

LIFE PRODUCER

**LIFE-GENERAL KNOWLEDGE
CONTENT OUTLINE**

Product Knowledge, Terms and Concepts
(50 scoreable questions plus 10 pretest questions)

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1. Individual life
 2. Group life
 3. Modified Endowment Contracts (MECs)
- G. Accelerated Death Benefits—Living Benefits**
- H. Endowments**

**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

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
Ref: RIGL 27-13.1-5, 27-35-5, 38-2-2
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

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

C. Licensing..... 6

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; 27-2.4-12; 27-2.4-13; 27-2.4-23; Insurance Bulletin 2006-6; Reg. 36, 103
3. Exemptions
Ref: RIGL 27-2.4-5, 27-30-9(c); 27-31-10(c),
a. 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
6. Producer Compensation Disclosure

Ref: RIGL 27-2.4-15.1, Bulletin 2006-2

D. Marketing practices..... 8

1. Unfair practices
 - a. Unfair methods and practices
Ref: Reg. 13, 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
 - 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; 27-2.4-19, 27-2.4-14
 - f. Penalties
Ref: RIGL 27-2-4; 27-4-4; 27-25-35; 27-25-37; 27-29-4.2; 27-29-6; 27-29-9 & 10; 27-2.4-19, 27-2.4-14
2. Fiduciary responsibilities
Ref: RIGL 27-2.4-19

E. Life and Health Guaranty Association 1

Ref: RIGL, 27-34.3

II. RHODE ISLAND LAWS, RULES, AND REGULATIONS PERTINENT TO LIFE INSURANCE AND ANNUITIES ONLY 13

Ref: RIGL Reg. 9, 27, 29; Title 27 (Chap. 4, 4.3, 4.4, 4.5, 30)

A. Marketing methods and practices 7

1. Replacement
Ref: RIGL Reg. 29
 - a. Definition
 - b. Notification of insurers
 - c. Policy summary
2. Disclosure
Ref: Reg. 27
3. AIDS testing
Ref: RIGL 23-6-24
4. Suitability in Annuity transactions
Ref: Reg. 12

B. Policy clauses and provisions..... 3

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

C. Interest on life insurance proceeds 2

Ref: RIGL 27-4-26

D. Insurable interest 1

Ref: RIGL 27-4-27

ACCIDENT & HEALTH PRODUCER

HEALTH-GENERAL KNOWLEDGE CONTENT OUTLINE

Product Knowledge, Terms and Concepts

(50 scoreable questions plus 10 pretest questions)

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1. Individual disability income policy	
2. Business overhead expense policy	
3. Business disability buyout policy	
4. Group disability income policy	
5. Key employee/partner policies	
B. Accidental death and dismemberment	
C. Medical expense insurance	
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2. Major medical policies	
3. Comprehensive major medical policies	
4. Health Maintenance Organizations (HMOs)	
5. Preferred provider organizations (PPOs)	
6. Service organizations (Blue Plans)	
7. Point of Service (POS) plans	
8. Medical Savings Accounts (MSAs)	
9. Flexible Spending Accounts (FSAs)	
10. Health Reimbursement Accounts (HRAs)	
11. High Deductible Health Plans (HDHPs) and related Health Savings Accounts (HSAs)	
12. Consumer Driven Health Plans (CDHPs)	
D. Medicare supplement policies	
E. Group insurance	
1. Group conversion	
2. Differences between individual and group contracts	
3. General concepts	
4. COBRA	
5. HIPAA	
F. Long Term Care	
1. Individual LTC contracts	
2. Group/voluntary LTC contracts	
3. Service days vs. calendar days	
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9. Payment of claims	
10. Physical examination and autopsy	
11. Legal actions	
12. Change of beneficiary	
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2. Misstatement of age	
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3. Consideration clause	
4. Probationary period	
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6. Waiver of premium	
7. Exclusions	
8. Preexisting conditions	
9. Recurrent disability	
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11. Deductibles	
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14. Pre-authorizations and prior approval requirements	
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- G. Occupational vs. nonoccupational
 - 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 application and obtaining necessary signatures
 - B. Explaining sources of insurability 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. Assuring delivery of policy and related documents to client
 - F. Explaining policy and its provisions, riders, exclusions, and ratings to clients
 - G. Replacement
 - H. Contract law
 - 1. Requirements of forming a contract
 - 2. Insurable interest
 - 3. Warranties and representations
 - 4. Unique aspects of the health contract
 - a. Conditional
 - b. Unilateral
 - c. Adhesion

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
 - 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 6
 - 1. Continuing Education
Ref: RIGL 27-3.2; 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; 27-2.4-12; 27-2.4-13
 - 3. Exemptions
Ref: RIGL 27-30-9(c); 27-31-10(c)
 - a. 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 8
 - 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
 - 2. Fiduciary responsibilities
Ref: RIGL 27-2.4-19
 - E. Life and Health Guaranty Association 1
Ref: RIGL 27-34.1
- II. RHODE ISLAND LAWS, RULES, AND REGULATIONS PERTINENT TO ACCIDENT AND HEALTH INSURANCE ONLY 13
Ref: Reg. 9, 23, 44, 46, 48; RIGL Title 27 (Chap. 18, 18.2, 20.4, 20.6, 31, 34.2, 38, 38.1 & 50); Title 42 (Chap. 62); 27-18-1 thru 31; 27-18.1-3; 27-20.4-1 thru 5
- A. Mandated benefits.....(3-4)
 - 1. Extended medical benefits

**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
 - 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
Ref: RIGL 27-13-1; 27-35-5
 - 3. Notice and hearing
Ref: RIGL 27-4-24.4; 27-29-5; 42-35-9
 - 4. Penalties

	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: Reg. 23, Part V
5. Pediatric preventive care	Ref: RIGL 27-38.1-2
6. Mammograms and pap smears	Ref: RIGL 27-19-19 thru 22; 27-20-16 thru 19; 27-41-30; 42-62-26
7. Newborn Screening	Ref: RIGL 23-13-14
8. Infertility	Ref: RIGL 27-18-30; 27-19-23; 27-20-20; 27-41-33
9. Adoptive children	Ref: RIGL 27-18-27; 27-19-18; 27-20-14
10. Nurse midwives	Ref: RIGL 27-18-31; 27-20-1(3); 27-41-2(5)(a)(d); 27-41-36
11. Diabetes	Ref: RIGL 27-18-38; 27-19-35
12. Mastectomy	Ref: RIGL 27-18-39; 27-19-34; 27-20-21; 27-41-43
13. New Cancer Therapy	Ref: RIGL 27-18-36 thru 36.3; 27-19-32 thru 32.3; 27-20-27 thru 27.3; 27-41-41 thru 41.3
14. Lyme Disease	Ref: RIGL 27-18-62, 27-19-53, 27-20-48, 27-41-65
B. Coordination of benefits	1
	Ref: Reg. 48, RIGL 27-20.6
C. Health Maintenance Organizations (HMO)	1
	Ref: RIGL 27-41-27; 42-62-9;
D. Legal services insurance	1
	Ref: RIGL 27-4.1-1 thru 10
E. Advertising	(1-2)
	Ref: Reg. 23, Part XII; Reg. 47
F. Disclosure	(0-1)
	Ref: RIGL 27-42-6; 27-18.2-6
G. Long term care insurance	3
	Ref: Reg. 44; RIGL 27-34.2
H. Medicare supplement insurance	1
	Ref: Reg. 46, 47; RIGL 27-18.2
I. Small Employer Health Insurance	(0-1)
	Ref: RIGL 27-50; OHIC Reg 11

PROPERTY PRODUCER

PROPERTY-GENERAL KNOWLEDGE CONTENT OUTLINE

Product Knowledge, Terms and Concepts

(50 scoreable questions plus 10 pretest questions)

Note: To the extent that the specific contracts, forms, and endorsements dealt with in this outline are available in standardized versions, outline references are to items developed by (1) Insurance Services Office; (2) National Council on Compensation Insurance; (3) Surety Association of America.

I. TYPES OF POLICIES	25
A. Personal lines	
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2. Homeowners (HO forms)	
3. Mobile Homes	
B. Commercial lines	
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a. Commercial building and personal property form	
b. Causes of loss forms	
c. Business income	
d. Extra expense	
2. Commercial Package Policy (CPP)	
3. Equipment Breakdown Coverage	
4. Businessowners Policy (BOP)	
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1. Personal floaters	
2. Commercial floaters	
3. Nationwide Definition	
D. Others	
1. Flood	
2. Earthquake	
II. INSURANCE TERMS AND RELATED CONCEPTS	14
A. Insurance	
B. Insurable interest	
C. Risk	
D. Hazard	
E. Peril	
F. Loss	
1. Direct	
2. Indirect	
G. Proximate cause	
H. Deductible	
I. Indemnity	
J. Actual cash value	
K. Replacement cost	
L. Limits of liability	
M. Coinsurance/Insurance to value	
N. Accident	
O. Occurrence	
P. Cancellation	
Q. Nonrenewal	
R. Vacancy and unoccupancy	
S. Liability	
T. Negligence	

III. POLICY PROVISIONS AND CONTRACT LAW 11

- 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. Assignment
- N. Subrogation
- O. Elements of a contract
- P. Warranties, representations, and concealment
- Q. Binders
- R. Sources of insurability information
- S. Fair Credit Reporting Act

- 3. Continuing Education
Ref: Reg. 40
 - a. Applicability
Ref: Reg. 40, Section 4
 - b. Exemptions
Ref: Reg. 40, Section 5
 - c. Compliance
Ref: Reg. 40, Section 10
 - d. Penalty
Ref: Reg. 40, Section 11
 - e. Fees
Ref: Reg. 40, Section 12; 103
- 4. Nonresident producer
Ref: RIGL 27-2.4-10; 27-2.4-17
- 5. Limited/temporary licenses
Ref: RIGL 27-2.4-13
- 6. Producer Compensation Disclosure
Ref: RIGL 27-2.4-15.1, Bulletin 2006-2

D. Unfair trade practices(5-6)

- 1. Unfair claims settlement practices
Ref: Reg. 73, Sections 1, 5, and 6; RIGL 27-9.1
 - a. Steering—Free Choice of Auto Repair Shop
Ref: RIGL 27-29-4(15)
 - b. Refusal to honor direction to pay rental benefits
Ref: RIGL 27-9.1-4(18)
- 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(0-1)

- Ref: RIGL 27-2.4-19*

F. Rhode Island Insurers Insolvency Fund(1-2)

- 1. Purpose
Ref: RIGL 27-34-2
- 2. Scope
Ref: RIGL 27-34-3

G. Premium financing(0-1)

- 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. Insurance Privacy Act(0-1)

- Ref: Reg. 99, Section 2*

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

A. Rhode Island Joint Reinsurance Association(1-2)

- 1. Purposes
Ref: Reg. 15, Section 2

**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 (2-3)

- 1. Broad powers
Ref: RIGL 27-6-44
- 2. Examination of records
Ref: RIGL 27-1-11; 27-2-19; 27-12-3(a); 27-13-1
- 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 (1-2)

- 1. Domestic, foreign, and alien companies
Ref: RIGL 27-1-1; 27-2-1; 27-2-2; 27-2-20; 27-59-1
- 2. Stock and mutual companies
 - a. Definitions
 - b. Ownership

C. Licensing (5-6)

- 1. Licensing requirements for a producer
Ref: RIGL 27-2.4; Insurance Bulletin 2006-6; Reg. 36, 103
 - a. Surplus lines broker
Ref: Reg. 11; 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

- 2. Definitions
Ref: Reg. 15, Section 3
- 3. Inspections and Reports
Ref: Reg. 15, Section 4
- 4. Cancellation
Ref: Reg. 15, Section 12
- 5. Limits of Coverage
Ref: Reg. 15, Section 6
- B. Binders (2-3)**
Ref: RIGL 27-5-6
- C. Flood Notice requirements (0-1)**
Ref: RIGL 27-5-3.6
- D. Insurance coverage for lead poisoning (0-1)**
Ref: Reg. 101; RIGL 42-128.1-9
- E. Notice of material change (0-1)**
Ref: Reg. 97
- F. Hurricane deductibles (0-1)**
Ref: Reg. 110; RIGL 27-5-3.7

- g. Conditions (The candidate also should be familiar with ISO's Common Policy Conditions)
- h. Definitions

B. Automotive: personal auto and business auto

- 1. Liability
- 2. Medical Payments
- 3. Physical damage (collision and other than collision/comprehensive)
- 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
- 8. Garage Coverage Form, including Garagekeepers insurance

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
 - 2. Work-related vs. non-work-related
 - 3. Other states' insurance

D. Crime

- 1. Employee Theft
- 2. Inside the Premises—Theft of Money and Securities
- 3. Inside the Premises—Robbery or Safe Burglary of Other Property
- 4. Inside the Premises—Robbery or Burglary of Other Property

E. Surety Bonding

- 1. Definitions
 - a. Obligee
 - b. Principal
 - c. Surety

F. Professional liability

- 1. Errors and Omissions

G. Umbrella/Excess liability

II. INSURANCE TERMS AND RELATED CONCEPTS..... 15

- A. Risk**
- B. Hazard**
- C. Indemnity**
- D. Insurable interest**
- E. Actual cash value**
- F. Negligence**
- G. Liability**
- H. Accident**
- I. Occurrence**
- J. Burglary**
- K. Robbery**
- L. Theft**
- M. Mysterious disappearance**

CASUALTY PRODUCER

CASUALTY-GENERAL KNOWLEDGE CONTENT OUTLINE

Product Knowledge, Terms and Concepts

(50 scoreable questions plus 10 pretest questions)

Note: To the extent that the specific contracts, forms and endorsements dealt with in this outline are available in standardized versions, outline references are to items developed by (1) Insurance Services Office; (2) National Council on Compensation Insurance; (3) Surety Association of America.

I. TYPES OF POLICIES, BONDS, AND RELATED TERMS 23

A. Commercial general liability

- 1. Basic Hazards
 - a. Premises and Operations
 - b. Products and Completed Operations
 - c. Independent Contractors
 - d. Insured contracts
- 2. Commercial General Liability Coverage Forms
 - a. Coverage A: Bodily Injury and Property Damage Liability
 - (1) Occurrence
 - (2) Claims Made
 - (a) Extended Reporting Periods: Basic and Supplemental
 - (b) 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

- N. Binders
 - O. Warranties
 - P. Representations
 - Q. Concealment
 - R. Bodily injury liability
 - S. Property damage liability
 - T. Personal injury liability
 - U. Limits of liability
 - V. Deductibles
 - W. Insured contract
 - X. Deposit Premium/Audit
 - Y. Certificate of Insurance
- 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. Additional (supplementary) payments
 - I. Proof of loss
 - J. Notice of claim
 - K. Arbitration
 - L. Other insurance
 - M. Subrogation
 - N. Compliance with provisions of Fair Credit Reporting Act
 - O. Claims made policy form
 - P. Salvage
 - Q. Loss settlement provisions including consent to settle a loss

- 2. Stock and mutual companies
 - a. Definitions
 - b. Ownership
- C. Licensing(5-6)
- 1. Licensing requirements for a producer
Ref: RIGL 27-2.4; Insurance Bulletin 2006-6; Reg. 36, 103
 - a. Surplus lines broker
Ref: Reg. 11; 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: Reg. 40
 - a. Applicability
Ref: Reg. 40, Section 4
 - b. Exemptions
Ref: Reg. 40, Section 5
 - c. Compliance
Ref: Reg. 40, Section 9
 - d. Penalty
Ref: Reg. 40, Section 10
 - e. Fees
Ref: Reg. 40, Section 11; 103
 - 4. Nonresident producer
Ref: RIGL 27-2.4-10; 27-2.4-17
 - 5. Limited/temporary licenses
Ref: RIGL 27-2.4-13
 - 6. Producer Compensation Disclosure
Ref: RIGL 27-2.4-15.1, Bulletin 2006-2
- D. Unfair trade practices(5-6)
- 1. Unfair claims settlement practices
Ref: Reg. 73, Sections 1, 5, and 6; RIGL 27-9.1
 - a. Steering—Free Choice of Auto Repair Shop
Ref: RIGL 27-29-4(15)
 - b. Refusal to honor direction to pay rental benefits
Ref: RIGL 27-9.1-4(18)
 - 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(0-1)
Ref: RIGL 27-2.4-19
- F. Rhode Island Insurers Insolvency Fund(1-2)
- 1. Purpose
Ref: RIGL 27-34-2
 - 2. Scope
Ref: RIGL 27-34-3
- G. Premium financing(0-1)
- 1. Definitions

**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
- A. Commissioner/Director (2-3)
- 1. Broad powers
Ref: RIGL 27-6-44
 - 2. Examination of records
Ref: RIGL 27-1-11; 27-2-19; 27-12-3(a); 27-13-1
 - 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 (1-2)
- 1. Domestic, foreign, and alien companies
Ref: RIGL 27-1-1; 27-2-1; 27-2-2; 27-2-20; 27-59-1

- Ref: RIGL 19-4.6
- 2. Limitations on interest
Ref: RIGL 19-4.6
- 3. Cancellation of insurance contract
Ref: RIGL 19-4.6
- H. Insurance Privacy Act.....(0-1)**
Ref: Reg. 99, Section 2

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

- A. Automobile insurance.....(7-10)**
 - 1. Rhode Island Automobile Insurance Plan
Ref: RIGL 31-33-8; 31-47-16 *Assigned Risk Plan Manual (www.aipso.com)*
 - a. Purpose
 - b. Applicants eligible for plan
 - c. Risks eligible for assignment
 - d. Application process/effective dates
 - e. Extent of coverage
 - 2. Compulsory insurance
 - a. Applicability
Ref: RIGL 31-32-1; 31-32-21b
 - b. Motor Vehicle Repairs Act
Ref: RIGL 31-47-2(13)(a)
 - c. Rental Vehicle Coverage
Ref: RIGL 27-7-6
 - d. Notice of freedom to choose auto repair facility
Ref: RIGL 31-47-12.1
 - 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. Penalties
Ref: RIGL 31-47-9; 31-47-9.1
 - e. Random sampling
Ref: RIGL 31-47-8.1(a)
 - f. Definition of proof of financial responsibility and safety responsibility
Ref: RIGL 31-32-2
 - g. Persons required to show proof
Ref: RIGL 31-32-4; 31-32-19
 - 4. Renewal, nonrenewal, and cancellation
 - a. Automobile, Liability & Property Damage: Limit on Cancellation
Ref: Reg. 16, Section 4
 - b. Personal Automobile Cancellation & Renewal
Ref: Reg. 16, Sections 5 and 6
 - c. Commercial Insurance Cancellation, Nonrenewal & Premium or Coverage Changes
Ref: Reg. 38
 - d. Personal Motor Vehicle, HO & Residential Fire
Ref: Reg. 97; Section 4

- 5. Uninsured/Underinsured motorists
Ref: Reg. 10, Section 1 through 5; 27-7-2.1
- B. Workers Compensation.....(2-3)**
 - 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(0-1)**
 - 1. Definition
Ref: Reg. 21, Section 3
 - 2. Purpose
Ref: Reg. 21, Section 2
 - 3. Joint Underwriting Association
Ref: Reg. 21, Section 4
 - 4. Policy forms and rates
Ref: Reg. 21, Section 6A
 - 5. Procedures
Ref: Reg. 21, Section 8

**PERSONAL LINES
PRODUCER
PERSONAL LINES-GENERAL
KNOWLEDGE
CONTENT OUTLINE**

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

- I. TYPES OF PROPERTY POLICIES 10**
 - A. Property: Personal lines**
 - 1. Dwelling and contents (DP forms)
 - 2. Homeowners (HO forms)
 - B. Inland marine**
 - 1. Personal floaters
 - C. Other types of property policies**
 - 1. Flood
 - 2. Personal Watercraft
 - 3. Earthquake
 - 4. Mobile Homes
- II. TYPES OF CASUALTY POLICIES 13**
 - A. Personal Automobile**
 - 1. Liability
 - 2. Medical Payments
 - 3. Physical damage (collision and other than collision)
 - 4. Uninsured motorists
 - 5. Underinsured motorists
 - 6. Who is an insured
 - 7. Types of Auto

a. Owned	
b. Temporary Substitute	
8. Use and Eligibility of Auto	
B. Personal Liability	
C. Umbrella/Excess Liability	
D. Other Personal Exposures	
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2. Indirect	
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H. Indemnity	
I. Actual cash value	
J. Replacement cost	
K. Limits of liability	
L. Pair and set clause	
M. Extensions of coverage	
N. Additional coverages	
O. Accident	
P. Occurrence	
Q. Vacancy and unoccupancy	
R. Right of salvage	
S. Abandonment	
T. Liability	
U. Negligence	
V. Theft	
W. Burglary	
X. Robbery	
Y. Mysterious disappearance	
Z. Binders	
AA. Bodily injury liability	
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C. Conditions	
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E. Definitions	
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	
M. Assignment	
N. Subrogation	
O. Elements of a contract	
P. Sources of underwriting information	
Q. Compliance with provisions of Fair Credit Reporting Act	
R. Cancellation and Nonrenewal provisions	
S. Additional (supplementary) payments	
T. Loss settlement provisions including consent to settle a loss	
U. Limitations	
V. Representations and misrepresentations	
W. Concealment	
X. Arbitration	
Y. Coinsurance	
Z. Endorsements	
AA. Premium Payments	
BB. Effective dates of coverage	

**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	
A. Commissioner/Director	(2-3)
1. Broad powers	
<i>Ref: RIGL 27-6-44</i>	
2. Examination of records	
<i>Ref: RIGL 27-1-11; 27-2-19; 27-12-3(a); 27-13-1</i>	
3. Notice and hearing	
<i>Ref: RIGL 27-29-6(a); 27-29-9</i>	
4. Penalties	
<i>Ref: RIGL 27-2-20; 27-2-21; 27-2-24; 27-29-5; 27-29-6; 27-29-9; 42-14-11; 42-14-16</i>	
B. Definitions.....	(1-2)
1. Domestic, foreign, and alien companies	
<i>Ref: RIGL 27-1-1; 27-2-1; 27-2-2; 27-2-20; 27-59-1</i>	
2. Stock and mutual companies	
a. Definitions	
b. Ownership	
C. Licensing	(5-6)
1. Licensing requirements for a producer	
<i>Ref: RIGL 27-2.4; Insurance Bulletin 2006-6; Reg. 36, 103</i>	
a. Surplus lines broker	
<i>Ref: Reg. 11; RIGL 27-3-38; 27-3-39</i>	
2. Termination of license	
<i>Ref: RIGL 27-2.4-9(b); 27-2.4-16</i>	

a. Revocation, suspension and nonrenewal <i>Ref: RIGL 27-2.4-14; 27-2.4-20</i>	<i>Ref: Reg. 15, Section 2</i>
3. Continuing Education <i>Ref: Reg. 40</i>	2. Definitions <i>Ref: Reg. 15, Section 3</i>
a. Applicability <i>Ref: Reg. 40, Section 4</i>	3. Inspections and Reports <i>Ref: Reg. 15, Section 4</i>
b. Exemptions <i>Ref: Reg. 40, Section 5</i>	4. Cancellation <i>Ref: Reg. 15, Section 12</i>
c. Compliance <i>Ref: Reg. 40, Section 10</i>	5. Limits of Coverage <i>Ref: Reg. 15, Section 6</i>
d. Penalty <i>Ref: Reg. 40, Section 11</i>	B. Binders.....(2-3) <i>Ref: RIGL 27-5-6</i>
e. Fees <i>Ref: Reg. 40, Section 12; 103</i>	C. Flood Notice requirements.....(0-1) <i>Ref: RIGL 27-5-3.6</i>
4. Nonresident producer <i>Ref: RIGL 27-2.4-10; 27-2.4-17</i>	D. Insurance coverage for lead poisoning(0-1) <i>Ref: RIGL 42-128.1-9, Reg. 101</i>
5. Limited/temporary licenses <i>Ref: RIGL 27-2.4-13</i>	E. Notice of material change.....(0-1) <i>Ref: Reg. 97</i>
6. Producer Compensation Disclosure <i>Ref: RIGL 27-2.4-15.1, Bulletin 2006-2</i>	F. Hurricane deductibles.....(0-1) <i>Ref: Reg. 110; RIGL 27-5-3.7</i>
D. Unfair trade practices..... (5-6)	II. RHODE ISLAND LAWS, RULES, AND REGULATIONS PERTINENT TO CASUALTY INSURANCE ONLY
1. Unfair claims settlement practices <i>Ref: Reg. 73, Sections 1, 5, and 6; RIGL 27-9.1</i>	A. Automobile insurance.....(7-10)
a. Steering—Free Choice of Auto Repair Shop <i>Ref: RIGL 27-29-4(15)</i>	1. Rhode Island Automobile Insurance Plan <i>Ref: RIGL 31-33-8; 31-47-16 Assigned Risk Plan Manual (www.aipso.com)</i>
b. Refusal to honor direction to pay rental benefits <i>Ref: RIGL 27-9.1-4(18)</i>	a. Purpose
2. Rebating <i>Ref: RIGL 27-6-46; 27-8-7 thru 9; 27-9-44; 27-29-4(8)</i>	b. Applicants eligible for plan
3. Misrepresentation <i>Ref: RIGL 27-29-4(1)</i>	c. Risks eligible for assignment
4. Defamation <i>Ref: RIGL 27-29-4(3)</i>	d. Application process/effective dates
5. Unfair Discrimination <i>Ref: RIGL 27-29-4.1; 27-29-4.2; 27-29-4(7)(iii)</i>	e. Extent of coverage
E. Fiduciary responsibilities (0-1) <i>Ref: RIGL 27-2.4-19</i>	2. Compulsory insurance
F. Rhode Island Insurers Insolvency Fund (1-2)	a. Applicability <i>Ref: RIGL 31-32-1; 31-32-21b</i>
1. Purpose <i>Ref: RIGL 27-34-2</i>	b. Motor Vehicle Repairs Act <i>Ref: RIGL 31-47-2(13)(a)</i>
2. Scope <i>Ref: RIGL 27-34-3</i>	c. Rental Vehicle Coverage <i>Ref: RIGL 27-7-6</i>
G. Premium financing (0-1)	d. Notice of freedom to choose auto repair facility <i>Ref: RIGL 31-47-12.1, RIGL 27-29-4(15)</i>
1. Definitions <i>Ref: RIGL 19-14.6</i>	3. Financial responsibility
2. Limitations on interest <i>Ref: RIGL 19-14.6</i>	a. Purpose and compliance <i>Ref: RIGL 31-47-1</i>
3. Cancellation of insurance contract <i>Ref: RIGL 19-14.6</i>	b. Required limits <i>Ref: RIGL 31-32-24</i>
H. Insurance Privacy Act.....(0-1) <i>Ref: Reg. 99, Section 2</i>	c. Evidence of coverage <i>Ref: RIGL 31-32-20; 31-32-21</i>
II. RHODE ISLAND LAWS, RULES, AND REGULATIONS PERTINENT TO PROPERTY INSURANCE ONLY	d. Penalties <i>Ref: RIGL 31-47-9; 31-47-9.1</i>
A. Rhode Island Joint Reinsurance Association (1-2)	e. Random sampling <i>Ref: RIGL 31-47-8.1(a)</i>
1. Purposes	f. Definition of proof of financial responsibility and safety responsibility <i>Ref: RIGL 31-32-2</i>
	g. Persons required to show proof <i>Ref: RIGL 31-32-4; 31-32-19</i>

4. Renewal, nonrenewal, and cancellation
 - a. Automobile, Liability & Property Damage:
 - Limit on Cancellation
Ref: Reg. 16, Section 4
 - b. Personal Automobile Cancellation & Renewal
Ref: Reg. 16, Sections 5 and 6
 - c. Personal Motor Vehicle, HO & Residential Fire
Ref: Reg. 97; Section 4
5. Uninsured/Underinsured motorists
Ref: Reg. 10, Section 1 through 5; 27-7-2.1

**RHODE ISLAND
PROPERTY/CASUALTY
ADJUSTER
Effective 11/1/2009***

** Personal Adjusters and Commercial Adjusters testing are no longer offered, effective 11/1/2009.*

CONTENT OUTLINE

(35 scoreable questions plus 5 pretest questions)

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| <ol style="list-style-type: none"> I. INSURANCE TERMS 5 <ol style="list-style-type: none"> A. Risk B. Peril C. Indemnity D. Binder E. Endorsement F. Deductible G. Coinsurance H. Liability I. Definition of Insured J. Arbitration K. Hazard II. INSURANCE CONCEPTS..... 5 <ol style="list-style-type: none"> A. Named Peril vs. Open Perils B. Breach of Warranty C. Negligence <ol style="list-style-type: none"> 1. Comparative vs. Modified Comparative 2. Contributory 3. Elements of Negligence/Torts <ol style="list-style-type: none"> 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 <ol style="list-style-type: none"> A. Declaration Sheet B. Insuring Agreement, Conditions and Exclusions C. Replacement Cost Provision and Actual Cash Value | <ol style="list-style-type: none"> D. Liberalization Clause E. Endorsement F. Limitations <ol style="list-style-type: none"> IV. ADJUSTING LOSS..... 5 <ol style="list-style-type: none"> A. Statements B. Direct Loss vs. Indirect Loss (Loss of Use) C. Damages <ol style="list-style-type: none"> 1. Special 2. General 3. Physical Damage Estimates 4. Diminution of Value D. Valuation Clause <ol style="list-style-type: none"> 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 <ol style="list-style-type: none"> A. Major Lines <ol style="list-style-type: none"> 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 13. Workers' Compensation Law VI. RHODE ISLAND LAWS, RULES AND REGULATIONS 5 <ol style="list-style-type: none"> A. Powers and Duties of Insurance Commissioner .. (0-1)
<i>Ref: RIGL 27-10-9</i> <ol style="list-style-type: none"> 1. Cease and Desist Orders
<i>Ref: RIGL 27-10-10</i> 2. Penalty for Violations
<i>Ref: RIGL 27-10-11</i> B. Adjuster Licensing Standards(0-1) <ol style="list-style-type: none"> 1. Denial, Suspension and Revocation of License
<i>Ref: RIGL 27-10-7; Reg. 43, Section 11</i> 2. Conduct
<i>Ref: Reg. 43, Sections 8 through 10</i> C. Financial Responsibility(0-1)
<i>Ref: RIGL 31-32; 31-33</i> <ol style="list-style-type: none"> 1. Definition of proof of financial responsibility and safety responsibility 2. Person required to show proof D. Uninsured/<u>underinsured</u> motorists(0-1) |
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- Ref: Reg. 10; RIGL 27-7-2.1*
- E. Basic Casualty Insurance (0-1)**
Ref: RIGL 27-8
- F. Unfair Claims Practices (0-1)**
Ref: Reg. 73; RIGL 27-9.1
- G. Steering—Free Choice of Auto Repair Shop (0-1)**
Ref: Reg. 43; RIGL 27-29-4(15)
- H. Aftermarket (OEM) Parts Prohibition..... (0-1)**
Ref: Reg. 43; RIGL 27-10.2
- I. Independent Appraisal..... (0-1)**
Ref: Reg. 43

- 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

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

B. Benefits

- Ref: RIGL 28-33*
- 1. Waiting Period
Ref: RIGL 28-33-4
- 2. Computation of Earnings
Ref: RIGL 28-33-20, 20.1
- 3. Medical/Vocational Rehabilitation
Ref: RIGL 28-33-8, 41
- 4. Choice of Physician
Ref: RIGL 28-33-8
- 5. Total/Partial Incapacity
Ref: RIGL 28-33-17, 18
- 6. Death
Ref: RIGL 28-33-16, 28-37-13
- 7. Compensation for Specific Injuries
Ref: RIGL 28-33-19
- 8. Reinstatement of Injured Worker
Ref: RIGL 28-33-47
- 9. Dependents
Ref: RIGL 28-33-12, 17

C. Definitions

- 1. Part-time
Ref: RIGL 28-33-20
- 2. Full-time
Ref: RIGL 28-33-20
- 3. Seasonal
Ref: RIGL 28-29-2
- 4. Occupational Disease
Ref: RIGL 28-34-1
- 5. Jurisdiction of Workers Compensation
Ref: RIGL 28-29-1.3

III. RHODE ISLAND LAWS, RULES AND REGULATIONS 5

A. Powers and Duties of Insurance Commissioner

- Ref: RIGL 27-10-9, 27-10-13*
- 1. Cease and Desist Orders
Ref: RIGL 27-10-10
- 2. Penalty for Violations
Ref: RIGL 27-10-11

B. Denial, Suspension and Revocation of license

Ref: RIGL 27-10-7

C. Child Support Intercept Act

Ref: RIGL 27-57-1, 27-57-4

D. **Complaint Handling Procedures**
Ref: RIGL 27-29-4(13)

Ref: Reg. 42; RIGL 27-10.2-2
5. **Independent Appraisal**
Ref: Reg. 42

**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: Reg. 73; RIGL 27-9.1

B. Unfair Competition and Practices

Ref: Reg. 73; RIGL 27-29

C. Motor Vehicle Damage Appraiser

Ref: Reg. 42; RIGL 27-10.1

D. Motor Vehicle Body Replacement Parts

Ref: RIGL 27-10.2

E. Motor Vehicle Mandatory Arbitration

Ref: RIGL 27-10.3

F. Licensing of Motor Vehicle Damage Appraisers

Ref: Reg. 42, RIGL 27-10.1

G. Automobile Repairer Certificate

Ref: Reg. 78

H. Preinspection of Private Passenger Motor Vehicles

Ref: Reg. 77; RIGL 27-10.1-10

I. Reinspection of Collision Damage Claims

Ref: Reg. 76; 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 . .(2-3)

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2. **Penalty for Violations**

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B. Licensing..... (5-6)

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Ref: Reg. 42; RIGL 27-10.1

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Ref: Reg. 42; RIGL 27-10.1

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C. Unfair trade practices..... (5-6)

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Ref: Reg. 73; RIGL 27-9.1

2. **Steering—Free Choice of Auto Repair Shop**

Ref: Reg. 42; RIGL 27-29-4(15)

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Ref: Reg. 42; RIGL 27-10.1-8

4. **Aftermarket (OEM) Parts Prohibition**

**III. STANDARD CRASH BOOK/ESTIMATING SOFTWARE;
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