestability
     13. Assignments
     14. Suicide
     15. Misstatement of age and gender
     16. Settlement options
     17. Accelerated death benefits
   C. Policy exclusions

III. COMPLETING THE APPLICATION, UNDERWRITING, AND DELIVERING THE POLICIES...............12
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      2. Changes in the application
      3. Consequences of incomplete applications
      4. Warranties and representations
      5. Collecting the initial premium and issuing the receipt
      6. Replacement
      7. Disclosures at point of sale (e.g., HIPAA, HIV consent)
     8. USA PATRIOT Act/anti-money laundering
   B. Underwriting
      1. Insurable interest
      2. Medical information and consumer reports
      3. Fair Credit Reporting Act
      4. Risk classification
      5. Stranger/Investor-owned life insurance (STOLI/IOLI)
   C. Delivering the policy
      1. When coverage begins
      2. Explaining the policy and its provisions, riders, exclusions, and ratings to the client
   D. Contract law
      1. Elements of a contract
2. Unique aspects of the insurance contract  
   a. Conditional  
   b. Unilateral  
   c. Adhesion  
   d. Aleatory  

IV. TAXES, RETIREMENT, AND OTHER INSURANCE CONCEPTS .............................................................. 8  
A. Third-party ownership  
B. Viatical Settlements  
C. Life Settlements  
D. Group life insurance  
   1. Conversion privilege  
   2. Contributory vs. noncontributory  
E. Retirement plans  
   1. Qualified plans  
   2. Nonqualified plans  
F. Life insurance needs analysis/suitability  
   1. Personal insurance needs  
   2. Business insurance needs  
      a. Key person  
      b. Buy sell  
G. Social Security benefits  
H. Tax treatment of insurance premiums, proceeds, and dividends  
   1. Individual life  
   2. Group life  
   3. Modified Endowment Contracts (MECs)  

LIFE – RHODE ISLAND SPECIFIC CONTENT OUTLINE  
State Statutes, Rules and Regulations  
(30 scoreable questions plus 5 pretest questions)  

I. RHODE ISLAND LAWS, RULES, AND REGULATIONS COMMON TO LIFE, ACCIDENT AND HEALTH INSURANCE ................................................................. 17  
Ref: RIGL Title 7 (Chap. 1), Title 27 (All Chap.), Title 42 (Chap. 14 and 35)  
A. Commissioner/Director  
   1. Broad powers  
      Ref: RIGL 27-1-11; 27-1-12; 27-1-14; 27-4-23;  
      27-4-24.3 thru 24.5; 27-13-1; 27-18-8; 27-29-5  
      thru 7; 27-29-12; 27-35-5 thru 7; 42-14-1; 27-14-  
      17; 42-14-5; 42-14-5-3  
   2. Examination of records/record retention  
      Ref: RIGL 27-13-1-5, 27-35-5, 38-2-2; 230-  
      RICR-20-60-4  
   3. Notice and hearing  
      Ref: RIGL 27-4-24.4; 27-29-5; 42-35-9; 42-62-  
      13; 27-19-6; 27-20-6  
   4. Penalties  
      Ref: RIGL 27-2-20; 27-2-21; 27-2-24;  
      27-4-24.3; 27-29-5; 27-29-6; 27-29-9; 27-34.2-  
      10; 42-14-16  

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

C. Licensing  
   1. Continuing Education  
      Ref: RIGL 27-3; Reg.40, 103  
   2. Licensing requirements for a producer  
      Ref: RIGL 27-2-4.1 thru 27-2.4-3; 27-2.4-7 thru  
      27-2.4-9 (27-2.4-8); 27-2.4-12; 27-2.4-13; 27-  
      2.4-23; 230-RICR-20-50-5  
   3. Termination of license  
      Ref: RIGL 27-2.4-9(b); 27-2.4-16  
   4. Revocation, suspension or denial  
      Ref: RIGL 27-2.4-14; 27-4-5  
   5. Limited/temporary license  
      Ref: RIGL 27-2.4-13  
   6. Producer Compensation Disclosure  
      Ref: RIGL 27-2.4-15.1, Bulletin 2006-2  

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

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

F. Life and Health Guaranty Association  
    Ref: RIGL, 27-34.3  

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

II. RHODE ISLAND LAWS, RULES, AND REGULATIONS PERTINENT TO LIFE INSURANCE AND ANNUITIES ONLY ................................................................. 13  
Ref: 230-RICR-20-60-1, 230-RICR-20-25-3, 230-  
RICR-20-25-4; RIGL Title 27 (Chap. 4, 4.3, 4.4, 4.5,  
30)  

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

2. Life/Annuity Disclosure
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 10 pretest questions)

I. TYPES OF POLICIES .................................................................14
A. Disability income
   1. Individual disability income policy
   2. Business overhead expense policy
   3. Business disability buyout policy
   4. Group disability income policy
   5. Key employee policy
B. Accidental death and dismemberment
C. Medical expense insurance
   1. Basic hospital, medical, and surgical policies
   2. Major medical policies
   3. Health Maintenance Organizations (HMOs)
   4. Preferred Provider Organizations (PPOs)
   5. Point of Service (POS) plans
   6. Flexible Spending Accounts (FSAs)
   7. High Deductible Health Plans (HDHPs) and related Health Savings Accounts (HSAs)
D. Medicare supplement policies

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

F. Individual/Group Long Term Care (LTC)

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

II. POLICY PROVISIONS, CLAUSES, AND RIDERS .......... 20
A. Mandatory and optional provisions
   1. Entire contract
   2. Time limit on certain defenses (incontestable)
   3. Grace period
   4. Reinstatement
   5. Notice of claim
   6. Claim forms
   7. Proof of loss
   8. Time of payment of claims
   9. Payment of claims
   10. Physical examination and autopsy
   11. Legal actions
   12. Change of beneficiary
   13. Misstatement of age or sex
   14. Change of occupation
   15. Illegal occupation
   16. Relation of earnings to insurance

B. Other provisions and clauses
   1. Insuring clause
   2. Free look
   3. Consideration clause
   4. Probationary period
   5. Elimination period
   6. Waiver of premium
   7. Exclusions and limitations
   8. Preexisting conditions
   9. Coinsurance
   10. Deductibles
   11. Eligible expenses
   12. Copayments
   13. Pre-authorizations and prior approval requirements
   14. Usual, reasonable, and customary (URC) charges
   15. Lifetime, annual, or per cause maximum benefit limits

C. Riders
   1. Impairment/exclusions
   2. Guaranteed insurability

D. Rights of renewability
   1. Noncancelable
   2. Cancelable
   3. Guaranteed renewable
III. SOCIAL INSURANCE .................................................. 3
   A. Medicare (Parts A, B, C, D)
   B. Medicaid
   C. Social Security benefits

IV. OTHER INSURANCE CONCEPTS ................................. 4
   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 ......................... 9
   A. Completing the application
   B. Explaining sources of insurability and HIPAA
      privacy information (e.g., MIB Report, Fair Credit
      Reporting Act, etc.)
   C. Initial premium payment and receipt and
      consequences of the receipt (e.g., medical
      examination, etc.)
   D. Submitting application (and initial premium if
      collected) to company for underwriting
   E. Policy delivery
   F. Explaining policy and its provisions, riders,
      exclusions, and ratings to clients
   G. Replacement
   H. Contract law
      1. Elements of a contract
      2. Insurable interest
      3. Warranties and representations
      4. Unique aspects of the insurance contract
         a. Conditional
         b. Unilateral
         c. Adhesion
         d. Aleatory

ACCIDENT & HEALTH – RHODE ISLAND
SPECIFIC CONTENT OUTLINE

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

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

II. RHODE ISLAND LAWS, RULES, AND REGULATIONS INCIDENTAL TO AGENCY BUSINESS
   Ref: RIGL Title 27 (Chap. 1), Title 33 (Chap. 1 to 2)

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

D. Marketing practices
   1. Unfair practices
      a. Unfair methods and practices
         Ref: Reg. 27; RIGL 27-4-1; 27-4-3; 27-4-4;
         27-9.1; 27-25-34; 27-29-3; 27-29-4; 27-29-5;
         27-29-7; 27-34.1-16(e)
      b. Rebating
         Ref: RIGL 27-4-6; 27-25-40; 27-29-4(8)(a);
         27-29-8
      c. Misrepresentation
         Ref: RIGL 27-4-5; 27-29-4(1)(2)
      d. Defamation
         Ref: RIGL 27-29-4(3)
      e. Theft
         Ref: RIGL 11-41-3; 11-41-4; 11-41-29; 11-41-
         30; 27-2.4-19
      f. Penalties
         Ref: RIGL 11-41-5; 27-2.4; 27-4-4; 27-25-35;
         27-25-37; 27-29-4.2; 27-29-6; 27-29-9 & 10

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

F. Life and Health Guaranty Association
   Ref: RIGL 27, 34.3

G. Privacy of Consumer Information

Rhode Island Insurance Supplement - Examination Content Outlines

March 23, 2021

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

Ref: 230-RICR-20-60-1, 230-RICR-20-30-1, 230-RICR-20-35-1, 230-RICR-20-30-2; RIGL Title 27 (Chap. 18, 18.2, 20.4, 20.6, 30, 34.2, 38.1, 39.2 & 50); Title 42 (Chap. 62); 27-18 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-20-20-7, 230-RICR-20-30-8, RIGL 27-18.2

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

PROPERTY PRODUCER

PROPERTY – GENERAL KNOWLEDGE CONTENT OUTLINE

Product Knowledge, Terms, and Concepts

(50 scoreable questions plus 10 pretest questions)

I. TYPES OF POLICIES

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

B. Dwelling policies
   1. DP-1
   2. DP-2
   3. DP-3

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

D. Inland marine
   1. Personal Articles floaters
   2. Commercial Property floaters

E. National Flood Insurance Program

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

II. INSURANCE TERMS AND RELATED CONCEPTS

A. Insurance
   1. Law of Large Numbers

B. Insurable interest

C. Risk
   1. Pure vs. Speculative Risk

D. Hazard
III. POLICY PROVISIONS AND CONTRACT LAW

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 Billey)
S. Policy Application
T. Terrorism Risk Insurance Act (TRIA)

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

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 27-1-11; 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. Rebutting
   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

Rhode Island Insurance Supplement - Examination Content Outlines

March 23, 2021
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

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

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

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

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

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

CASUALTY PRODUCER

CASUALTY – GENERAL KNOWLEDGE CONTENT OUTLINE

Product Knowledge, Terms, and Concepts

(50 scoreable questions plus 10 pretest questions)

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

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

b. Coverage B: Personal Injury and Advertising Injury

c. Coverage C: Medical Payments

d. Supplemental Payments

e. Who is an insured
f. Limits
   (1) Per occurrence
   (2) Annual Aggregate

g. Damage to Property of Others

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

C. Workers Compensation Insurance, Employers Liability Insurance, and Related Issues
   (This section does not deal with specifics of state law, which are addressed elsewhere in this outline.)
   1. Standard policy concepts
      a. Who is an employee/employer
      b. Compensation
   2. Work-related vs. non-work-related
   3. Other states’ insurance
   4. Employers Liability
   5. Exclusive remedy
   6. Premium Determination

D. Crime
   1. Employee Dishonesty
   2. Theft
   3. Robbery
   4. Burglary
   5. Forgery and Alteration
   6. Mysterious disappearance

E. Bonds
   1. Surety
   2. Fidelity

F. Professional liability
   1. Errors and Omissions
II. INSURANCE TERMS AND RELATED CONCEPTS ........14
   A. Risk
   B. Hazards
      1. Moral
      2. Morale
      3. Physical
   C. Indemnity
   D. Insurable interest
   E. Loss valuation
      1. Actual cash value
      2. Replacement cost
      3. Market value
      4. Stated/agreed value
      5. Salvage value
   F. Negligence
   G. Liability
   H. Occurrence
   I. Binders
   J. Warranties
   K. Representations
   L. Concealment
   M. Deposit/Premium/Audit
   N. Certificate of Insurance
   O. Law of Large Numbers
   P. Pure vs. Speculative Risk
   Q. Endorsements
   R. Damages
      1. Compensatory
         a. General
         b. Special
      2. Punitive
   S. Compliance with provisions of Fair Credit Reporting Act

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   F. Duties of the insured after a loss
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   H. Supplementary payments
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   L. Other insurance
   M. Subrogation
   N. Loss settlement provisions including consent to settle a loss
   O. Terrorism Risk Insurance Act (TRIA)
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
Ref: RIGL 19-14.6

H. Privacy of Consumer Information
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1. Rhode Island Automobile Insurance Plan
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   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-20-05-14

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

B. Workers Compensation
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2. Benefits
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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)

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   2. HO-3
   3. HO-4
   4. HO-5
   5. HO-6
   6. HO-8
B. Dwelling policies
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   2. DP-2
   3. DP-3

C. Inland marine
   1. Personal Articles floaters

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      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
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      d. Temporary Substitute
      e. Newly Acquired Autos
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B. Insurable interest

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   1. Pure vs. Speculative Risk

D. Hazard
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E. Peril

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   2. Replacement cost
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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
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R. Policy Application
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PERSONAL LINES – RHODE ISLAND SPECIFIC CONTENT OUTLINE

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(25 scoreable questions plus 5 pretest questions)

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   1. Broad powers
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   2. Examination of records/record retention
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   3. Notice and hearing
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   4. Penalties
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B. Definitions
   1. Domestic, foreign, and alien companies
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   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
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      a. Surplus lines broker
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   2. Termination of license
      Ref: RIGL 27-2-4-9(b); 27-2-4-16
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   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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D. Unfair trade practices
   1. Unfair claims settlement practices
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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

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

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

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

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

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

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

A. Automobile insurance.................................................(10)
   1. Rhode Island Automobile Insurance Plan
      Ref: RIGL 31-33-8; 31-47-16 Assigned Risk Plan Manual (www.aisps.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

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

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   G. Coinsurance
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K. Hazard

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      2. Contributory
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   D. Scheduled vs. Blanket Coverage
   E. Subrogation
   F. "Other insurance"
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      B. Direct Loss vs. Indirect Loss (Loss of Use)
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      D. Valuation Clause
         1. Replacement Cost Provisions
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         3. Stated Value
         4. Reproduction Cost
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      F. Waiver, Non-waiver, Reservation of Right
      G. Estoppel

V. LINES OF INSURANCE/COVERAGE ......................... 10
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      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

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March 23, 2021
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A. Powers and Duties of Insurance Commissioner 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 Ref: RIGL 27-10-11
   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 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 Ref: RIGL 230-RICR-20-50-4; RIGL 27-7-2.1

E. Basic Casualty Insurance Ref: RIGL 27-8

F. Unfair Claims Practices Ref: RIGL 230-RICR-20-40-2; RIGL 27-9.1

G. Steering—Free Choice of Auto Repair Shop Ref: RIGL 230-RICR-20-50-4; RIGL 27-9-4(15)

H. Aftermarket (OEM) Parts Prohibition Ref: RIGL 230-RICR-20-50-4; RIGL 27-10.2

I. Independent Appraisal Ref: RIGL 230-RICR-20-50-4

RHODE ISLAND WORKERS' COMPENSATION INSURANCE CLAIMS ADJUSTER CONTENT OUTLINE

1. WORKERS’ COMPENSATION INSURANCE, EMPLOYERS LIABILITY INSURANCE, AND RELATED ISSUES
   A. Policy concepts Ref: RIGL 28-36-1
   B. Self-insurance
   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

2. INLAND MARINE

3. REFERENCE CITED

4. PENALTIES AND COMPLIANCE

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6. WORKERS’ COMPENSATION ADMINISTRATIVE FUND

7. WORKERS’ COMPENSATION BUREAU

8. INDEPENDENT ADJUSTER

9. FORMS

10. REQUIREMENTS

11. BENEFITS

12. INLAND MARINE

13. WORKERS’ COMPENSATION ESTIMATES

14. WORKERS’ COMPENSATION CLAIMS

15. WORKERS’ COMPENSATION INSURANCE

16. WORKERS’ COMPENSATION CALL CENTER

17. WORKERS’ COMPENSATION CLAIMS ADJUSTER CONTENT OUTLINE

18. WORKERS’ COMPENSATION CLAIMS ADJUSTER CONTENT OUTLINE

19. WORKERS’ COMPENSATION CLAIMS ADJUSTER CONTENT OUTLINE

20. WORKERS’ COMPENSATION CLAIMS ADJUSTER CONTENT OUTLINE

21. WORKERS’ COMPENSATION CLAIMS ADJUSTER CONTENT OUTLINE

22. WORKERS’ COMPENSATION CLAIMS ADJUSTER CONTENT OUTLINE

23. WORKERS’ COMPENSATION CLAIMS ADJUSTER CONTENT OUTLINE

24. WORKERS’ COMPENSATION CLAIMS ADJUSTER CONTENT OUTLINE

25. WORKERS’ COMPENSATION CLAIMS ADJUSTER CONTENT OUTLINE

26. WORKERS’ COMPENSATION CLAIMS ADJUSTER CONTENT OUTLINE

27. WORKERS’ COMPENSATION CLAIMS ADJUSTER CONTENT OUTLINE

28. WORKERS’ COMPENSATION CLAIMS ADJUSTER CONTENT OUTLINE

29. WORKERS’ COMPENSATION CLAIMS ADJUSTER CONTENT OUTLINE

30. WORKERS’ COMPENSATION CLAIMS ADJUSTER CONTENT OUTLINE

31. WORKERS’ COMPENSATION CLAIMS ADJUSTER CONTENT OUTLINE

32. WORKERS’ COMPENSATION CLAIMS ADJUSTER CONTENT OUTLINE

33. WORKERS’ COMPENSATION CLAIMS ADJUSTER CONTENT OUTLINE

34. WORKERS’ COMPENSATION CLAIMS ADJUSTER CONTENT OUTLINE

35. WORKERS’ COMPENSATION CLAIMS ADJUSTER CONTENT OUTLINE

36. WORKERS’ COMPENSATION CLAIMS ADJUSTER CONTENT OUTLINE

37. WORKERS’ COMPENSATION CLAIMS ADJUSTER CONTENT OUTLINE

38. WORKERS’ COMPENSATION CLAIMS ADJUSTER CONTENT OUTLINE

39. WORKERS’ COMPENSATION CLAIMS ADJUSTER CONTENT OUTLINE

40. WORKERS’ COMPENSATION CLAIMS ADJUSTER CONTENT OUTLINE

41. WORKERS’ COMPENSATION CLAIMS ADJUSTER CONTENT OUTLINE

42. WORKERS’ COMPENSATION CLAIMS ADJUSTER CONTENT OUTLINE

43. WORKERS’ COMPENSATION CLAIMS ADJUSTER CONTENT OUTLINE

44. WORKERS’ COMPENSATION CLAIMS ADJUSTER CONTENT OUTLINE

45. WORKERS’ COMPENSATION CLAIMS ADJUSTER CONTENT OUTLINE

46. WORKERS’ COMPENSATION CLAIMS ADJUSTER CONTENT OUTLINE

47. WORKERS’ COMPENSATION CLAIMS ADJUSTER CONTENT OUTLINE

48. WORKERS’ COMPENSATION CLAIMS ADJUSTER CONTENT OUTLINE

49. WORKERS’ COMPENSATION CLAIMS ADJUSTER CONTENT OUTLINE

50. WORKERS’ COMPENSATION CLAIMS ADJUSTER CONTENT OUTLINE

Ref: RIGL 28-35-20

F. WORKERS’ COMPENSATION ADMINISTRATIVE FUND

G. PREFERRED PROVIDER NETWORK (PPN)

H. HEALTH CARE PROVIDER FEE SCHEDULES

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   a. NON-PREJUDICIAL AGREEMENT
      Ref: RIGL 28-35-8
   b. MEMORANDUM OF AGREEMENT
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   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

3. EMPLOYMENT COVERED

4. PENALTIES

Ref: RIGL 28-32-2

B. BENEFITS

Ref: RIGL 28-33

1. WAITING PERIOD
   Ref: RIGL 28-33-4

2. COMPUTATION OF EARNINGS
   Ref: RIGL 28-33-20, 20.1

3. MEDICAL/VOCATIONAL REHABILITATION
   Ref: RIGL 28-33-8, 41

4. CHOICE OF PHYSICIAN
   Ref: RIGL 28-33-8

5. TOTAL/PARTIAL INCAPACITY
   Ref: RIGL 28-33-17, 18

6. DEATH
   Ref: RIGL 28-33-16, 28-37-13

7. COMPENSATION FOR SPECIFIC INJURIES
   Ref: RIGL 28-33-19

8. REINSTATEMENT OF INJURED WORKER
   Ref: RIGL 28-33-47

9. DEPENDENTS
   Ref: RIGL 28-33-12, 17

C. DEFINITIONS

1. PART-TIME
   Ref: RIGL 28-33-20

2. FULL-TIME

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

A. Powers and Duties of Insurance Commissioner
   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

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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
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