



Idaho Insurance Licensing Candidate Handbook

September 2023

State Information for Insurance Licensing

Candidates may contact the Idaho Department of Insurance with questions about obtaining or maintaining a license after the examination has been passed.

**Idaho
Department of Insurance**
700 W. State Street, Floor 3
Boise, ID 83720-0043

Phone
208-334-4250

Website
www.doi.idaho.gov

Examination information

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

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

Phone
800-274-2721

Email
pearsonvuecustomerservice@pearson.com

Website
<https://www.pearsonvue.com/us/en/id/insurance.html>

Quick Reference

Reservations

Before making an exam reservation

Candidates should carefully consider whether to take an exam at a test site or an exam OnVUE online proctored. There are different policies associated with the choice and candidates should familiarize themselves with the processes to make an informed choice.

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

Making an examination reservation

Candidates may make a reservation by either visiting <https://www.pearsonvue.com/us/en/id/insurance.html> or calling Pearson VUE.

Candidates are encouraged to make their exam reservation at least twenty-four (24) hours in advance. **Walk-in examinations are not available.**

Schedules & Fees

Test center locations

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

Exam fees

The examination fee must be paid at the time of reservation by credit card, debit card, or voucher. **Fees will not be accepted at the test center.**

Examination fees are non-refundable and non-transferrable, except as detailed in the Change/Cancel Policy.

Exam Day

What to bring to the exam

Candidates should bring to the examination proper identification as outlined in **What to Bring/Needed for Exam.**

Exam procedures

For candidates taking an online OnVUE exam, the official score report will be available in your Pearson VUE account. Candidates should report to the test center at least fifteen (15) minutes before the examination begins to complete registration. Each candidate will leave the test center with an official score report in hand.

Table of Contents

Overview	4	Exam Day	7
Introduction.....	4	What to Bring/Needed for Exams.....	7
For Examinations	4	Exam Procedures.....	7
Practice Tests	5	About the Exam	8
Idaho Licensing Requirements.....	5	Score Reporting	8
Types of Licenses and Requirements.....	5	Duplicate Score Reports	8
Exam Reservations	5	Questions or Comments	
Making a Reservation.....	5	About the Exam	8
Exam Fees.....	5	Pearson VUE Testing Policies	9
Change/Cancel Policy	6	Retake Requirements.....	9
Absence/Lateness Policy.....	6	Preparing for the Examination.....	10
Weather Delays and Cancellations.....	6	Helpful Hints.....	10
Accommodations.....	6	Content Outlines.....	11
Fingerprint Reservations.....	6	General Information.....	Back cover
Available Exams	7	Testing Site Locations.....	
		Pearson VUE Holiday Schedule	

Overview

This handbook provides information about the examination and licensing process for obtaining a resident insurance license. For a nonresident license, you can apply online via NIPR at www.nipr.com.

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

It is highly recommended that the Idaho Department of Insurance handbook be reviewed, with special attention given to the content outlines, before taking the examination.

Individuals who wish to obtain an insurance license in the state of Idaho must:

- 1. Read the handbook to learn about the examinations and licensing requirements.**
 - You do not require approval from the State of Idaho to take the examination
 - Results are valid for one hundred-eighty (180) days
 - No limit on the number of attempts
 - Fingerprints are valid for six (6) months
- 2. Make a reservation and pay examination fee.**

Make a reservation either online or by phone with Pearson VUE for the examination. **(See page 5)**
- 3. Go to the test center or take your exam online.**

Go to the test center on the day of the examination, bringing along all required identification. **(See page 6)**

You will receive your results immediately after the exam. If you are successful you can apply for your license, if you are unsuccessful, you have the option to register and retake the exam again.
- 4. Apply for a license.**

After passing the examination and completing fingerprinting, please apply online for your license at www.nipr.com.

Introduction

Contact Information

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

For Examinations

Pearson VUE/Idaho Insurance
Attn: Regulatory Program Coordinator
5601 Green Valley Dr.
Bloomington, MN 55437

Phone: 800-274-2721
Website: <https://www.pearsonvue.com/us/en/id/insurance.html>
Email: pearsonvuecustomerservice@pearson.com

Website: www.pearsonvue.com

Email: pearsonvuecustomerservice@pearson.com

Live Chat is available to address your support inquiries and is the quickest way to reach a customer service agent. It's available from 7:00 AM through 10:00 PM Central Time, Monday through Friday, Saturday, 7:00 a.m.–4:00 p.m. CT, and Sunday, 9:00 a.m.–3:00 p.m. CT, subject to change during locally designated holidays.

Please visit <https://www.pearsonvue.com/us/en/id/insurance.html#contact> for further information.

Candidates may refer to the Idaho Department of Insurance's website with questions about obtaining or maintaining a license www.doi.idaho.gov.

Licensure Process

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

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

Exam Reservations

Practice Tests

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

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

Idaho Licensing Requirements

Issuance of a license depends on review and approval of all license application materials. After you fulfill your exam requirements (if any), apply and pay for your license online NIPR at www.nipr.com.

Important to Note

Passing an exam does not automatically guarantee that you will be issued a license. The issuance of a license is also dependent upon a review and approval of all license application materials.

License application can be made after successfully passing an exam. Please allow up to 48 hours for the exam results to be uploaded to NIPR.

Types of Licenses and Requirements

New Resident License Requirements

As a new resident, you may pretest and take Idaho licensing exams in any Pearson VUE test center nationwide.

Nonresident License Requirements

For more information or an application, go to NIPR at www.nipr.com.

Making a Reservation

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

Candidates must make an online reservation at least forty-eight (48) hours before the desired examination date.

Candidates who wish to make a phone reservation at 800-274-2721 must do so at least twenty-four (24) hours before the desired examination date.

Before making a reservation, candidates should have the following:

- Legal name, address, E-mail address, Social Security number, and daytime telephone number.
- The name of the examination(s)
- The preferred examination date and test center location (a list of the most current test centers appears on at <https://www.pearsonvue.com/us/en/id/insurance.html>)

Exam Fees

The examination fees are \$65 for an exam. The fee must be paid at the time of reservation by credit card, debit card, or voucher. **Fees will not be accepted at the test center.** Examination fees are non-refundable and non-transferable, except as detailed in the **Change/Cancel Policy**.

Vouchers

Vouchers offer another convenient way to pay for tests. Vouchers can be purchased online at <https://voucherstore.pearsonvue.com/order?clientCode=IDINS> by credit card either singly or in volume. To redeem a voucher as payment when scheduling a test, simply indicate voucher as the payment method and provide the voucher number. All vouchers are pre-paid. Vouchers are non-refundable and non-returnable.

Vouchers expire twelve (12) months from the date they are issued. Voucher expiration dates cannot be extended. The exam must be taken by the expiration date printed on the voucher.

Change/Cancel Policy

Candidates wishing to cancel or reschedule their examination without penalty can do so forty-eight (48) hours before the examination.

Candidates can cancel or reschedule their exam online at <https://www.pearsonvue.com/us/en/id/insurance.html> or can call Pearson VUE at (888)-873-6205 forty-eight (48) hours before the examination. Candidates who wish to change or cancel a reservation with proper notice may either transfer their fees to a new reservation or request a refund. Refunds for credit/debit cards are immediate, while refunds for vouchers will be processed in 2-3 weeks. Candidates who change or cancel their reservations without proper notice will be responsible for the examination fee. **Candidates are individually liable for the full amount of the examination fee once a reservation has been made, whether paid individually or by a third party.**

Absence/Lateness Policy

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

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

A case number will be assigned and instructions provided for emailing supporting documentation.

Candidates absent from or late to an exam who have not changed or canceled the reservation according to the Change/Cancel Policy will not be admitted to the exam and will forfeit the exam fee.

Weather Delays and Cancellations

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

Accommodations

Pearson VUE complies with the provisions of the Americans with Disabilities Act as amended. The purpose of accommodations is to provide candidates with full access to the test. Accommodations are not a guarantee of improved performance or test completion.

Pearson VUE provides reasonable and appropriate accommodations to individuals with documented disabilities who demonstrate a need for accommodations.

Test accommodations may include things such as:

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

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

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

The steps to follow when requesting test accommodations vary, depending on your test program sponsor. To begin, go to <https://www.pearsonvue.com/us/en/test-takers/accommodations.html>, and then select your test program sponsor from the alphabetized list. Candidates who have additional questions concerning test accommodations may contact the ADA Coordinator at accommodationspearsonvue@pearson.com.

All registrations with accommodations must be rescheduled or canceled through the call center.

Fingerprint Reservations

For fingerprint reservations, please visit <https://www.pearsonvue.com/us/en/id/insurance.html>, or call the Pearson VUE reservation line.

For electronic fingerprint submission, please login to your Pearson VUE account and schedule an for InsID-FPELC at one of the available locations.

For hard card fingerprint submission, please visit <https://www.pearsonvue.com/us/en/id/insurance.html> and review under Downloads the Fingerprint Hard Card Process document instructions. ***Any incomplete card submissions will not be processed.**

Do not send fingerprint cards or the required fee directly to the Idaho Department of Insurance or Pearson VUE.

Available Exams

EXAM NAME	SERIES CODE	TEST TIME	PRICE
ID Life Producer	InsID-Life0001	120 minutes	\$65*
ID Accident & Health or Sickness Producer	InsID-AH0002	120 minutes	\$65*
ID Property Producer	InsID-Prop0003	105 minutes	\$65*
ID Casualty Producer	InsID-Cas0004	105 minutes	\$65*
ID Personal Lines Producer	InsID-Pers0005	120 minutes	\$65*
ID Bail Bonds	InsID-BB0006	60 minutes	\$65
ID Public Adjuster	InsID-PubAdj0007	75 minutes	\$65
ID Independent Adjuster	InsID-IndAdj0007	75 minutes	\$65
ID Surety Producer	InsID-Sur0008	45 minutes	\$65
ID Fingerprint Hard Card	InsID-FPHC	n/a	\$61.25
ID Electronic Fingerprint	InsID-FPELC	30 minutes	\$61.25

*Price for State, General, or Combo

Exam Day

REQUIRED ITEMS

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

- Military ID
- Military ID for spouses and dependents
- Alien Registration Card (Green Card, Permanent Resident Visa)

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

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

What to Bring/Needed for Exams

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

Acceptable Forms of Candidate Identification

Candidate must present a **valid and unexpired** form of current identification. The primary identification must be government-issued and photo-bearing with a signature. Identification must be in English and exactly match the name you used to register for the exam.

Primary ID (photograph and signature, not expired)

- Government-issued Driver's License
- U.S. Dept. of State Driver's License
- U.S. Learner's Permit (plastic card only with photo and signature)
- National/State/Country Identification Card
- Passport
- Passport card

Exam Procedures

At Physical Test Location

Candidates should report to the test center fifteen (15) minutes before the examination and check in with the test center administrator. The candidate's identification and other documentation will be reviewed and they will be photographed for the score report. Candidates are required to review and sign a Candidate Rules Agreement form. If the Candidate Rules Agreement is not followed and/or cheating or tampering with the examination is suspected it will be reported as such, and the appropriate action will be taken. The examination fee will not be refunded, the exam may be determined invalid, and/or the state may take further action such as prohibiting candidates from retaking the examination.

and/or denying a license.

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

Candidates may begin the examination once they are familiar with the computer. The examination begins the moment a candidate looks at the first examination question. The examination will end automatically after the examination time has expired, and candidates will leave the test center with their official scores in hand.

OnVUE Online Procedures

If you are testing online and not in a physical Pearson VUE testing location, you should first review the materials and watch the short video at <https://www.pearsonvue.com/us/en/id/insurance/onvue.html> before you begin your online exam.

About the Exam

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

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

Pearson VUE maintains the right to question any examination score whose validity is in doubt because the score may have been obtained unfairly. Pearson VUE first undertakes a confidential review of the circumstances contributing to the questions about score validity. Then, if there is sufficient cause to question the score, Pearson VUE will refer the matter to the state licensing agency,

which will make the final decision on whether or not to cancel the score.

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

Score Reporting

When candidates complete the examination, they will receive a score report marked "pass" or "fail." Candidates who pass the examination will receive a score report that includes information on how to apply for a license.

Candidates who fail the examination will receive a score report that includes a numeric score and diagnostic information relating to the general portion of the examination, as well as information about reexamination. Each examination is divided into two parts: the general section and the state section. Candidates who pass one section of the examination and fail the other need to retake the portion they did not pass.

Reservations for reexamination cannot be made at the test center. Candidates must wait 24 hours before making a reexamination reservation.

Duplicate Score Reports

Please log into your Pearson VUE account to obtain your score report..

Questions or Comments About the Exam

For security reasons, examination material is not available to candidates for review. Candidates who have questions, comments, or concerns related to the exams, scoring or score reports, or who wish to verify any data held in Pearson VUE files, should direct written inquiries to Pearson VUE at the address provided on the inside front cover of this handbook. Candidates may also email their questions directly to Pearson VUE Customer Service at pearsonvuecustomerservice@pearson.com.

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

- the name of the examination
- the date the examination was taken
- the location of the test center

EXAMINATION QUESTIONS

All examination questions, each form of the examination, and any other examination materials are copyrighted and are the property of Pearson VUE. Consequently, any distribution of the examination content or materials through any form of reproduction or oral or written communication is strictly prohibited and punishable by law.

Pearson VUE Testing Policies

Test Center Location

The following policies are observed at each test center.

Candidates who violate any of these policies will not be permitted to finish the examination and will be dismissed from the test center, forfeiting the examination fee.

- **No personal items are allowed in the testing room.** Personal items include but are not limited to: cellular phones, hand-held computers or other electronic devices, pagers, watches, wallets, purses, firearms or other weapons, hats, bags, coats, books, and/or notes, pens or pencils.
- Candidates must store all personal items in a secure area as indicated by the administrator, or return items to their vehicle. All electronic devices must be turned off before storing them in a locker. **The test center is not responsible for lost, stolen, or misplaced personal items.**
- Studying **is not** allowed in the test center. Visitors, children, family or friends **are not** allowed in the test center.
- Dictionaries, books, papers (including scratch paper), and reference materials are not permitted in the examination room (unless permitted by the exam sponsor), and candidates are strongly urged not to bring such materials to the test center. Upon entering and being seated in the testing room, the test administrator will provide the candidate with materials to make notes or calculations and any other items specified by the exam sponsor. **The candidate may not write on these items before the exam begins or remove these items from the testing room.**
- Eating, drinking, chewing gum, smoking, and/or making noise that creates a disturbance for other candidates is prohibited during the exam.

- Break policies are established by the exam sponsor. Most sponsors allow unscheduled breaks. To request an unscheduled break, the candidate must raise their hand to get the administrator's attention. **The exam clock will not stop while the candidate is taking a break.**
- Candidates must leave the testing room for all breaks. However, candidates **are not permitted to leave the floor or building for any reason during this time, unless specified by the administrator and the exam sponsor.** If a candidate is discovered to have left the floor or building they will not be permitted to proceed with the examination and may forfeit the exam fees.
- While taking a break, candidates are permitted to access personal items that are being stored during the exam only if necessary—for example, personal medication that must be taken at a specific time. **However, a candidate must receive permission from the administrator prior to accessing personal items that have been stored.** Candidates are **not** allowed access to other items, including but not limited to, cellular phones, exam notes, and study guides, unless the exam sponsor specifically permits this.
- Any candidate discovered causing a disturbance of any kind or engaging in any kind of misconduct—giving or receiving help; using notes, books, or other aids; taking part in an act of impersonation; or removing examination materials or notes from the examination room—will be summarily dismissed from the examination and will be reported to the state licensing agency. Decisions regarding disciplinary measures are the responsibility of the state licensing agency.

OnVUE Testing

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

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

For more information, please go to

<https://www.pearsonvue.com/us/en/id/insurance/onvue.html>.

Retake Requirements

Candidates that are unsuccessful in passing their examination do have the option to retake 24 hours after their last attempt. The retake is scheduled in the same way and the candidate will be required to pay another exam fee.

Preparing for the Examination

Helpful Hints

Testing in a physical Pearson VUE testing location

- Double check physical address to ensure you can arrive 30 minutes prior to your exam time.
- Ensure you have the proper identification for exam entrance.

OnVUE testing

- If you are testing online and not in a physical Pearson VUE testing location, you should first review the materials and watch the short video at <https://www.pearsonvue.com/us/en/test-takers/onvue-online-proctoring.html> before you begin your online exam.
- Please familiarize yourself with the disciplines expected of a candidate testing online. This would include remaining in screen view of the proctor during the entire session, workspace preparation, cell phones being placed out of reach and general candidate behaviors.
- There are no unscheduled breaks in the exam therefore be prepared to commit your full time and attention during the entire exam to avoid the exam being revoked.

Candidates are advised to review the content outlines and base their studies upon the guidelines and information given in this handbook.

IDAHO

Insurance Content Outlines

Content outlines for exams taken
BEFORE July 31, 2025

Content outlines for exams taken
ON/AFTER July 31, 2025

LIFE
GENERAL KNOWLEDGE
CONTENT OUTLINE
Product Knowledge, Terms, and Concepts

(50 scored 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. LIFE PROVISIONS, RIDERS, OPTIONS, AND

EXCLUSIONS.....15

A. Policy riders

1. Waiver of premium and waiver of monthly deduction
2. Guaranteed insurability
3. Payor benefit
4. Accidental death and/or accidental death and dismemberment
5. Term riders
6. Other insureds
7. Long term care
8. Return of premium
9. Disability
10. Cost of Living

B. Policy provisions and options

1. Entire contract
2. Insuring clause
3. Free look
4. Consideration

5. Owner's rights

6. Beneficiary designations

- a. Primary and contingent
- b. Revocable and irrevocable
- c. Common disaster
- d. Minor beneficiaries
- e. Designation by class

7. Premium Payment

- a. Modes
- b. Grace period
- c. Automatic premium loan
- d. Level or flexible

8. Reinstatement

9. Policy loans, withdrawals, partial surrenders

10. Non-forfeiture options

11. Dividends and dividend options (eg. participating, non-participating)

12. Incontestability

13. Assignments

14. Suicide

15. Misstatement of age and gender

16. Settlement options

17. Accelerated death benefits

C. Policy exclusions

1. War
2. Aviation
3. Dangerous Occupation

III. COMPLETING THE APPLICATION, UNDERWRITING, AND DELIVERING THE POLICES..... 12

A. Completing the application

1. Required signatures
2. Changes in the application
3. Consequences of incomplete applications
4. Warranties and representations
5. Collecting the initial premium and issuing the receipt
6. Replacement
7. Disclosures at point of sale (e.g., HIPAA, HIV consent)
8. USA PATRIOT Act/anti-money laundering
9. Gramm-Leach-Bliley Act (GLBA) Privacy

B. Underwriting

1. Insurable interest
2. Medical information and consumer reports
3. Fair Credit Reporting Act
4. Risk classification
5. Stranger/Investor-owned life insurance (STOLI/IOLI)

C. Delivering the policy

1. When coverage begins
2. Explaining the policy and its provisions, riders, exclusions, and ratings to the client

D. Contract law

1. Elements of a contract
 - a. Consideration
 - b. Offer and Acceptance
 - c. Competent parties

- d. Legal purpose
- 2. Unique aspects of the insurance contract
 - a. Conditional
 - b. Unilateral
 - c. Adhesion
 - d. Aleatory

IV. RETIREMENT AND OTHER INSURANCE CONCEPTS . . .8

A. Third-party ownership

B. Life Settlements

C. Group life insurance

- 1. Conversion privilege
- 2. Contributory vs. noncontributory

D. Retirement plans

- 1. Qualified plans
- 2. Nonqualified plans

E. Life insurance needs analysis/suitability

- 1. Personal insurance needs
- 2. Business insurance needs
 - a. Key person
 - b. Buy sell

F. Social Security benefits

G. Tax treatment of insurance premiums, proceeds, and dividends

- 1. Individual life
- 2. Group life
- 3. Modified Endowment Contracts (MECs)

- 5. Authorized and unauthorized companies/admitted and nonadmitted companies
Ref: 41-110
- 6. Stock and mutual companies and reciprocals
Ref: 41-301, 302, 2902
- 7. Certificate of authority
Ref: 41-111, 305, 306
- 8. Transacting insurance
Ref: 41-112
- 9. Negotiate
Ref: 41-1003(6)

C. Licensing

- 1. Persons required to be licensed
 - a. Producer
Ref: 41-1003(8), 1004, 1008, 1018
 - b. Resident/nonresident
Ref: 41-1003(9), 1009, 1010
- 2. Producer appointment/termination of appointment
Ref: 41-1011, 1018, 1019, 1103
- 3. Obtaining a license
 - a. Qualifications
Ref: 41-1007, 1104
 - b. License application
Ref: 41-1006, 1007, 1016
 - c. Written examinations
Ref: 41-1006
 - d. Exemptions/exceptions
Ref: 41-1005, 1007(4), 1012
 - e. License denial/refusal
Ref: 41-1011, 1016
- 4. Maintaining a license
 - a. Continuing education
Ref: 41-1013, IDAPA 18.06.04
 - b. Change of address/place of business
Ref: 41-1008(6), 1009(3)
 - c. Fees/renewal
Ref: 41-1008, IDAPA 18.01.02
 - d. Record keeping
Ref: 41-1036
 - e. License expiration
Ref: 41-1013
 - f. Suspension or revocation of licenses/felony convictions
Ref: 41-1016, 1026

D. Producer responsibilities

- 1. Fiduciary capacity
Ref: 41-1024, 1323, 1325, 1803, IDAPA 18.06.02
- 2. Commissions and compensation
Ref: 41-1017, 1323
- 3. Charging of fees and disclosure requirements
Ref: 41-1030; IDAPA 18.06.03
- 4. Reporting of actions
Ref: 41-1021

E. Insurance contracts

- 1. Filing and approval of policy forms
Ref: 41-1812
- 2. Payment of claims
Ref: 41-1328, 1828
- 3. Power to contract
Ref: 41-1807

**IDAHO SPECIFIC
LIFE
CONTENT OUTLINE
State Laws, Rules, and Regulations**

(25 scored plus 6 pretest questions)

I. IDAHO STATUTES, RULES, AND REGULATIONS COMMON TO LIFE, HEALTH/DISABILITY, PROPERTY, CASUALTY, AND PERSONAL LINES INSURANCE.....12

Ref: All references are to Idaho Insurance Laws Title 41 unless otherwise noted

A. Responsibilities of the Director of the Department of Insurance

- Ref: 41-203*
- 1. Appointment
Ref: 41-202
 - 2. General duties and powers
Ref: 41-202, 210-211, 213, 247, 1016
 - 3. Examinations
Ref: 41-210, 219, 220
 - 4. Hearings/notice of hearings/orders
Ref: 41-212, 232, 235, 1321
 - 5. Penalties
Ref: 41-117, 117A, 1016

B. Definitions

- 1. Domestic company
Ref: 41-106(1)
- 2. Foreign company
Ref: 41-106(2)
- 3. Alien company
Ref: 41-106(3)
- 4. Fraternal
Ref: 41-3201, 3210

F. Marketing practices

1. Unfair claims practices
Ref: 41-258, 1328, 1329, 1839, 3611
2. Unfair methods of competition
 - a. Rebating
Ref: 41-1314
 - b. Misrepresentation
Ref: 41-1303
 - c. False advertising
Ref: 41-1303, 1304
 - d. Defamation
Ref: 41-1308
 - e. False financial statements
Ref: 41-1306
 - f. Boycott, coercion, intimidation
Ref: 41-1309
 - g. Unfair discrimination
Ref: 41-1313, 1315
 - h. Coercion of borrower
Ref: 41-1310-1312
 - i. Fraud
Ref: 41-290, 293; Bulletin 03-08
 - j. Twisting
Ref: 41-1305
3. Penalties
Ref: 41-117, 1016, 1327, 1329A

II. IDAHO STATUTES, RULES, AND REGULATIONS COMMON TO LIFE AND HEALTH/DISABILITY INSURANCE ONLY 3

Ref: All references are to Idaho Insurance Laws Title 41 unless otherwise noted

A. Credit life and disability insurance

Ref: 41-2303-5, 2307, 2311, IDAPA 18.03.05

B. Life And Health Insurance Guaranty Association Act

Ref: 41-4301-4310

C. Assignment

Ref: 41-1826, 1828, 2025

III. IDAHO STATUTES, RULES, AND REGULATIONS PERTINENT TO LIFE INSURANCE ONLY 10

Ref: All references are to Idaho Insurance Laws Title 41 unless otherwise noted

A. Policy replacement

Ref: IDAPA 18.03.04

1. Purpose
2. Definitions
3. Exemptions
4. Duties of producer
5. Duties of replacing insurance company

B. Annuity contracts

Ref: 41- 1917-1923; 1935

1. Suitability in Annuity transactions
Ref: 41-4190 and 4190 through 4190E

C. Individual life

1. Standard provisions
Ref: 41-1833, 1835-36, 1903-1913, 1918, 1930, 1935
 - a. Grace period
 - b. Policy loan and loan interest rates
 - c. Policy reinstatement
 - d. Free look
 - e. Protection of beneficiaries from creditors
2. Life Settlements Act
Ref: 41-1950 through 1965; IDAPA 18.03.02

D. Group life

1. Standard provisions
Ref: 41-2010-2020
2. Conversion rights
Ref: 41-2018
3. Eligible groups
Ref: 41-2003-2008

ACCIDENT & HEALTH GENERAL KNOWLEDGE CONTENT OUTLINE

Product Knowledge, Terms, and Concepts

(50 scored 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
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

1. Impact on health insurance benefits

K. Subrogation

L. Cost containment

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

**IDAHO SPECIFIC
HEALTH CONTENT OUTLINE
(ACCIDENT, HEALTH OR SICKNESS)
State Laws, Rules, and Regulations**

(25 scored plus 6 pretest questions)

**I. IDAHO STATUTES, RULES, AND REGULATIONS
COMMON TO LIFE, HEALTH/DISABILITY, PROPERTY,
CASUALTY, AND PERSONAL LINES INSURANCE.....12**

Ref: All references are to Idaho Insurance Laws Title 41 unless otherwise noted

A. Responsibilities of the Director of the Department of Insurance

Ref: 41-203

1. Appointment

Ref: 41-202

2. General duties and powers

Ref: 41-211, 213, 247, 1016

3. Examinations

Ref: 41-210, 219, 220

4. Hearings/notice of hearings/orders

Ref: 41-212, 232, 235, 1321

5. Penalties

Ref: 41-117, 117A, 1016

B. Definitions

1. Domestic company

Ref: 41-106(1)

2. Foreign company

Ref: 41-106(2)

3. Alien company

Ref: 41-106(3)

4. Fraternal

Ref: 41-3201, 3210

5. Authorized and unauthorized companies/admitted and nonadmitted companies

Ref: 41-110

6. Stock and mutual companies and reciprocals

Ref: 41-301, 302, 2902

7. Certificate of authority

Ref: 41-111, 305, 306

8. Transacting insurance

Ref: 41-112

9. Negotiate

Ref: 41-1003(6)

C. Licensing

1. Persons required to be licensed
 - a. Producer
Ref: 41-1003(8), 1004, 1008, 1018
 - b. Resident/nonresident
Ref: 41-1003(9), 1009, 1010
 2. Producer appointment/termination of appointment
Ref: 41-1011, 1018, 1019, 1103
 3. Obtaining a license
 - a. Qualifications
Ref: 41-1007, 1104
 - b. License application
Ref: 41-1006, 1007, 1016
 - c. Written examinations
Ref: 41-1006
 - d. Exemptions/exceptions
Ref: 41-1005, 1007(4), 1012
 - e. License denial/refusal
Ref: 41-1011, 1016
 4. Maintaining a license
 - a. Continuing education
Ref: 41-1013, IDAPA 18.06.04
 - b. Change of address/place of business
Ref: 41-1008(6), 1009(3)
 - c. Fees/renewal
Ref: 41-1008, IDAPA 18.01.02
 - d. Record keeping
Ref: 41-1036
 - e. License expiration
Ref: 41-1013
 - f. Suspension or revocation of licenses/felony convictions
Ref: 41-1016, 1026
- D. Producer responsibilities**
1. Fiduciary capacity
Ref: 41-1024, 1323, 1325, 1803, IDAPA 18.06.02
 2. Commissions and compensation
Ref: 41-1017, 1323
 3. Charging of fees and disclosure requirements
Ref: 41-1030; IDAPA 18.06.02
 4. Reporting of actions
Ref: 41-1021
- E. Insurance contracts**
1. Filing and approval of policy forms
Ref: 41-1812
 2. Payment of claims
*Ref: 41-1328, 1828**
 3. Power to contract
Ref: 41-1807
- F. Marketing practices**
1. Unfair claims practices
Ref: 41-258, 1328, 1329, 1839, 3611
 2. Unfair methods of competition
 - a. Rebating
Ref: 41-1314
 - b. Misrepresentation
Ref: 41-1303
 - c. False advertising
Ref: 41-1303, 1304
 - d. Defamation
Ref: 41-1308
 - e. False financial statements

- Ref: 41-1306*
- f. Boycott, coercion, intimidation
Ref: 41-1309
 - g. Unfair discrimination
Ref: 41-1313, 1315
 - h. Coercion of borrower
Ref: 41-1310-1312
 - i. Fraud
Ref: 41-290, 293; Bulletin 03-08
 - j. Twisting
Ref: 41-1305
3. Penalties
Ref: 41-117, 1016, 1327, 1329A

II. IDAHO STATUTES, RULES, AND REGULATIONS COMMON TO LIFE AND HEALTH/ DISABILITY INSURANCE ONLY 3

Ref: All references are to Idaho Insurance Laws Title 41 unless otherwise noted

A. Credit life and disability insurance

Ref: 41-2303-5, 2307, 2311, IDAPA 18.03.05

B. Life and Health Insurance Guaranty Association Act

Ref: 41-4301-4310

C. Assignment

Ref: 41-1826, 1828, 2025

III. IDAHO STATUTES, RULES, AND REGULATIONS PERTINENT TO HEALTH/DISABILITY INSURANCE ONLY 10

Ref: All references are to Idaho Insurance Laws Title 41 unless otherwise noted

A. Policy clauses and provisions

1. Minimum standards
 - a. Purpose
Ref: 41-4201, IDAPA 18.04.03
 - b. Definition
Ref: 41-2212, 4202, 4703, 520; IDAPA 18.04.08
2. Required and optional coverages
Ref: PPACA
 - a. Newborns and adopted children
Ref: 41-2140, 2210, 3932, 2103(3), 4703(11), 5501(4)
 - b. Maternity benefits
Ref: 41-2140, 2210, 3438, 3932, 4023
 - c. Handicapped dependents
Ref: 41-2139, IDAPA 18.04.08
 - d. Reconstructive surgery/prosthetic devices
Ref: IDAPA 18.04.08
 - e. Free look
Ref: 41-2138
 - f. Right of insurer to contest (time limit on certain defenses)
Ref: 41-2106
 - g. Grace period
Ref: 41-2107
 - h. Pre-existing conditions
Ref: 41-2221, 4206, 5208
 - i. Skilled nursing facility
Ref: IDAPA 18.04.08
 - j. Mammograms
Ref: 41-2144, 2218, 3926
3. Benefit standards
Ref: IDAPA 18.04.08

B. Accidental death and dismemberment

Ref: 41-501, 502; IDAPA 18.04.08

C. Disclosure

1. Outline of coverage

Ref: 41-4203-4205; IDAPA 18.04.08

2. Renewal agreements/nonrenewal and cancellation

Ref: 41-2107-08, 4707, 5207; IDAPA 18.04.08

D. Medicare supplement insurance

Ref: 41-4402, 4403, 4406-4408, IDAPA 18.04.10

E. Long term care

1. Definitions

Ref: 41-4603, IDAPA 18.04.11

2. Disclosure Statements

Ref: 41-4605, IDAPA 18.04.11

3. Activities of Daily Living

Ref: IDAPA 18.04.11

4. Producer Training Requirement

Ref: IDAPA 18.04.11

5. Suitability

Ref: IDAPA 18.04.11

F. Small employer health insurance availability act

Ref: Title 41-Chapter 47

1. Special provisions

2. Disclosure requirements

3. Termination/nonrenewal

4. Fair marketing standards

5. Definitions

a. Small employer Ref: 14-4703, 4708

b. Eligible employee Ref: 41-4703

G. Individual health insurance availability act

Ref: Title 41-Chapter 52

H. Disability income protection

Ref: 41-1008, 4204; IDAPA 18.04.08

I. Idaho Health Carrier External Review Act

Ref: 41-5901 through 5917; 18.01.05

- e. Equipment breakdown

3. Business Owners Policy (BOP)

4. Builders Risk

5. Cyber First-Party Coverage

D. Inland marine

1. Personal Articles floaters

2. Commercial Property floaters

E. National Flood Insurance Program

F. Others

1. Earthquake

2. Mobile Homes

3. Watercraft

4. Farm Owners

5. Windstorm

II. INSURANCE TERMS AND RELATED CONCEPTS 15

A. Insurance

1. Law of Large Numbers

B. Insurable interest

C. Risk

1. Pure vs. Speculative Risk

D. Hazard

1. Moral

2. Morale

3. Physical

E. Peril

F. Loss

1. Direct

2. Indirect

G. Loss Valuation

1. Actual cash value

2. Replacement cost

3. Market value

4. Stated/agreed value

5. Salvage value

H. Proximate cause

I. Deductible

J. Indemnity

K. Limits of liability

L. Coinsurance/Insurance to value

M. Occurrence

N. Cancellation

O. Nonrenewal

P. Vacancy and unoccupancy

Q. Liability

1. Absolute

2. Strict

3. Vicarious

R. Negligence

S. Binder

T. Endorsements

U. Blanket vs. Specific

III. POLICY PROVISIONS AND CONTRACT LAW 13

A. Declarations

B. Insuring agreement

C. Conditions

D. Exclusions

E. Definition of the insured

F. Duties of the insured

G. Obligations of the insurance company

H. Mortgagee rights

**PROPERTY - GENERAL KNOWLEDGE
CONTENT OUTLINE**

Product Knowledge, Terms, and Concepts

(50 scored plus 5 pretest questions)

I. TYPES OF POLICIES 22

A. Homeowners

1. HO-2

2. HO-3

3. HO-4

4. HO-5

5. HO-6

6. HO-8

B. Dwelling policies

1. DP-1

2. DP-2

3. DP-3

C. Commercial lines

1. Commercial Package Policy (CPP)

2. Commercial property

a. Commercial building and business personal property form

b. Causes of loss forms

c. Business income

d. Extra expense

- 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

**IDAHO SPECIFIC
PROPERTY
CONTENT OUTLINE**
State Laws, Rules, and Regulations

(18 scored plus 7 pretest questions)

**I. IDAHO STATUTES, RULES, AND REGULATIONS
COMMON TO LIFE, HEALTH/DISABILITY, PROPERTY,
CASUALTY, AND PERSONAL LINES INSURANCE....12**

Ref: All references are to Idaho Insurance Laws Title 41 unless otherwise noted

A. Responsibilities of the Director of the Department of Insurance

Ref: 41-203

- 1. Appointment
Ref: 41-202
- 2. General duties and powers
Ref: 41-211, 213, 247, 1016
- 3. Examinations
Ref: 41-210, 219, 220
- 4. Hearings/notice of hearings/orders
Ref: 41-212, 232, 235, 1321
- 5. Penalties
Ref: 41-117, 117A, 1016

B. Definitions

- 1. Domestic company
Ref: 41-106(1)
- 2. Foreign company
Ref: 41-106(2)
- 3. Alien company
Ref: 41-106(3)
- 4. Authorized and unauthorized companies/admitted and nonadmitted companies
Ref: 41-110
- 5. Stock and mutual companies and reciprocals
Ref: 41-301, 302, 2902
- 6. Certificate of authority
Ref: 41-111, 305, 306
- 7. Transacting insurance
Ref: 41-112
- 8. Negotiate
Ref: 41-1003(6)

C. Licensing

- 1. Persons required to be licensed
 - a. Producer
Ref: 41-1003(8), 1004, 1008, 1018

- b. Resident/nonresident
Ref: 41-1003(9), 1009, 1010
- c. Surplus lines
Ref: 41-1009(4), 1223
- d. Public adjusters
Ref: 41-5801

- 2. Producer appointment/termination of appointment
Ref: 41-1011, 1018, 1019, 1103
- 3. Obtaining a license
 - a. Qualifications
Ref: 41-1007, 1104
 - b. License application
Ref: 41-1006, 1007, 1016
 - c. Written examinations
Ref: 41-1006
 - d. Exemptions/exceptions
Ref: 41-1005, 1007(4), 1012
 - e. License denial/refusal
Ref: 41-1011, 1016
- 4. Maintaining a license
 - a. Continuing education
Ref: 41-1013, IDAPA 18.06.04
 - b. Change of address/place of business
Ref: 41-1008(6), 1009(3)
 - c. Fees/renewal
Ref: 41-1008, IDAPA 18.01.02
 - d. Record keeping
Ref: 41-1036
 - e. License expiration
Ref: 41-1013
 - f. Suspension or revocation of licenses/felony convictions
Ref: 41-1016, 1026

D. Producer responsibilities

- 1. Fiduciary capacity
Ref: 41-1024, 1323, 1325, IDAPA 18.06.02
- 2. Commissions and compensation
Ref: 41-1017, 1323
- 3. Charging of fees and disclosure requirements
Ref: 41-1030; IDAPA 18.06.03
- 4. Reporting of actions
Ref: 41-1021

E. Insurance contracts

- 1. Filing and approval of policy forms
Ref: 41-1812
- 2. Payment of claims
Ref: 41-1328, 1828
- 3. Power to contract
Ref: 41-1807

F. Marketing practices

- 1. Unfair claims practices
Ref: 41-1328, 1329, 1839, 3611
- 2. Unfair methods of competition
 - a. Rebating
Ref: 41-1314
 - b. Misrepresentation
Ref: 41-1303
 - c. False advertising
Ref: 41-1303, 1304
 - d. Defamation
Ref: 41-1308

- e. False financial statements
Ref: 41-1306
- f. Boycott, coercion, intimidation
Ref: 41-1309
- g. Unfair discrimination
Ref: 41-1313, 1315
- h. Coercion of borrower
Ref: 41-1310-1312
- i. Fraud
Ref: 41-290, 293; Bulletin 03-08
- j. Twisting
Ref: 41-1305
- 3. Penalties
Ref: 41-117, 1016, 1327, 1329A

II. IDAHO STATUTES, RULES, AND REGULATIONS COMMON TO PROPERTY AND CASUALTY INSURANCE ONLY 3

Ref: All references are to Idaho Insurance Laws Title 41 unless otherwise noted

A. Insurance contracts

Ref: 41-1806, 1811, 1814-15, 1817, 1828, 1831, 1841-43, 1850, 2401(1j), 2506-2510, IDAPA 18.02.01--.02

- 1. Renewal, nonrenewal, cancellation
- 2. Commercial, homeowners, personal auto, and casualty policies
- 3. Certificate of insurance

B. Countersignature requirements

Ref: 41-337, 338, 1023

C. Rate filings

Ref: 41-1401, 1402, 1405

D. Idaho Property and Casualty Guaranty Association Act

Ref: 41-3603, 3606, 3607

E. Insurance Rates and Credit Rating

Ref: 41-1843; IDAPA 18.02.01

F. Binders

Ref: 41-1823

III. IDAHO STATUTES, RULES, AND REGULATIONS PERTINENT TO PROPERTY INSURANCE ONLY 3

Ref: All references are to Idaho Insurance Laws Title 41 unless otherwise noted

A. Standard fire policy

Ref: 41-1842, 2401

B. Marine/inland marine

Ref: 41-505, 1401

C. National Flood Insurance Program (NFIP)

Ref: Bulletin 07-1

CASUALTY - GENERAL KNOWLEDGE CONTENT OUTLINE

Product Knowledge, Terms, and Concepts

(50 scored plus 5 pretest questions)

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

A. Commercial general liability

- 1. Exposures
 - a. Premises and Operations
 - b. Products and Completed Operations

2. Coverage

- a. Coverage A: Bodily Injury and Property Damage Liability (Occurrence, Claims made including Retroactive Date)
- b. Coverage B: Personal Injury and Advertising Injury
- c. Coverage C: Medical Payments
- d. Supplemental Payments
- e. Who is an insured
- f. First named insured
- g. Limits (Per occurrence, Annual Aggregate)
- h. Damage to Property of Others

B. Automobile: personal auto and business auto

1. Liability

- a. Bodily Injury
- b. Property Damage
- c. Split Limits
- d. Combined Single Limit

2. Medical Payments

3. Physical Damage (collision; other than collision; specified perils)

4. Uninsured motorists

5. Underinsured motorists

6. Who is an insured

7. Types of Auto

- a. Owned
- b. Non-owned
- c. Hired
- d. Temporary Substitute
- e. Newly Acquired Autos
- f. Transportation Expense and Rental Reimbursement Expense

8. Auto Dealers Coverage Form, including Garagekeepers Insurance

9. Exclusions

10. Individual Insured and Drive Other Car (DOC)

11. Mobile equipment

C. Workers Compensation Insurance, Employers Liability Insurance, and Related Issues

(This section does not deal with specifics of state law, which are addressed elsewhere in this outline.)

1. Standard policy concepts

- a. Who is an employee/employer
- b. Compensation

2. Work-related vs. non-work-related

3. Other states' insurance

4. Employers Liability

5. Exclusive remedy

6. Premium Determination

D. Crime

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

E. Bonds

- 1. Surety
- 2. Fidelity

F. Professional liability

- 1. Errors and Omissions
- 2. Medical Malpractice

3. Directors and Officers (D&O)
4. Employment Practices Liability (EPLI)
5. Cyber liability and data breach, funds transfer
6. Liquor liability

G. Umbrella/Excess Liability

H. Business Owners 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)

**IDAHO SPECIFIC
CASUALTY
CONTENT OUTLINE
State Laws, Rules, and Regulations**

(20 scored plus 8 pretest questions)

**I. IDAHO STATUTES, RULES, AND REGULATIONS
COMMON TO LIFE, HEALTH/DISABILITY, PROPERTY,
CASUALTY, AND PERSONAL LINES INSURANCE.....12**

Ref: All references are to Idaho Insurance Laws Title 41 unless otherwise noted

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Ref: 41-211, 213, 247, 1016

3. Examinations

Ref: 41-210, 219, 220

4. Hearings/notice of hearings/orders

Ref: 41-212, 232, 235, 1321

5. Penalties

Ref: 41-117, 117A, 1016

B. Definitions

1. Domestic company

Ref: 41-106(1)

2. Foreign company

Ref: 41-106(2)

3. Alien company

Ref: 41-106(3)

4. Authorized and unauthorized companies/admitted and nonadmitted companies

Ref: 41-110

5. Stock and mutual companies and reciprocals

Ref: 41-301, 302, 2902

6. Certificate of authority

Ref: 41-111, 305, 306

7. Transacting insurance

Ref: 41-112

8. Negotiate

Ref: 41-1003(6)

C. Licensing

1. Persons required to be licensed

a. Producer

Ref: 41-1003(8), 1004, 1008, 1018

b. Resident/nonresident

Ref: 41-1003(9), 1009, 1010

c. Surplus lines

Ref: 41-1009(4), 1223

d. Public adjusters

Ref: 41-5801

2. Producer appointment/termination of appointment

Ref: 41-1011, 1018, 1019, 1103

3. Obtaining a license

a. Qualifications

Ref: 41-1007

b. License application

Ref: 41-1006, 1007, 1016

- c. Written examinations
Ref: 41-1006
- d. Exemptions/exceptions
Ref: 41-1005, 1007(4), 1012
- e. License denial/refusal
Ref: 41-1011, 1016
- 4. Maintaining a license
 - a. Continuing education
Ref: 41-1013, IDAPA 18.06.04
 - b. Change of address/place of business
Ref: 41-1008(6), 1009(3)
 - c. Fees/renewal
Ref: 41-1008, IDAPA 18.01.02
 - d. Record keeping
Ref: 41-1036
 - e. License expiration
Ref: 41-1013
 - f. Suspension or revocation of licenses/Felony convictions
Ref: 41-1016, 1026
- D. Producer responsibilities**
 - 1. Fiduciary capacity
Ref: 41-1024, 1323, 1325, 1803, IDAPA 18.06.02
 - 2. Commissions and compensation
Ref: 41-1017, 1323
 - 3. Charging of fees and disclosure requirements
Ref: 41-1030; IDAPA 18.06.03
 - 4. Reporting of actions
Ref: 41-1021
- E. Insurance contracts**
 - 1. Filing and approval of policy forms
Ref: 41-1812
 - 2. Payment of claims
Ref: 41-1328, 1828
 - 3. Power to contract
Ref: 41-1807
- F. Marketing practices**
 - 1. Unfair claims practices
Ref: 41-258, 1328, 1329, 1839, 3611
 - 2. Unfair methods of competition
 - a. Rebating
Ref: 41-1314
 - b. Misrepresentation
Ref: 41-1303
 - c. False advertising
Ref: 41-1303, 1304
 - d. Defamation
Ref: 41-1308
 - e. False financial statements
Ref: 41-1306
 - f. Boycott, coercion, intimidation
Ref: 41-1309
 - g. Unfair discrimination
Ref: 41-1313, 1315
 - h. Coercion of borrower
Ref: 41-1310-1312
 - i. Fraud
Ref: 41-290, 293; Bulletin 03-08
 - j. Twisting
Ref: 41-1305

- 3. Penalties
Ref: 41-117, 1016, 1327, 1329A

II. IDAHO STATUTES, RULES, AND REGULATIONS COMMON TO PROPERTY AND CASUALTY INSURANCE ONLY 3

Ref: All references are to Idaho Insurance Laws Title 41 unless otherwise noted

A. Insurance contracts

Ref: 41-1806, 1811, 1814, 1815, 1817, 1828, 1831, 1841-43, 1850, 2401(1.j), 2506-2510, IDAPA 18.02.01 and 18.02.02

- 1. Renewal, nonrenewal, cancellation
- 2. Commercial, homeowners, personal auto, and casualty policies
- 3. Certificate of insurance

B. Countersignature requirements

Ref: 41-337, 338, 1023

C. Rate filings

Ref: 41-1401, 1402, 1405

D. Idaho Property and Casualty Guaranty Association Act

Ref: 41-3603, 3606, 3607

E. Insurance Rates and Credit Rating

Ref: 41-1843; IDAPA 18.02.01

F. Binders

Ref: 41-1823

III. IDAHO STATUTES, RULES, AND REGULATIONS PERTINENT TO CASUALTY INSURANCE ONLY 5

Ref: All references are to Idaho Insurance Laws Title 41 unless otherwise noted

A. Financial responsibility

Ref: Title 41-2510; 49-117, 1212, 1232; IDAPA 18.02.03

- 1. Proof of financial responsibility defined
- 2. Persons required to show proof
- 3. Penalty for noncompliance
Ref: Title 49-1208
- 4. Methods of satisfying financial responsibility

B. Uninsured/underinsured motorists coverage

Ref: 41-2502, 2504, Title 49-117

C. Mature driver

Ref: 41-2515

D. Assigned risk plan

Ref: 41-1441, 2508(4), Title 49-1225

E. Worker's compensation

Ref: Title 41-Chapter 16, Title 72

F. Comparative Negligence

Ref: 6-802

**PERSONAL LINES - GENERAL KNOWLEDGE
CONTENT OUTLINE**

Product Knowledge, Terms, and Concepts

(75 scored plus 5 pretest questions)

I. TYPES OF PROPERTY POLICIES 10

A. Homeowners

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

B. Dwelling policies

1. DP-1
2. DP-2
3. DP-3

C. Inland marine

1. Personal Articles floaters

D. National Flood Insurance Program

E. Others

1. Earthquake
2. Mobile Homes
3. Watercraft
4. Windstorm

II. TYPES OF CASUALTY POLICIES..... 13

A. Automobile: personal auto

1. Liability
 - a. Bodily Injury
 - b. Property Damage
 - c. Split Limits
 - d. Combined Single Limit
2. Medical Payments
3. Physical Damage (collision; other than collision; specified perils)
4. Uninsured motorists
5. Underinsured motorists
6. Who is an insured
7. Types of Auto
 - a. Owned
 - b. Non-owned
 - c. Hired
 - d. Temporary Substitute
 - e. Newly Acquired Autos
 - f. Transportation Expense and Rental Reimbursement Expense
8. Exclusions

B. Umbrella/Excess liability

III. PROPERTY AND CASUALTY INSURANCE TERMS AND RELATED CONCEPTS 28

A. Insurance

1. Law of Large Numbers

B. Insurable interest

C. Risk

1. Pure vs. Speculative Risk

D. Hazard

1. Moral
2. Morale
3. Physical

E. Peril

F. Loss

1. Direct
2. Indirect

G. Loss Valuation

1. Actual cash value
2. Replacement cost
3. Market value
4. Stated value
5. Salvage value

H. Proximate cause

I. Deductible

J. Indemnity

K. Limits of liability

L. Coinsurance/Insurance to value

M. Occurrence

N. Cancellation

O. Nonrenewal

P. Vacancy and unoccupancy

Q. Liability

1. Absolute
2. Strict
3. Vicarious

R. Negligence

S. Binder

T. Endorsements

U. Blanket vs. Specific

V. Burglary, Robbery, Theft, and Mysterious Disappearance

W. Warranties

X. Representations

Y. Concealment

Z. Deposit Premium/Audit

AA. Certificate of Insurance

BB. Damages

1. Compensatory
 - a. General
 - b. Special
2. Punitive

CC. Compliance with Provisions of Fair Credit Reporting Act

IV. PROPERTY AND CASUALTY POLICY PROVISIONS AND CONTRACT LAW 24

A. Declarations

B. Insuring agreement

C. Conditions

D. Exclusions

E. Definition of the insured

F. Duties of the insured after a loss

G. Obligations of the insurance company

H. Mortgagee rights

I. Proof of loss

J. Notice of claim

K. Appraisal

L. Other Insurance Provision

M. Subrogation

N. Elements of a contract

O. Sources of underwriting information

P. Fair Credit Reporting Act

Q. Privacy Protection (Gramm Leach Bliley)

R. Policy Application

S. Terrorism Risk Insurance Act (TRIA)

- T. Cancellation and nonrenewal provisions
- U. Supplementary payments
- V. Loss settlement provisions including consent to settle a loss
- W. Territory

**IDAHO SPECIFIC
PERSONAL LINES
CONTENT OUTLINE**
State Law, Rules, and Regulations

(22 scored questions)

**I. IDAHO STATUTES, RULES, AND REGULATIONS
COMMON TO LIFE, HEALTH/DISABILITY, PROPERTY,
CASUALTY, AND PERSONAL LINES INSURANCE ... 12**

Ref: All references are to Idaho Insurance Laws Title 41 unless otherwise noted

A. Responsibilities of the Director of the Department of Insurance

Ref: 41-203

1. Appointment
Ref: 41-202
2. General duties and powers
Ref: 41-211, 213, 247, 1016
3. Examinations
Ref: 41-210, 219, 220
4. Hearings/notice of hearings/orders
Ref: 41-212, 232, 235, 1321
5. Penalties
Ref: 41-117, 117A, 1016

B. Definitions

1. Domestic company
Ref: 41-106(1)
2. Foreign company
Ref: 41-106(2)
3. Alien company
Ref: 41-106(3)
4. Authorized and unauthorized companies/admitted and nonadmitted companies
Ref: 41-110
5. Stock and mutual companies and reciprocals
Ref: 41-301, 302, 2902
6. Certificate of authority
Ref: 41-111, 305, 306
7. Transacting insurance
Ref: 41-112
8. Negotiate
Ref: 41-1003(6)

C. Licensing

1. Persons required to be licensed
 - a. Producer
Ref: 41-1003(8), 1004, 1008, 1018
 - b. Resident/nonresident
Ref: 41-1003(9), 1009, 1010
 - c. Surplus lines
Ref: 41-1009(4), 1223
 - d. Public adjusters
Ref: 41-5801
2. Producer appointment/termination of appointment
Ref: 41-1011, 1018, 1019, 1103

3. Obtaining a license
 - a. Qualifications
Ref: 41-1007, 1104
 - b. License application
Ref: 41-1006, 1007, 1016
 - c. Written examinations
Ref: 41-1006
 - d. Exemptions/exceptions
Ref: 41-1005, 1007(4), 1012
 - e. License denial/refusal
Ref: 41-1011, 1016
4. Maintaining a license
 - a. Continuing education
Ref: 41-1013, IDAPA 18.06.04
 - b. Change of address/place of business
Ref: 41-1008(6), 1009(3)
 - c. Fees/renewal
Ref: 41-1008, IDAPA 18.01.02
 - d. Record keeping
Ref: 41-1036
 - e. License expiration
Ref: 41-1013
 - f. Suspension or revocation of licenses/felony convictions
Ref: 41-1016, 1026

D. Producer responsibilities

1. Fiduciary capacity
Ref: 41-1024, 1323, 1325, IDAPA 1803, IDAPA 18.06.02
2. Commissions and compensation
Ref: 41-1017, 1323
3. Charging of fees and disclosure requirements
Ref: 41-1030; IDAPA 18.06.03
4. Reporting of actions
Ref: 41-1021

E. Insurance contracts

1. Filing and approval of policy forms
Ref: 41-1812
2. Payment of claims
Ref: 41-1328, 1828
3. Power to contract
Ref: 41-1807

F. Marketing practices

1. Unfair claims practices
Ref: 41-258, 1328, 1329, 1839, 3611
2. Unfair methods of competition
 - a. Rebating
Ref: 41-1314
 - b. Misrepresentation
Ref: 41-1303
3. False advertising
Ref: 41-1303, 1304
4. Defamation
Ref: 41-1308
5. False financial statements
Ref: 41-1306
6. Boycott, coercion, intimidation
Ref: 41-1309
7. Unfair discrimination
Ref: 41-1313, 1315
8. Coercion of borrower

Ref: 41-1310-1312

i. Fraud

Ref: 41-290, 293; Bulletin 03-08

j. Twisting

Ref: 41-1305

3. Penalties

Ref: 41-117, 1016, 1327, 1329A

**II. IDAHO STATUTES, RULES, AND REGULATIONS
COMMON TO PROPERTY, CASUALTY AND PERSONAL
LINES INSURANCE ONLY3**

*Ref: All references are to Idaho Insurance Laws Title 41 unless
otherwise noted*

A. Insurance contracts

*Ref: 41-1806, 1811, 1814, 1815, 1817, 1828, 1831, 1841, 1850,
2401(1.j), 2506-2510, IDAPA 18.01.02*

1. Renewal, nonrenewal, cancellation

2. Homeowners, personal auto, and casualty
Policies

3. Certificate of insurance

B. Countersignature requirements

Ref: 41-337, 338, 1023

C. Rate filings

Ref: 41-1401, 1402, 1405

**D. Idaho Property and Casualty Guaranty
Association Act**

Ref: 41-3603, 3606, 3607

E. Binders

Ref: 41-1823

F. Insurance Rates and Credit Rating

Ref: 41-1843; IDAPA 18.02.01

**III. IDAHO STATUTES, RULES, AND REGULATIONS
PERTINENT TO PERSONAL LINES INSURANCE ONLY 7**

A. Auto insurance

Ref: Title 49-117, 2502, 2503, 2504

1. Uninsured/underinsured motorists

Ref: 41-2502, 2503, 2504

2. Policy cancellation/nonrenewal/expiration

Ref: 41-2507, 1823, 1825

3. Accident prevention courses

Ref: 41-2515

4. Assigned risk plan

Ref: 41-1441, 2508(4), Title 49-1225

5. Financial responsibility

*Ref: Title 41-2510; 49-117, 1212, 1232;
IDAPA 18.02.03*

a. Proof of financial responsibility defined

b. Persons required to show proof

c. Penalty for noncompliance

Ref: 49-1208

d. Methods of satisfying financial
responsibility

B. Inland marine

Ref: 41-505

C. Comparative Negligence

Ref: 6-802

D. Fraud

Ref: 41-290, 293; Bulletin 03-08

E. National Flood Insurance Program (NFIP)

Ref: Bulletin 07-1

**IDAHO
BAIL BOND
CONTENT OUTLINE**

(50 scored questions)

All Idaho law references may be accessed at

www.doi.idaho.gov/information/regulation/, which provides
links to the pages for each of these laws. In addition, other
materials may be used.

**I. IDAHO STATUTES, RULES, AND REGULATIONS
COMMON TO LIFE, HEALTH/DISABILITY, PROPERTY,
CASUALTY, AND PERSONAL LINES INSURANCE.....15**

*Ref: All references are to Idaho Insurance Laws Title 41 unless
otherwise noted*

**A. Responsibilities of the Director of the Department of
Insurance**

Ref: 41-203

1. Appointment

Ref: 41-202

2. General duties and powers

Ref: 41-211, 213, 247

3. Examinations

Ref: 41-210, 219, 220

4. Hearings/notice of hearings/orders

Ref: 41-212, 232, 235, 1321

5. Penalties

Ref: 41-117, 117A

B. Definitions

1. Domestic, foreign, alien companies

Ref: 41-106(1-3)

2. Authorized and unauthorized companies/admitted and
nonadmitted companies

Ref: 41-110

3. Stock and mutual companies and
reciprocals

Ref: 41-301, 302, 2902

4. Certificate of authority

Ref: 41-111, 305, 306

5. Transacting insurance

Ref: 41-112

C. Licensing

1. Persons required to be licensed

a. Producer

Ref: 41-1003(8), 1004, 1008

b. Resident/nonresident

Ref: 41-1003(9), 1009, 1010

c. Surplus lines

Ref: 41-1009(4), 1223

2. Producer appointment/termination of appointment

Ref: 41-1018, 1019, 1103

3. Obtaining a license

a. Qualifications

Ref: 41-1007

b. License application

Ref: 41-1006, 1007, 1016

c. Written examinations

Ref: 41-1006

d. Exemptions/exceptions

Ref: 41-1005, 1007(4), 1012

e. License denial/refusal

Ref: 41-1011, 1016

4. Maintaining a license

- a. Continuing education
Ref: 41-1013, IDAPA 18.01.53.012.01
- b. Change of address/place of business
Ref: 41-1008(6), 1009(3)
- c. Fees/renewal
Ref: 41-1008, IDAPA 18.01.44.011
- d. Record keeping
Ref: 41-1036
- e. License expiration
Ref: 41-1013
- f. Suspension or revocation of licenses/Felony convictions
Ref: 41-1016, 1026

D. Producer responsibilities

- 1. Fiduciary capacity
Ref: 41-1024, 1323
- 2. Commissions and compensation
Ref: 41-1017, 1323
- 3. Charging of fees and disclosure requirements
Ref: 41-1030; IDAPA 18.01.52
- 4. Reporting of actions
Ref: 41-1021

E. Insurance contracts

- 1. Filing and approval of policy forms
Ref: 41-1812
- 2. Payment of claims
Ref: 41-1328, 1828
- 3. Power to contract
Ref: 41-1807

F. Marketing practices

- 1. Unfair claims practices
Ref: 41-258, 1328, 1329, 1839, 3611
- 2. Unfair methods of competition
 - a. Rebating
Ref: 41-1314
 - b. Misrepresentation
Ref: 41-1303
 - c. False advertising
Ref: 41-1303, 1304
 - d. Defamation
Ref: 41-1308
 - e. False financial statements
Ref: 41-293, 1306
 - f. Boycott, coercion, intimidation
Ref: 41-1309
 - g. Unfair discrimination
*Ref: 41-1313, 1315**
 - h. Coercion of borrower
Ref: 41-1310-1312
 - i. Fraud
Ref: 41-290, 293; Bulletin 03-08
 - j. Twisting
Ref: 41-1305
- 3. Penalties
Ref: 41-117, 1016, 1327, 1329A

II. BAIL BOND AUTHORITY.....25

Ref: 41-1037 through 41-1045; 19-2905; 19-2914; IDAPA 18.01.04.05; 18.01.04..017.01

- A. Criminal Court System and Criminal Code**
- B. Laws Relating to Bail Bond**
- C. Early surety of defendant**

- D. Recordkeeping, Fiduciary Responsibility and Trust Accounting**
- E. Premiums**
- F. Collections and charges permitted**
- G. Statewide Guidelines for the Uniform Administration of Bail and Bail Bonds in All Trial Courts in the State of Idaho**

III. DEFINITIONS.....10

Ref: Black's Law Dictionary, Dictionary of Insurance Terms; 19-2905; 41-1038

- A. Bail**
- B. Bail bonds**
 - 1. Qualification bond
 - 2. Surety bond
 - 3. Appearance bond
 - 4. Cash bond
 - 5. Civil bond
 - 6. Personal Recognizance bond
- C. Principal**
- D. Indemnitor**
- E. Surety**
- F. Collateral**
- G. Forfeitures**
- H. Power of attorney**
- I. Recognizance**
- J. Exoneration**
- K. Extradition**
- L. Bail Agent**
- M. Person**

**IDAHO
SURETY PRODUCER
CONTENT OUTLINE**

(35 scored questions)

All Idaho law references may be accessed at www.doi.idaho.gov/information/regulation/, which provides links to the pages for each of these laws. In addition, other materials may be used.

I. INSURANCE TERMS AND RELATED CONCEPTS..... 2

Ref: General Textbook knowledge,

- 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. Extensions of coverage**
- N. Additional coverages**
- O. Accident**
- P. Occurrence**
- Q. Cancellation**
- R. Nonrenewal**
- S. Liability**
- T. Negligence**

II. POLICY PROVISIONS AND CONTRACT LAW..... 2

Ref: General Textbook Knowledge, Units 2, 4, 5, and 6

- A. Insuring agreement
 - B. Conditions
 - C. Exclusions
 - D. Definition of the insured
 - E. Duties of the insured
 - F. Obligations of the insurance company
 - G. Proof of loss
 - H. Notice of claim
 - I. Assignment
 - J. Subrogation
 - K. Arbitration
 - L. Elements of a contract
 - M. Warranties, representations, and concealment
 - N. Binders
 - O. Sources of insurability information
 - P. Fair Credit Reporting Act
- III. FIDELITY AND SURETY CONTRACTS..... 6**
Ref: Title 41-507, Title 41-Chapter 26, Bulletin 85-4, General Textbook and Product Knowledge
- A. Definition of fidelity and surety
 - B. Parties of a contract
 - C. Obligation of the surety
 - D. Parties to the surety
 - 1. Principal
 - 2. Oblige
 - 3. Surety
 - E. Underwriting considerations
 - F. Premiums and terms of obligations
 - 1. Surety
 - 2. Fidelity
 - G. Claims
 - H. Power of attorney
- IV. PURPOSE AND TYPE OF SURETY BONDS 6**
Ref: Title 41-507, Title 41-Chapter 26, Bulletin 85-4, General Textbook and Product Knowledge
- A. Public official
 - B. Court
 - 1. Judicial
 - C. Fiduciary
 - D. Miscellaneous
 - E. Contract
- V. PURPOSE AND TYPE OF FIDELITY BONDS 2**
Ref: Title 41-507, Title 41-Chapter 26, Bulletin 85-4, General Textbook and Product Knowledge
- A. Individual
 - B. Schedule
 - C. Blanket
 - D. Financial institutions
- VI. BAIL BONDS 4**
Ref: Title 41-507, Title 41-Chapter 26, Bulletin 85-4, General Textbook and Product Knowledge
- A. Surety bail bond
 - B. Surety bond fee
 - C. Types of bail
 - 1. Real property
 - 2. Cash
 - D. Acceptable collateral
 - E. Appeal bonds
 - F. Appointing company's underwriting standard

VII. IDAHO STATUTES, RULES, AND REGULATIONS COMMON TO LIFE, HEALTH/DISABILITY, PROPERTY, CASUALTY, AND PERSONAL LINES INSURANCE.....10

Ref: All references are to Idaho Insurance Laws Title 41 unless otherwise noted

A. Responsibilities of the Director of the Department of Insurance

Ref: 41-203

- 1. Appointment
Ref: 41-202
- 2. General duties and powers
Ref: 41-211, 213, 247, 1016
- 3. Examinations
Ref: 41-210, 219, 220
- 4. Hearings/notice of hearings/orders
Ref: 41- 212, 232, 235, 1321
- 5. Penalties
Ref: 41-117, 117A 1016

B. Definitions

- 1. Domestic, foreign, and alien companies
Ref: 41-106 (1-3)
- 2. Authorized and unauthorized companies/admitted and nonadmitted companies
Ref: 41-110
- 3. Stock and mutual companies and reciprocals
Ref: 41-301, 302, 2902
- 4. Certificate of authority
Ref: 41-111, 305, 306
- 5. Transacting insurance
Ref: 41-112

C. Licensing

- 1. Persons required to be licensed
 - a. Producer
Ref: 41-1003(8), 1004, 1008, 1018
 - b. Resident/nonresident
Ref: 41-1003(9), 1009, 1010
 - c. Adjuster
Ref: 41-1102, 1103, 1106, 1107
 - d. Surplus lines
Ref: 41-1009(4), 1223
- 2. Producer appointment/termination of appointment
Ref: 41-1011, 1018, 1019, 1103`
- 3. Obtaining a license
 - a. Qualifications
Ref: 41-1007, 1104
 - b. License application
Ref: 41-1006, 1007, 1016
 - c. Written examinations
Ref: 41-1006
 - d. Exemptions/exceptions
Ref: 41-1005, 1007(4), 1012
 - e. License denial/refusal
Ref: 41-1011, 1016
- 4. Maintaining a license
 - a. Continuing education
Ref: 41-1013, IDAPA 18.01.53.012.01
 - b. Change of address/place of business
Ref: 41-1008(6), 1009(3)
 - c. Fees/renewal
Ref: 41-1008, IDAPA 18.01.44.011

- d. Record keeping
Ref: 41- 1036
- e. License expiration
Ref: 41-1013
- f. Suspension or revocation of licenses/felony convictions
Ref: 41-1016, 1026

D. Producer responsibilities

- 1. Fiduciary capacity
Ref: 41-1024, 1323.1325, 1803; IDAPA 18.01.10
- 2. Commissions and compensation
Ref: 41-1017, 1323
- 3. Reporting of actions
Ref: 41-1021

E. Insurance contracts

- 1. Filing and approval of policy forms
Ref: 41-1812
- 2. Payment of claims
Ref: 41-1328, 1828
- 3. Power to contract
Ref: 41-1807

F. Marketing practices

- 1. Unfair claims practices
Ref: 41-258, 1328, 1329, 1839, 3611
- 2. Unfair methods of competition
 - a. Rebating
Ref: 41-1314
 - b. Misrepresentation
Ref: 41-1303
 - c. False advertising
Ref: 41-1303, 1304
 - d. Defamation
Ref: 41-1308
 - e. False financial statements
Ref: 41-293, 1306
 - f. Boycott, coercion, intimidation
Ref: 41-1309
 - g. Unfair discrimination
Ref: 41-1313
 - h. Coercion of borrower
Ref: 41-1310-1312
 - i. Fraud
Ref: 41-290, 293; Bulletin 03-08
- 3. Penalties
Ref: 41-117, 1016, 1327, 1329A

**VIII. IDAHO STATUTES, RULES, AND REGULATIONS
COMMON TO PROPERTY AND CASUALTY
INSURANCE ONLY 3**

Ref: All references are to Idaho Insurance Laws Title 41 unless otherwise noted

A. Insurance contracts

- Ref: 41-1806, 1811, 1814, 1815, 1817, 1828, 1831, 1841-43, 2401(1.j), 2506-2510, IDAPA 18.01.20*
- 1. Renewal, nonrenewal, cancellation

B. Countersignature requirements

Ref: 41-337, 338, 1023

C. Rate filings

Ref: 41-1401, 1402, 1405

D. Idaho Property and Casualty Guaranty Association act

Ref: 41-3603, 3606, 3607

**IDAHO
INDEPENDENT ADJUSTER
CONTENT OUTLINE**

(50 scored questions)

All Idaho law references may be accessed at www.doi.idaho.gov/information/regulation/, which provides links to the pages for each of these laws. In addition, other materials may be used.

I. INSURANCE TERMS AND RELATED CONCEPTS..... 8

Ref: General Textbook Knowledge

- A. Insurable interest
- B. Hazard
- C. Peril
- D. Loss (Direct vs indirect)
- E. Proximate cause
- F. Deductible
- G. Indemnity
- H. Actual cash value
- I. Replacement cost
- J. Limits of liability (Combined vs split)
- K. Coinsurance/insurance to value
- L. Pair and set clause
- M. Extensions of coverage
- N. Additional coverages
- O. Accident
- P. Occurrence
- Q. Cancellation
- R. Nonrenewal
- S. Vacancy and unoccupancy
- T. Abandonment
- U. Liability
- V. Negligence
- W. Burglary
- X. Robbery
- Y. Theft
- Z. Mysterious disappearance
- AA. Bodily injury liability
- BB. Property damage liability
- CC. Personal injury liability
- DD. Insured contract
- EE. Certificate of insurance
- FF. First vs third party
- GG. Excess vs reinsurance
- HH. Primary vs secondary coverage
- II. Coordination of Benefits (Medicare/Medicaid/Workers' Compensation/Personal Health)
- JJ. Methods of Resolution (Appraisal, Arbitration, Mediation, Litigation, Subrogation)
- KK. Statute of Limitations

II. POLICY PROVISIONS AND CONTRACT LAW..... 9

Ref: General Textbook Knowledge

- 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 insurer
- H. Mortgagee rights
- I. Proof of loss

- J. Notice of claim
- K. Appraisal
- L. Other insurance provision
- M. Subrogation
- N. Arbitration
- O. Elements of a contract
- P. Warranties, representations, and concealment
- Q. Additional (supplementary) payments
- R. Claims made policy form
- S. Salvage
- T. Loss settlement provisions including consent to settle loss
- U. Limitations
- V. Notice of Injury
- W. Coinsurance

III. TYPES OF POLICIES 6

Ref: General Textbook Knowledge

A. Personal lines

- 1. Dwellings and contents (DP forms)
- 2. Personal liability
- 3. Homeowners (HO forms)
- 4. Mobile homes
- 5. Renters
- 6. Farmowners/Ranchers

B. Boiler and machinery coverage forms

C. Automotive: personal auto and business (commercial) auto

- 1. Liability
- 2. Medical payments
- 3. Physical damage (collision and other than collision/comprehensive)
- 4. Uninsured motorists
- 5. Underinsured motorists
- 6. Definitions
- 7. Types of auto
 - a. Owned
 - b. Non-owned
 - c. Hired
 - d. Temporary substitute
- 8. Garage coverage form
 - a. Standard coverages
 - (1) Liability
 - (2) Garagekeepers
 - (3) Physical damage
 - b. Garagekeepers options
- 9. Truckers coverage form
- 10. Inland Marine/Cargo
- 11. Commercial General Liability
- 12. Commercial Property

IV. IDAHO STATUTES, RULES, AND REGULATIONS COMMON TO ALL INSURANCE LINES..... 9

Ref: All references are to Idaho Insurance Laws Title 41 unless otherwise noted

A. Responsibilities of the Director of the Department of Insurance

Ref: 41-203

- 1. Appointment
Ref: 41-202
- 2. General duties and powers
Ref: 41-211, 213, 247

- 3. Hearings/notice of hearings/orders

Ref: 41-212, 232, 235, 1321

- 4. Penalties

Ref: 41-117, 117A, 1016

B. Definitions

- 1. Authorized and unauthorized companies/admitted and nonadmitted companies

Ref: 41-110

- 2. Certificate of authority

Ref: 41-111, 305, 306

C. Licensing

- 1. Persons required to be licensed

- a. Resident/nonresident

Ref: 41-1003(9), 1009, 1010

- b. Adjuster

Ref: 41-1102, 1103, 1106, 1107

- 2. Obtaining a license

- a. Qualifications

Ref: 41-1007, 1104

- b. License application

Ref: 41- 1007, 1016

- c. Written examinations

Ref: 41-1006

- d. Exemptions/exceptions

Ref: 41-1005, 1007(4), 1012

- e. License denial/refusal

Ref: 41-1011, 1016

- 3. Maintaining a license

- a. Change of address/place of business

Ref: 41-1008(6), 1009(3)

- b. Fees/renewal

Ref: 1008, IDAPA 18.01.44.011

- c. Record keeping

Ref: 41-1036

- d. License expiration

Ref: 41-1013

- e. Suspension or revocation of licenses/felony convictions

Ref: 41-1016, 1026

V. IDAHO STATUTES, RULES, AND REGULATIONS COMMON TO PROPERTY AND CASUALTY INSURANCE ONLY 3

Ref: All references are to Idaho Insurance Laws Title 41 unless otherwise noted

A. Insurance contracts

Ref: 41-1806, 1811, 1814, 1815, 1817, 1828, 1831, 1841-43, 2401(1.j), 2506-2510, IDAPA 18.01.20, ISO Personal Auto Policy

- 1. Renewal, nonrenewal, cancellation
- 2. Commercial, homeowners, personal auto, and casualty policies

- 3. Unfair Claims Settlement

Ref: 41-1329, 1828

B. Rate filings

Ref: 41-1401, 1402, 1405

C. Businessowners policy (BOP)

D. Business auto policy

VI. IDAHO STATUTES, RULES, AND REGULATIONS PERTINENT TO PROPERTY INSURANCE ONLY 5

Ref: All references are to Idaho Insurance Laws Title 41 unless otherwise noted

A. Claims methods and practices

Ref: 41- 258

B. Standard fire policy

Ref: 41-1842, 2401

C. Marine/inland marine

Ref: 41-505, 1401

**VII. IDAHO STATUTES, RULES, AND REGULATIONS
PERTINENT TO CASUALTY INSURANCE ONLY 4**

*Ref: All references are to Idaho Insurance Laws Title 41 unless
otherwise noted*

A. Financial responsibility

Ref: Title 41-2510; 49-117, 1212; IDAPA 18.01.34

1. Proof of financial responsibility defined
2. Persons required to show proof
3. Penalty for noncompliance
Ref: Title 49-1208
4. Methods of satisfying financial responsibility

B. Uninsured/underinsured motorists coverage

Ref: 41-2502, 2504, Title 49-117

C. Assigned risk plan

*Ref: 41-1441, 2508(4), Title 49-1225,
IDAPA 18.01.20.015c*

D. Payment of claims

Ref: 41-1238 (A-D)

E. Payment of claims (collision)

Ref: 41-1238

VIII. Worker's Compensation Insurance.....6

- A. Standard policy concepts
Ref: 72-402
- B. Self-insured vs insured
Ref: 72-301, 301A
- C. Work-related vs. non-work-related (AOE/COE)
- D. Other states' insurance
Ref: 72-222
- E. Jurisdiction
Ref: 72-217, 220
- F. Exclusive remedy
Ref: 72-209, 211
- G. Accident/injury vs occupational disease
Ref 72-102(18)(22)
- H. Reporting/Making claim
Ref: 72-602, 72-701
- I. Statute of limitations for medical vs indemnity benefits
Ref: 72-706

**IDAHO
PUBLIC ADJUSTER
CONTENT OUTLINE**

(50 scored questions)

All Idaho law references may be accessed at www.doi.idaho.gov/information/regulation/, which provides links to the pages for each of these laws. In addition, other materials may be used.

**I. PROPERTY AND CASUALTY INSURANCE TERMS AND
RELATED CONCEPTS9**

- A. Abandonment
- B. Accident
- C. Actual cash value
- D. Additional coverages
- E. Appraisal

F. Burglary

G. Deductible

H. Depreciation

I. Earnings

J. Estimating

K. Extensions of coverage

L. Hazard

1. Moral
2. Morale

M. Indemnity

N. Insurance

O. Insurable interest

P. Liability

Q. Limits of liability

R. Loss (direct vs indirect)

S. Mysterious disappearance

T. Negligence

U. Obsolescence

V. Occurrence

W. Pair and set clause

X. Peril

Y. Proximate cause

Z. Replacement cost

AA. Risk

BB. Robbery

CC. Tariff Liability

DD. Theft

EE. Vacancy and unoccupancy

FF. Value Policy

GG. Waiver/Non-Waiver Agreement

HH. Bodily Injury

II. POLICY PROVISIONS AND CONTRACT LAW.....6

A. Additional (supplementary) payments

B. Apportionment clause

C. Appraisal

D. Arbitration

E. Cancellation and Nonrenewal provisions

F. Claims Made policy form

G. Coinsurance

H. Concealment

I. Conditions

J. Declarations

K. Definition of the insured

L. Duties of the insured after a loss

M. Elements of a contract

N. Endorsements

O. Exclusions

P. Insuring agreement

Q. Limitations

**R. Loss settlement provisions including consent to
settle a loss**

S. Mortgagee rights

T. Notice of claim

U. Obligations of the insurer

V. Other Insurance provision

W. Proof of loss

X. Salvage

Y. Subrogation

Z. Representations

III. GENERAL PROPERTY INSURANCE PRODUCT KNOWLEDGE PERTINENT TO ADJUSTERS..... 12

Ref: All topics make reference to general product knowledge, unless otherwise note

A. Standard Fire Policy

Ref: New York Standard Fire Policy

1. Basic coverages, provisions, and clauses
2. Limitations, restrictions and exclusions
3. Proof of Loss
 - a. Periods of Limitation Told
4. Loss requirements and inventories
 - a. Taxes and Demolition Expenses
5. Appraisal
6. Duties of the insured/insurer
7. Cancellation
8. Additional coverages
9. Replacement costs
10. Actual cash value
11. Assignment

B. Personal lines

Ref: ISO Homeowners policies

1. Dwelling and contents (DP forms)
2. Personal liability
3. Homeowners and forms/coverages
 - a. Policy provisions
 - b. Replacement costs
 - c. Appraisal
 - d. Optional provisions
 - e. Special limits of liability
 - f. Proof of Loss
 - g. Exclusions
4. Mobile Homes

C. Commercial lines

Ref: ISO Business Policies, Standard Boiler and Machinery policies

1. Commercial property
 - 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)
5. Commercial and Special Multi-peril
6. Builder's Risk

D. Inland marine

Ref: Personal Article Floaters, Personal Property Floaters, Commercial Property Floaters

1. Nationwide Definition
2. Policies
 - a. Personal floaters
 - b. Commercial floaters
 - c. Commercial inland marine policy

E. Automotive: Personal auto and Business (commercial) auto

1. Physical damage (collision and other than collision/comprehensive)
2. Uninsured motorists property damage
3. Underinsured motorists property damage
4. Who is an insured

5. Types of auto
 - a. Owned
 - b. Non-owned
 - c. Hired
 - d. Temporary Substitute

F. Additional Coverages and Exclusions

1. Time Element
2. Law and Ordinance exclusion
3. Law and Ordinance coverage
4. Valuable Papers and Records
5. Vandalism and Malicious Mischief
6. Broad Form

G. 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
5. Definitions
 - a. Custodian
 - b. Messenger
 - c. Guard or watchperson

H. Others

1. National Flood
2. Personal Watercraft
3. Commercial Ocean Marine
4. Earthquake
5. Aviation

IV. PUBLIC ADJUSTER..... 6

A. Roles and responsibilities of public adjuster

B. Loss Report

1. Essential Elements
 - a. Inception/Expiration Date
 - b. Occurrence Date
 - c. Identification of Parties Involved
 - d. Policy Form/Number
 - e. Description of Loss
 - f. Coverages
 - g. Deductible

C. Loss/Damage Valuation

1. Direct Loss vs. Indirect Loss (Loss of Use)
2. Damages

V. IDAHO STATUTES, RULES, AND REGULATIONS COMMON TO LIFE, HEALTH/DISABILITY, PROPERTY, CASUALTY, AND PERSONAL LINES INSURANCE ... 11

Ref: All references are to Idaho Insurance Laws Title 41 unless otherwise noted

A. Responsibilities of the Director of the Department of Insurance

Ref: 41-203

1. Appointment
Ref: 41-202
2. General duties and powers
Ref: 41-211, 213, 247
3. Examinations
Ref: 41-210, 219, 220
4. Hearings/notice of hearings/orders
Ref: 41-212, 232, 235, 1321

5. Penalties
Ref: 41-117, 117A

B. Definitions

1. Authorized and unauthorized companies/admitted and nonadmitted companies
Ref: 41-110
2. Certificate of authority
Ref: 41-111, 305, 306

C. Licensing and adjuster's legal responsibilities

1. Persons required to be licensed
- a. Public Adjuster
Ref: 41-5802, 5803, 5804
 - b. Resident/nonresident
Ref: 41-5809
2. Obtaining a license
- a. Qualifications
Ref: 41-401, 5806
 - b. License application
Ref: 41-5805, 5809
 - c. Written examinations
Ref: 41-5807
 - d. Exemptions/exceptions
Ref: 41-5804, 5808
 - e. Bond or letter of credit
Ref: 41-5812
 - f. License denial/refusal
Ref: 41-5811
3. Maintaining a license
- a. Change of address/place of business
Ref: 41-5810
 - b. Fees/renewal
Ref: 41-5810, 5811, 5814
 - c. Record keeping
Ref: 41-5817
 - d. License renewal/expiration
Ref: 41-5810, 5813
 - e. Continuing education
Ref: 41-5813
 - f. Suspension or revocation of licenses/felony convictions
Ref: 41-5811; 41-5819

D. Escrow or trust accounts

Ref: 41-5816

E. Commissions and compensation

Ref: 41-5814

F. Contract Between Public Adjuster and Insured

Ref: 41-5815

G. Standards of Conduct

Ref: 41-5818

VI. IDAHO STATUTES, RULES, AND REGULATIONS COMMON TO PROPERTY AND CASUALTY INSURANCE ONLY.....3

Ref: All references are to Idaho Insurance Laws Title 41 unless otherwise noted

A. Insurance Contracts

Ref: 41-1806, 1811, 1814, 1815, 1817, 1828, 1831, 1841-43, 2401(1.j), 2506-2510, IDAPA 18.01.20

1. Renewal, nonrenewal, cancellation

2. Commercial, homeowners, personal auto, and casualty policies

B. Unfair Claims Practices

Ref: 41-1329

VII. IDAHO STATUTES, RULES, AND REGULATIONS PERTINENT TO PROPERTY INSURANCE ONLY 3

Ref: All references are to Idaho Insurance Laws Title 41 unless otherwise noted

A. Claims methods and practices

Ref: 41-258

B. Standard fire policy

Ref: 41-1842, 2401

C. Marine/inland marine

Ref: 41-505, 1401

**LIFE
GENERAL KNOWLEDGE
CONTENT OUTLINE**
Product Knowledge, Terms, and Concepts

(50 scored plus 5 pretest questions)

I. TYPES OF POLICIES15

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. LIFE PROVISIONS, RIDERS, 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 (e.g. participating, non-participating)
12. Incontestability
13. Assignments
14. Suicide
15. Misstatement of age and gender
16. Settlement options
17. Accelerated death benefits

C. Policy exclusions

1. War
2. Aviation
3. Dangerous Occupation

III. COMPLETING THE APPLICATION, UNDERWRITING, AND DELIVERING THE POLICES.....12

A. Completing the application

1. Required signatures
2. Changes in the application
3. Consequences of incomplete applications
4. Warranties and representations
5. Collecting the initial premium and issuing the receipt
6. Replacement
7. Disclosures at point of sale (e.g., HIPAA, HIV consent)
8. USA PATRIOT Act/anti-money laundering
9. Gramm-Leach-Bliley Act (GLBA) Privacy

B. Underwriting

1. Insurable interest
2. Medical information and consumer reports
3. Fair Credit Reporting Act
4. Risk classification
5. Stranger/Investor-owned life insurance (STOLI/IOLI)

C. Delivering the policy

1. When coverage begins
2. Explaining the policy and its provisions, riders, exclusions, and ratings to the client

D. Contract law

1. Elements of a contract
 - a. Consideration
 - b. Offer and Acceptance
 - c. Competent parties

- d. Legal purpose
- 2. Unique aspects of the insurance contract
 - a. Conditional
 - b. Unilateral
 - c. Adhesion
 - d. Aleatory

IV. RETIREMENT AND OTHER INSURANCE CONCEPTS8

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)

**IDAHO SPECIFIC
LIFE
CONTENT OUTLINE
State Laws, Rules, and Regulations**

(25 scored plus 6 pretest questions)

I. IDAHO STATUTES, RULES, AND REGULATIONS COMMON TO LIFE, HEALTH/DISABILITY, PROPERTY, CASUALTY, AND PERSONAL LINES INSURANCE.....12

Ref: All references are to Idaho Insurance Laws Title 41 unless otherwise noted

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- 1. Appointment
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- 2. General duties and powers
Ref: 41-202, 210-211, 213, 247, 1016
- 3. Examinations
Ref: 41-210, 219, 220
- 4. Hearings/notice of hearings/orders
Ref: 41-212, 232, 235, 1321
- 5. Penalties
Ref: 41-117, 117A, 1016

B. Definitions

- 1. Domestic company
Ref: 41-106(1)
- 2. Foreign company
Ref: 41-106(2)
- 3. Alien company
Ref: 41-106(3)
- 4. Fraternal
Ref: 41-3201, 3210

- 5. Authorized and unauthorized companies/admitted and nonadmitted companies
Ref: 41-110

- 6. Stock and mutual companies and reciprocals
Ref: 41-301, 302, 2902

- 7. Certificate of authority
Ref: 41-111, 305, 306

- 8. Transacting insurance
Ref: 41-112

- 9. Negotiate
Ref: 41-1003(6)

C. Licensing

- 1. Persons required to be licensed
 - a. Producer
Ref: 41-1003(8), 1004, 1008, 1018
 - b. Resident/nonresident
Ref: 41-1003(9), 1009, 1010
- 2. Producer appointment/termination of appointment
Ref: 41-1011, 1018, 1019, 1103
- 3. Obtaining a license
 - a. Qualifications
Ref: 41-1007, 1104
 - b. License application
Ref: 41-1006, 1007, 1016

- c. Written examinations

Ref: 41-1006

- d. Exemptions/exceptions

Ref: 41-1005, 1007(4), 1012

- e. License denial/refusal

Ref: 41-1011, 1016

- 4. Maintaining a license

- a. Continuing education

Ref: 41-1013, IDAPA 18.06.04

- b. Change of address/place of business

Ref: 41-1008(6), 1009(3)

- c. Fees/renewal

Ref: 41-1008, IDAPA 18.01.02

- d. Record keeping

Ref: 41-1036

- e. License expiration

Ref: 41-1013

- f. Suspension or revocation of licenses/felony convictions

Ref: 41-1016, 1026

D. Producer responsibilities

- 1. Fiduciary capacity
Ref: 41-1024, 1323, 1325, 1803, IDAPA 18.06.02
- 2. Commissions and compensation
Ref: 41-1017, 1323
- 3. Charging of fees and disclosure requirements
Ref: 41-1030; IDAPA 18.06.03
- 4. Reporting of actions
Ref: 41-1021

E. Insurance contracts

- 1. Filing and approval of policy forms
Ref: 41-1812
- 2. Payment of claims
Ref: 41-1328, 1828
- 3. Power to contract

Ref: 41-1807

F. Marketing practices

1. Unfair claims practices
Ref: 41-258, 1328, 1329, 1839, 3611
2. Unfair methods of competition
 - a. Rebating
Ref: 41-1314
 - b. Misrepresentation
Ref: 41-1303
 - c. False advertising
Ref: 41-1303, 1304
 - d. Defamation
Ref: 41-1308
 - e. False financial statements
Ref: 41-1306
 - f. Boycott, coercion, intimidation
Ref: 41-1309
 - g. Unfair discrimination
Ref: 41-1313, 1315
 - h. Coercion of borrower
Ref: 41-1310-1312
 - i. Fraud
Ref: 41-290, 293; Bulletin 03-08
 - j. Twisting
Ref: 41-1305
3. Penalties
Ref: 41-117, 1016, 1327, 1329A

**II. IDAHO STATUTES, RULES, AND REGULATIONS
COMMON TO LIFE AND HEALTH/DISABILITY
INSURANCE ONLY 3**

Ref: All references are to Idaho Insurance Laws Title 41 unless otherwise noted

A. Credit life and disability insurance

Ref: 41-2303-5, 2307, 2311, IDAPA 18.03.05

B. Life And Health Insurance Guaranty Association Act

Ref: 41-4301-4310

C. Assignment

Ref: 41-1826, 1828, 2025

**III. IDAHO STATUTES, RULES, AND REGULATIONS
PERTINENT TO LIFE INSURANCE ONLY 10**

Ref: All references are to Idaho Insurance Laws Title 41 unless otherwise noted

A. Policy replacement

Ref: IDAPA 18.03.04

1. Purpose
2. Definitions
3. Exemptions
4. Duties of producer
5. Duties of replacing insurance company

B. Annuity contracts

Ref: 41- 1917-1923; 1935

1. Suitability in Annuity transactions
Ref: 41-4190 and 4190 through 4190E

C. Individual life

1. Standard provisions
Ref: 41-1833, 1835-36, 1903-1913, 1918, 1930, 1935
 - a. Grace period
 - b. Policy loan and loan interest rates
 - c. Policy reinstatement
 - d. Free look
 - e. Protection of beneficiaries from creditors
2. Life Settlements Act

Ref: 41-1950 through 1965; IDAPA 18.03.02

D. Group life

1. Standard provisions
Ref: 41-2010-2020
2. Conversion rights
Ref: 41-2018
3. Eligible groups
Ref: 41-2003-2008

**ACCIDENT & HEALTH
GENERAL KNOWLEDGE
CONTENT OUTLINE**

Product Knowledge, Terms, and Concepts

(50 scored 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
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 CONCEPTS5

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

1. Impact on health insurance benefits

K. Subrogation

L. Cost containment

V. FIELD UNDERWRITING PROCEDURES8

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

**IDAHO SPECIFIC
HEALTH CONTENT OUTLINE
(ACCIDENT, HEALTH OR SICKNESS)
State Laws, Rules, and Regulations**

(25 scored plus 6 pretest questions)

I. IDAHO STATUTES, RULES, AND REGULATIONS COMMON TO LIFE, HEALTH/DISABILITY, PROPERTY, CASUALTY, AND PERSONAL LINES INSURANCE.....12

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4. Hearings/notice of hearings/orders
Ref: 41-212, 232, 235, 1321
5. Penalties
Ref: 41-117, 117A, 1016

B. Definitions

1. Domestic company
Ref: 41-106(1)
2. Foreign company
Ref: 41-106(2)
3. Alien company
Ref: 41-106(3)
4. Authorized and unauthorized companies/admitted and nonadmitted companies
Ref: 41-110
5. Stock and mutual companies and reciprocals
Ref: 41-301, 302, 2902
6. Certificate of authority
Ref: 41-111, 305, 306
7. Transacting insurance
Ref: 41-112
8. Negotiate
Ref: 41-1003(6)

C. Licensing

1. Persons required to be licensed
 - a. Producer

- Ref: 41-1003(8), 1004, 1008, 1018*
- b. Resident/nonresident
Ref: 41-1003(9), 1009, 1010
2. Producer appointment/termination of appointment
Ref: 41-1011, 1018, 1019, 1103
 3. Obtaining a license
 - a. Qualifications
Ref: 41-1007, 1104
 - b. License application
Ref: 41-1006, 1007, 1016
 - c. Written examinations
Ref: 41-1006
 - d. Exemptions/exceptions
Ref: 41-1005, 1007(4), 1012
 - e. License denial/refusal
Ref: 41-1011, 1016
 4. Maintaining a license
 - a. Continuing education
Ref: 41-1013, IDAPA 18.06.04
 - b. Change of address/place of business
Ref: 41-1008(6), 1009(3)
 - c. Fees/renewal
Ref: 41-1008, IDAPA 18.01.02
 - d. Record keeping
Ref: 41-1036
 - e. License expiration
Ref: 41-1013
 - f. Suspension or revocation of licenses/felony convictions
Ref: 41-1016, 1026
- D. Producer responsibilities**
1. Fiduciary capacity
Ref: 41-1024, 1323, 1325, 1803, IDAPA 18.06.02
 2. Commissions and compensation
Ref: 41-1017, 1323
 3. Charging of fees and disclosure requirements
Ref: 41-1030; IDAPA 18.06.02
 4. Reporting of actions
Ref: 41-1021
- E. Insurance contracts**
1. Filing and approval of policy forms
Ref: 41-1812
 2. Payment of claims
*Ref: 41-1328, 1828**
 3. Power to contract
Ref: 41-1807
- F. Marketing practices**
1. Unfair claims practices
Ref: 41-258, 1328, 1329, 1839, 3611
 2. Unfair methods of competition
 - a. Rebating
Ref: 41-1314
 - b. Misrepresentation
Ref: 41-1303
 - c. False advertising
Ref: 41-1303, 1304
 - d. Defamation
Ref: 41-1308
 - e. False financial statements
Ref: 41-1306
 - f. Boycott, coercion, intimidation

- Ref: 41-1309*
- g. Unfair discrimination
Ref: 41-1313, 1315
 - h. Coercion of borrower
Ref: 41-1310-1312
 - i. Fraud
Ref: 41-290, 293; Bulletin 03-08
3. Penalties
Ref: 41-117, 1016, 1327, 1329A
- II. IDAHO STATUTES, RULES, AND REGULATIONS COMMON TO LIFE AND HEALTH/ DISABILITY INSURANCE ONLY 3**
- Ref: All references are to Idaho Insurance Laws Title 41 unless otherwise noted*
- A. Credit life and disability insurance**
Ref: 41-2303-5, 2307, 2311, IDAPA 18.03.05
- B. Life and Health Insurance Guaranty Association Act**
Ref: 41-4301-4310
- C. Assignment**
Ref: 41-1826, 1828, 2025
- III. IDAHO STATUTES, RULES, AND REGULATIONS PERTINENT TO HEALTH/DISABILITY INSURANCE ONLY 10**
- Ref: All references are to Idaho Insurance Laws Title 41 unless otherwise noted*
- A. Policy clauses and provisions**
1. Minimum standards
 - a. Purpose
Ref: 41-4201, IDAPA 18.04.03
 - b. Definition
Ref: 41-2212, 4202, 4703, 520; IDAPA 18.04.08
 2. Required and optional coverages
Ref: PPACA
 - a. Newborns and adopted children
Ref: 41-2140, 2210, 3932, 2103(3), 4703(11), 5501(4)
 - b. Maternity benefits
Ref: 41-2140, 2210, 3438, 3932, 4023
 - c. Handicapped dependents
Ref: 41-2139, IDAPA 18.04.08
 - d. Reconstructive surgery/prosthetic devices
Ref: IDAPA 18.04.08
 - e. Free look
Ref: 41-2138
 - f. Right of insurer to contest (time limit on certain defenses)
Ref: 41-2106
 - g. Grace period
Ref: 41-2107
 - h. Pre-existing conditions
Ref: 41-2221, 4206, 5208
 - i. Skilled nursing facility
Ref: IDAPA 18.04.08
 - j. Mammograms
Ref: 41-2144, 2218, 3926
 3. Benefit standards
Ref: IDAPA 18.04.08
- B. Accidental death and dismemberment**
Ref: 41-501, 502; IDAPA 18.04.08
- C. Disclosure**
1. Outline of coverage
Ref: 41-4203-4205; IDAPA 18.04.08

2. Renewal agreements/nonrenewal and cancellation
Ref: 41-2107-08, 4707, 5207; IDAPA 18.04.08

D. Medicare supplement insurance

Ref: 41-4402, 4403, 4406-4408, IDAPA 18.04.10

E. Long term care

1. Definitions
Ref: 41-4603, IDAPA 18.04.11
2. Disclosure Statements
Ref: 41-4605, IDAPA 18.04.11
3. Activities of Daily Living
Ref: IDAPA 18.04.11
4. Producer Training Requirement
Ref: IDAPA 18.04.11
5. Suitability
Ref: IDAPA 18.04.11

F. Small employer health insurance availability act

Ref: Title 41-Chapter 47

1. Special provisions
2. Disclosure requirements
3. Termination/nonrenewal
4. Fair marketing standards
5. Definitions
 - a. Small employer Ref: 14-4703, 4708
 - b. Eligible employee Ref: 41-4703

G. Individual health insurance availability act

Ref: Title 41-Chapter 52

H. Disability income protection

Ref: 41-1008, 4204; IDAPA 18.04.08

I. Idaho Health Carrier External Review Act

Ref: 41-5901 through 5917; 18.01.05

D. Inland marine

1. Personal Articles floaters
2. Commercial Property floaters

E. National Flood Insurance Program

F. Others

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

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

A. Insurance

1. Law of Large Numbers

B. Insurable interest

C. Risk

1. Pure vs. Speculative Risk

D. Hazard

1. Moral
2. Morale
3. Physical

E. Peril

F. Loss

1. Direct
2. Indirect

G. Loss Valuation

1. Actual cash value
2. Replacement cost
3. Market value
4. Stated/agreed value
5. Salvage value

H. Proximate cause

I. Deductible

J. Indemnity

K. Limits of liability

L. Coinsurance/Insurance to value

M. Occurrence

N. Cancellation

O. Nonrenewal

P. Vacancy and unoccupancy

Q. Liability

1. Absolute
2. Strict
3. Vicarious

R. Negligence

S. Binder

T. Endorsements

U. Blanket vs. Specific

III. POLICY PROVISIONS AND CONTRACT LAW 13

A. Declarations

B. Insuring agreement

C. Conditions

D. Exclusions

E. Definition of the insured

F. Duties of the insured

G. Obligations of the insurance company

H. Mortgagee rights

I. Proof of loss

J. Notice of claim

K. Appraisal

L. Other Insurance Provision

**PROPERTY - GENERAL KNOWLEDGE
CONTENT OUTLINE**

Product Knowledge, Terms, and Concepts

(50 scored plus 5 pretest questions)

I. TYPES OF POLICIES22

A. Homeowners

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

B. Dwelling policies

1. DP-1
2. DP-2
3. DP-3

C. Commercial lines

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

- 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

**IDAHO SPECIFIC
PROPERTY
CONTENT OUTLINE**
State Laws, Rules, and Regulations

(18 scored plus 7 pretest questions)

**I. IDAHO STATUTES, RULES, AND REGULATIONS
COMMON TO LIFE, HEALTH/DISABILITY, PROPERTY,
CASUALTY, AND PERSONAL LINES INSURANCE....12**

Ref: All references are to Idaho Insurance Laws Title 41 unless otherwise noted

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Ref: 41-203

1. Appointment
Ref: 41-202
2. General duties and powers
Ref: 41-211, 213, 247, 1016
3. Examinations
Ref: 41-210, 219, 220
4. Hearings/notice of hearings/orders
Ref: 41-212, 232, 235, 1321
5. Penalties
Ref: 41-117, 117A, 1016

B. Definitions

1. Domestic company
Ref: 41-106(1)
2. Foreign company
Ref: 41-106(2)
3. Alien company
Ref: 41-106(3)
4. Authorized and unauthorized companies/admitted and nonadmitted companies
Ref: 41-110
5. Stock and mutual companies and reciprocals
Ref: 41-301, 302, 2902
6. Certificate of authority
Ref: 41-111, 305, 306
7. Transacting insurance
Ref: 41-112
8. Negotiate
Ref: 41-1003(6)

C. Licensing

1. Persons required to be licensed
 - a. Producer
Ref: 41-1003(8), 1004, 1008, 1018
 - b. Resident/nonresident
Ref: 41-1003(9), 1009, 1010
 - c. Surplus lines
Ref: 41-1009(4), 1223

- d. Public adjusters
Ref: 41-5801
2. Producer appointment/termination of appointment
Ref: 41-1011, 1018, 1019, 1103
3. Obtaining a license
 - a. Qualifications
Ref: 41-1007, 1104
 - b. License application
Ref: 41-1006, 1007, 1016
 - c. Written examinations
Ref: 41-1006
 - d. Exemptions/exceptions
Ref: 41-1005, 1007(4), 1012
 - e. License denial/refusal
Ref: 41-1011, 1016
4. Maintaining a license
 - a. Continuing education
Ref: 41-1013, IDAPA 18.06.04
 - b. Change of address/place of business
Ref: 41-1008(6), 1009(3)
 - c. Fees/renewal
Ref: 41-1008, IDAPA 18.01.02
 - d. Record keeping
Ref: 41-1036
 - e. License expiration
Ref: 41-1013
 - f. Suspension or revocation of licenses/felony convictions
Ref: 41-1016, 1026

D. Producer responsibilities

1. Fiduciary capacity
Ref: 41-1024, 1323, 1325, IDAPA 18.06.02
2. Commissions and compensation
Ref: 41-1017, 1323
3. Charging of fees and disclosure requirements
Ref: 41-1030; IDAPA 18.06.03
4. Reporting of actions
Ref: 41-1021

E. Insurance contracts

1. Filing and approval of policy forms
Ref: 41-1812
2. Payment of claims
Ref: 41-1328, 1828
3. Power to contract
Ref: 41-1807

F. Marketing practices

1. Unfair claims practices
Ref: 41-1328, 1329, 1839, 3611
2. Unfair methods of competition
 - a. Rebating
Ref: 41-1314
 - b. Misrepresentation
Ref: 41-1303
 - c. False advertising
Ref: 41-1303, 1304
 - d. Defamation
Ref: 41-1308
 - e. False financial statements
Ref: 41-1306
 - f. Boycott, coercion, intimidation
Ref: 41-1309

- g. Unfair discrimination
Ref: 41-1313, 1315
- h. Coercion of borrower
Ref: 41-1310-1312
- i. Fraud
Ref: 41-290, 293; Bulletin 03-08
- j. Twisting
Ref: 41-1305

- 3. Penalties
Ref: 41-117, 1016, 1327, 1329A

II. IDAHO STATUTES, RULES, AND REGULATIONS COMMON TO PROPERTY AND CASUALTY INSURANCE ONLY 3

Ref: All references are to Idaho Insurance Laws Title 41 unless otherwise noted

A. Insurance contracts

Ref: 41-1806, 1811, 1814-15, 1817, 1828, 1831, 1841-43, 1850, 2401(1.j), 2506-2510, IDAPA 18.02.01--02

- 1. Renewal, nonrenewal, cancellation
- 2. Commercial, homeowners, personal auto, and casualty policies
- 3. Certificate of insurance

B. Countersignature requirements

Ref: 41-337, 338, 1023

C. Rate filings

Ref: 41-1401, 1402, 1405

D. Idaho Property and Casualty Guaranty Association Act

Ref: 41-3603, 3606, 3607

E. Insurance Rates and Credit Rating

Ref: 41-1843; IDAPA 18.02.01

F. Binders

Ref: 41-1823

III. IDAHO STATUTES, RULES, AND REGULATIONS PERTINENT TO PROPERTY INSURANCE ONLY3

Ref: All references are to Idaho Insurance Laws Title 41 unless otherwise noted

A. Standard fire policy

Ref: 41-1842, 2401

B. Marine/inland marine

Ref: 41-505, 1401

C. National Flood Insurance Program (NFIP)

Ref: Bulletin 07-1

CASUALTY - GENERAL KNOWLEDGE CONTENT OUTLINE

Product Knowledge, Terms, and Concepts

(50 scored plus 5 pretest questions)

I. TYPES OF POLICIES, BONDS, AND RELATED TERMS23

A. Commercial general liability

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

- b. Coverage B: Personal Injury and Advertising Injury
- c. Coverage C: Medical Payments
- d. Supplemental Payments
- e. Who is an insured
- f. First named insured
- g. Limits (Per occurrence, Annual Aggregate)
- h. Damage to Property of Others

B. Automobile: personal auto and business auto

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

C. Workers Compensation Insurance, Employers Liability Insurance, and Related Issues

(This section does not deal with specifics of state law, which are addressed elsewhere in this outline.)

- 1. Standard policy concepts
 - a. Who is an employee/employer
 - b. Compensation
- 2. Work-related vs. non-work-related
- 3. Other states' insurance
- 4. Employers Liability
- 5. Exclusive remedy
- 6. Premium Determination

D. Crime

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

E. Bonds

- 1. Surety
- 2. Fidelity

F. Professional liability

- 1. Errors and Omissions
- 2. Medical Malpractice
- 3. Directors and Officers (D&O)
- 4. Employment Practices Liability (EPLI)
- 5. Cyber liability and data breach, funds transfer
- 6. Liquor liability

- G. Umbrella/Excess Liability
- H. Business Owners 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 PROVISIONS12
- 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)

State Laws, Rules, and Regulations

(20 scored plus 8 pretest questions)

I. IDAHO STATUTES, RULES, AND REGULATIONS COMMON TO LIFE, HEALTH/DISABILITY, PROPERTY, CASUALTY, AND PERSONAL LINES INSURANCE.....12

Ref: All references are to Idaho Insurance Laws Title 41 unless otherwise noted

A. Responsibilities of the Director of the Department of Insurance

Ref: 41-203

- 1. Appointment
Ref: 41- 202
- 2. General duties and powers
Ref: 41-211, 213, 247, 1016
- 3. Examinations
Ref: 41-210, 219, 220
- 4. Hearings/notice of hearings/orders
Ref: 41-212, 232, 235, 1321
- 5. Penalties
Ref: 41-117, 117A, 1016

B. Definitions

- 1. Domestic company
Ref: 41-106(1)
- 2. Foreign company
Ref: 41-106(2)
- 3. Alien company
Ref: 41-106(3)
- 4. Authorized and unauthorized companies/admitted and nonadmitted companies
Ref: 41-110
- 5. Stock and mutual companies and reciprocals
Ref: 41-301, 302, 2902
- 6. Certificate of authority
Ref: 41-111, 305, 306
- 7. Transacting insurance
Ref: 41-112
- 8. Negotiate
Ref: 41-1003(6)

C. Licensing

- 1. Persons required to be licensed
 - a. Producer
Ref: 41-1003(8), 1004, 1008, 1018
 - b. Resident/nonresident
Ref: 41-1003(9), 1009, 1010
 - c. Surplus lines
Ref: 41-1009(4), 1223
 - d. Public adjusters
Ref: 41-5801
- 2. Producer appointment/termination of appointment
Ref: 41-1011, 1018, 1019, 1103
- 3. Obtaining a license
 - a. Qualifications
Ref: 41-1007
 - b. License application
Ref: 41-1006, 1007, 1016
 - c. Written examinations
Ref: 41-1006
 - d. Exemptions/exceptions
Ref: 41-1005, 1007(4), 1012

IDAHO SPECIFIC CASUALTY CONTENT OUTLINE

- e. License denial/refusal
Ref: 41-1011, 1016
- 4. Maintaining a license
 - a. Continuing education
Ref: 41-1013, IDAPA 18.06.04
 - b. Change of address/place of business
Ref: 41-1008(6), 1009(3)
 - c. Fees/renewal
Ref: 41-1008, IDAPA 18.01.02
 - d. Record keeping
Ref: 41-1036
 - e. License expiration
Ref: 41-1013
 - f. Suspension or revocation of licenses/Felony convictions
Ref: 41-1016, 1026
- D. Producer responsibilities**
 - 1. Fiduciary capacity
Ref: 41-1024, 1323, 1325, 1803, IDAPA 18.06.02
 - 2. Commissions and compensation
Ref: 41-1017, 1323
 - 3. Charging of fees and disclosure requirements
Ref: 41-1030; IDAPA 18.06.03
 - 4. Reporting of actions
Ref: 41-1021
- E. Insurance contracts**
 - 1. Filing and approval of policy forms
Ref: 41-1812
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Ref: 41-1328, 1828
 - 3. Power to contract
Ref: 41-1807
- F. Marketing practices**
 - 1. Unfair claims practices
Ref: 41-258, 1328, 1329, 1839, 3611
 - 2. Unfair methods of competition
 - a. Rebating
Ref: 41-1314
 - b. Misrepresentation
Ref: 41-1303
 - c. False advertising
Ref: 41-1303, 1304
 - d. Defamation
Ref: 41-1308
 - e. False financial statements
Ref: 41-1306
 - f. Boycott, coercion, intimidation
Ref: 41-1309
 - g. Unfair discrimination
Ref: 41-1313, 1315
 - h. Coercion of borrower
Ref: 41-1310-1312
 - i. Fraud
Ref: 41-290, 293; Bulletin 03-08
 - j. Twisting
Ref: 41-1305
 - 3. Penalties
Ref: 41-117, 1016, 1327, 1329A

II. IDAHO STATUTES, RULES, AND REGULATIONS COMMON TO PROPERTY AND CASUALTY INSURANCE ONLY 3

Ref: All references are to Idaho Insurance Laws Title 41 unless otherwise noted

A. Insurance contracts

Ref: 41-1806, 1811, 1814, 1815, 1817, 1828, 1831, 1841-43, 1850, 2401(1.j), 2506-2510, IDAPA 18.02.01 and 18.02.02

- 1. Renewal, nonrenewal, cancellation
- 2. Commercial, homeowners, personal auto, and casualty policies
- 3. Certificate of insurance

B. Countersignature requirements

Ref: 41-337, 338, 1023

C. Rate filings

Ref: 41-1401, 1402, 1405

D. Idaho Property and Casualty Guaranty Association Act

Ref: 41-3603, 3606, 3607

E. Insurance Rates and Credit Rating

Ref: 41-1843; IDAPA 18.02.01

F. Binders

Ref: 41-1823

III. IDAHO STATUTES, RULES, AND REGULATIONS PERTINENT TO CASUALTY INSURANCE ONLY5

Ref: All references are to Idaho Insurance Laws Title 41 unless otherwise noted

A. Financial responsibility

Ref: Title 41-2510; 49-117, 1212, 1232; IDAPA 18.02.03

- 1. Proof of financial responsibility defined
- 2. Persons required to show proof
- 3. Penalty for noncompliance
Ref: Title 49-1208
- 4. Methods of satisfying financial responsibility

B. Uninsured/underinsured motorists coverage

Ref: 41-2502, 2504, Title 49-117

C. Mature driver

Ref: 41-2515

D. Assigned risk plan

Ref: 41-1441, 2508(4), Title 49-1225

E. Worker's compensation

Ref: Title 41-Chapter 16, Title 72

F. Comparative Negligence

Ref: 6-802

**PERSONAL LINES - GENERAL KNOWLEDGE
CONTENT OUTLINE**

Product Knowledge, Terms, and Concepts

(75 scored plus 5 pretest questions)

I. TYPES OF PROPERTY POLICIES10

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 CONCEPTS28

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 LAW24

A. Declarations

B. Insuring agreement

C. Conditions

D. Exclusions

E. Definition of the insured

F. Duties of the insured after a loss

G. Obligations of the insurance company

H. Mortgagee rights

I. Proof of loss

J. Notice of claim

K. Appraisal

L. Other Insurance Provision

M. Subrogation

N. Elements of a contract

O. Sources of underwriting information

P. Fair Credit Reporting Act

Q. Privacy Protection (Gramm Leach Bliley)

R. Policy Application

S. Terrorism Risk Insurance Act (TRIA)

- T. Cancellation and nonrenewal provisions
- U. Supplementary payments
- V. Loss settlement provisions including consent to settle a loss
- W. Territory

**IDAHO SPECIFIC
PERSONAL LINES
CONTENT OUTLINE**
State Law, Rules, and Regulations

(22 scored questions)

**I. IDAHO STATUTES, RULES, AND REGULATIONS
COMMON TO LIFE, HEALTH/DISABILITY, PROPERTY,
CASUALTY, AND PERSONAL LINES INSURANCE12**

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3. Alien company
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Ref: 41-111, 305, 306
7. Transacting insurance
Ref: 41-112
8. Negotiate
Ref: 41-1003(6)

C. Licensing

1. Persons required to be licensed
 - a. Producer
Ref: 41-1003(8), 1004, 1008, 1018
 - b. Resident/nonresident
Ref: 41-1003(9), 1009, 1010
 - c. Surplus lines
Ref: 41-1009(4), 1223
 - d. Public adjusters
Ref: 41-5801
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Ref: 41-1011, 1018, 1019, 1103

3. Obtaining a license
 - a. Qualifications
Ref: 41-1007, 1104
 - b. License application
Ref: 41-1006, 1007, 1016
 - c. Written examinations
Ref: 41-1006
 - d. Exemptions/exceptions
Ref: 41-1005, 1007(4), 1012
 - e. License denial/refusal
Ref: 41-1011, 1016
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 - a. Continuing education
Ref: 41-1013, IDAPA 18.06.04
 - b. Change of address/place of business
Ref: 41-1008(6), 1009(3)
 - c. Fees/renewal
Ref: 41-1008, IDAPA 18.01.02
 - d. Record keeping
Ref: 41-1036
 - e. License expiration
Ref: 41-1013
 - f. Suspension or revocation of licenses/felony convictions
Ref: 41-1016, 1026

D. Producer responsibilities

1. Fiduciary capacity
Ref: 41-1024, 1323, 1325, IDAPA 18.03, IDAPA 18.06.02
2. Commissions and compensation
Ref: 41-1017, 1323
3. Charging of fees and disclosure requirements
Ref: 41-1030; IDAPA 18.06.03
4. Reporting of actions
Ref: 41-1021

E. Insurance contracts

1. Filing and approval of policy forms
Ref: 41-1812
2. Payment of claims
Ref: 41-1328, 1828
3. Power to contract
Ref: 41-1807

F. Marketing practices

1. Unfair claims practices
Ref: 41-258, 1328, 1329, 1839, 3611
2. Unfair methods of competition
 - a. Rebating
Ref: 41-1314
 - b. Misrepresentation
Ref: 41-1303
 - c. False advertising
Ref: 41-1303, 1304
 - d. Defamation
Ref: 41-1308
 - e. False financial statements
Ref: 41-1306
 - f. Boycott, coercion, intimidation
Ref: 41-1309
 - g. Unfair discrimination
Ref: 41-1313, 1315

- h. Coercion of borrower
Ref: 41-1310-1312
- i. Fraud
Ref: 41-290, 293; Bulletin 03-08
- j. Twisting
Ref: 41-1305
- 3. Penalties
Ref: 41-117, 1016, 1327, 1329A

II. IDAHO STATUTES, RULES, AND REGULATIONS COMMON TO PROPERTY, CASUALTY AND PERSONAL LINES INSURANCE ONLY3

Ref: All references are to Idaho Insurance Laws Title 41 unless otherwise noted

A. Insurance contracts

Ref: 41-1806, 1811, 1814, 1815, 1817, 1828, 1831, 1841, 1850, 2401(1.j), 2506-2510, IDAPA 18.01.02

1. Renewal, nonrenewal, cancellation
2. Homeowners, personal auto, and casualty Policies
3. Certificate of insurance

B. Countersignature requirements

Ref: 41-337, 338, 1023

C. Rate filings

Ref: 41-1401, 1402, 1405

D. Idaho Property and Casualty Guaranty Association Act

Ref: 41-3603, 3606, 3607

E. Binders

Ref: 41-1823

F. Insurance Rates and Credit Rating

Ref: 41-1843; IDAPA 18.02.01

III. IDAHO STATUTES, RULES, AND REGULATIONS PERTINENT TO PERSONAL LINES INSURANCE ONLY 7

A. Auto insurance

Ref: Title 49-117, 2502, 2503, 2504

1. Uninsured/underinsured motorists
Ref: 41-2502, 2503, 2504
2. Policy cancellation/nonrenewal/expiration
Ref: 41-2507, 1823, 1825
3. Accident prevention courses
Ref: 41-2515
4. Assigned risk plan
Ref: 41-1441, 2508(4), Title 49-1225
5. Financial responsibility
Ref: Title 41-2510; 49-117, 1212, 1232; IDAPA 18.02.03
 - a. Proof of financial responsibility defined
 - b. Persons required to show proof
 - c. Penalty for noncompliance
Ref: 49-1208
 - d. Methods of satisfying financial responsibility

B. Inland marine

Ref: 41-505

C. Comparative Negligence

Ref: 6-802

D. Fraud

Ref: 41-290, 293; Bulletin 03-08

E. National Flood Insurance Program (NFIP)

Ref: Bulletin 07-1

IDAHO BAIL BOND CONTENT OUTLINE

(50 scored questions)

All Idaho law references may be accessed at

www.doi.idaho.gov/information/regulation/, which provides links to the pages for each of these laws. In addition, other materials may be used.

I. IDAHO STATUTES, RULES, AND REGULATIONS COMMON TO LIFE, HEALTH/DISABILITY, PROPERTY, CASUALTY, AND PERSONAL LINES INSURANCE.....15

Ref: All references are to Idaho Insurance Laws Title 41 unless otherwise noted

A. Responsibilities of the Director of the Department of Insurance

Ref: 41-203

1. Appointment
Ref: 41-202
2. General duties and powers
Ref: 41-211, 213, 247
3. Examinations
Ref: 41-210, 219, 220
4. Hearings/notice of hearings/orders
Ref: 41-212, 232, 235, 1321
5. Penalties
Ref: 41-117, 117A

B. Definitions

1. Domestic, foreign, alien companies
Ref: 41-106(1-3)
2. Authorized and unauthorized companies/admitted and nonadmitted companies
Ref: 41-110
3. Stock and mutual companies and reciprocals
Ref: 41-301, 302, 2902
4. Certificate of authority
Ref: 41-111, 305, 306
5. Transacting insurance
Ref: 41-112

C. Licensing

1. Persons required to be licensed
 - a. Producer
Ref: 41-1003(8), 1004, 1008
 - b. Resident/nonresident
Ref: 41-1003(9), 1009, 1010
 - c. Surplus lines
Ref: 41-1009(4), 1223
2. Producer appointment/termination of appointment
Ref: 41-1018, 1019, 1103
3. Obtaining a license
 - a. Qualifications
Ref: 41-1007
 - b. License application
Ref: 41-1006, 1007, 1016
 - c. Written examinations
Ref: 41-1006
 - d. Exemptions/exceptions
Ref: 41-1005, 1007(4), 1012
 - e. License denial/refusal
Ref: 41-1011, 1016
4. Maintaining a license

- a. Continuing education
Ref: 41-1013, IDAPA 18.01.53.012.01
- b. Change of address/place of business
Ref: 41-1008(6), 1009(3)
- c. Fees/renewal
Ref: 41-1008, IDAPA 18.01.44.011
- d. Record keeping
Ref: 41-1036
- e. License expiration
Ref: 41-1013
- f. Suspension or revocation of licenses/Felony convictions
Ref: 41-1016, 1026

D. Producer responsibilities

- 1. Fiduciary capacity
Ref: 41-1024, 1323
- 2. Commissions and compensation
Ref: 41-1017, 1323
- 3. Charging of fees and disclosure requirements
Ref: 41-1030; IDAPA 18.01.52
- 4. Reporting of actions
Ref: 41-1021

E. Insurance contracts

- 1. Filing and approval of policy forms
Ref: 41-1812
- 2. Payment of claims
Ref: 41-1328, 1828
- 3. Power to contract
Ref: 41-1807

F. Marketing practices

- 1. Unfair claims practices
Ref: 41-258, 1328, 1329, 1839, 3611
- 2. Unfair methods of competition
 - a. Rebating
Ref: 41-1314
 - b. Misrepresentation
Ref: 41-1303
 - c. False advertising
Ref: 41-1303, 1304
 - d. Defamation
Ref: 41-1308
 - e. False financial statements
Ref: 41-293, 1306
 - f. Boycott, coercion, intimidation
Ref: 41-1309
 - g. Unfair discrimination
*Ref: 41-1313, 1315**
 - h. Coercion of borrower
Ref: 41-1310-1312
 - i. Fraud
Ref: 41-290, 293; Bulletin 03-08
 - j. Twisting
Ref: 41-1305
- 3. Penalties
Ref: 41-117, 1016, 1327, 1329A

II. BAIL BOND AUTHORITY.....25

Ref: 41-1037 through 41-1045; 19-2905; 19-2914; IDAPA 18.01.04.05; 18.01.04..017.01

- A. Criminal Court System and Criminal Code**
- B. Laws Relating to Bail Bond**
- C. Early surety of defendant**

- D. Recordkeeping, Fiduciary Responsibility and Trust Accounting**
- E. Premiums**
- F. Collections and charges permitted**
- G. Statewide Guidelines for the Uniform Administration of Bail and Bail Bonds in All Trial Courts in the State of Idaho**

III. DEFINITIONS.....10

Ref: Black's Law Dictionary, Dictionary of Insurance Terms; 19-2905; 41-1038

- A. Bail**
- B. Bail bonds**
 - 1. Qualification bond
 - 2. Surety bond
 - 3. Appearance bond
 - 4. Cash bond
 - 5. Civil bond
 - 6. Personal Recognizance bond
- C. Principal**
- D. Indemnitor**
- E. Surety**
- F. Collateral**
- G. Forfeitures**
- H. Power of attorney**
- I. Recognizance**
- J. Exoneration**
- K. Extradition**
- L. Bail Agent**
- M. Person**

**IDAHO
SURETY PRODUCER
CONTENT OUTLINE**

(35 scored questions)

All Idaho law references may be accessed at www.doi.idaho.gov/information/regulation/, which provides links to the pages for each of these laws. In addition, other materials may be used.

I. INSURANCE TERMS AND RELATED CONCEPTS.....2

Ref: General Textbook knowledge,

- 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. Extensions of coverage**
- N. Additional coverages**
- O. Accident**
- P. Occurrence**
- Q. Cancellation**
- R. Nonrenewal**
- S. Liability**
- T. Negligence**

II. POLICY PROVISIONS AND CONTRACT LAW2

Ref: General Textbook Knowledge, Units 2, 4, 5, and 6

- A. Insuring agreement
 - B. Conditions
 - C. Exclusions
 - D. Definition of the insured
 - E. Duties of the insured
 - F. Obligations of the insurance company
 - G. Proof of loss
 - H. Notice of claim
 - I. Assignment
 - J. Subrogation
 - K. Arbitration
 - L. Elements of a contract
 - M. Warranties, representations, and concealment
 - N. Binders
 - O. Sources of insurability information
 - P. Fair Credit Reporting Act
- III. FIDELITY AND SURETY CONTRACTS.....6**
Ref: Title 41-507, Title 41-Chapter 26, Bulletin 85-4, General Textbook and Product Knowledge
- A. Definition of fidelity and surety
 - B. Parties of a contract
 - C. Obligation of the surety
 - D. Parties to the surety
 - 1. Principal
 - 2. Oblige
 - 3. Surety
 - E. Underwriting considerations
 - F. Premiums and terms of obligations
 - 1. Surety
 - 2. Fidelity
 - G. Claims
 - H. Power of attorney
- IV. PURPOSE AND TYPE OF SURETY BONDS6**
Ref: Title 41-507, Title 41-Chapter 26, Bulletin 85-4, General Textbook and Product Knowledge
- A. Public official
 - B. Court
 - 1. Judicial
 - C. Fiduciary
 - D. Miscellaneous
 - E. Contract
- V. PURPOSE AND TYPE OF FIDELITY BONDS2**
Ref: Title 41-507, Title 41-Chapter 26, Bulletin 85-4, General Textbook and Product Knowledge
- A. Individual
 - B. Schedule
 - C. Blanket
 - D. Financial institutions
- VI. BAIL BONDS4**
Ref: Title 41-507, Title 41-Chapter 26, Bulletin 85-4, General Textbook and Product Knowledge
- A. Surety bail bond
 - B. Surety bond fee
 - C. Types of bail
 - 1. Real property
 - 2. Cash
 - D. Acceptable collateral
 - E. Appeal bonds
 - F. Appointing company's underwriting standard

VII. IDAHO STATUTES, RULES, AND REGULATIONS COMMON TO LIFE, HEALTH/DISABILITY, PROPERTY, CASUALTY, AND PERSONAL LINES INSURANCE.....10

Ref: All references are to Idaho Insurance Laws Title 41 unless otherwise noted

A. Responsibilities of the Director of the Department of Insurance

Ref: 41-203

- 1. Appointment
Ref: 41-202
- 2. General duties and powers
Ref: 41-211, 213, 247, 1016
- 3. Examinations
Ref: 41-210, 219, 220
- 4. Hearings/notice of hearings/orders
Ref: 41- 212, 232, 235, 1321
- 5. Penalties
Ref: 41-117, 117A 1016

B. Definitions

- 1. Domestic, foreign, and alien companies
Ref: 41-106 (1-3)
- 2. Authorized and unauthorized companies/admitted and nonadmitted companies
Ref: 41-110
- 3. Stock and mutual companies and reciprocals
Ref: 41-301, 302, 2902
- 4. Certificate of authority
Ref: 41-111, 305, 306
- 5. Transacting insurance
Ref: 41-112

C. Licensing

- 1. Persons required to be licensed
 - a. Producer
Ref: 41-1003(8), 1004, 1008, 1018
 - b. Resident/nonresident
Ref: 41-1003(9), 1009, 1010
 - c. Adjuster
Ref: 41-1102, 1103, 1106, 1107
 - d. Surplus lines
Ref: 41-1009(4), 1223
- 2. Producer appointment/termination of appointment
Ref: 41-1011, 1018, 1019, 1103`
- 3. Obtaining a license
 - a. Qualifications
Ref: 41-1007, 1104
 - b. License application
Ref: 41-1006, 1007, 1016
 - c. Written examinations
Ref: 41-1006
 - d. Exemptions/exceptions
Ref: 41-1005, 1007(4), 1012
 - e. License denial/refusal
Ref: 41-1011, 1016
- 4. Maintaining a license
 - a. Continuing education
Ref: 41-1013, IDAPA 18.01.53.012.01
 - b. Change of address/place of business
Ref: 41-1008(6), 1009(3)
 - c. Fees/renewal
Ref: 41-1008, IDAPA 18.01.44.011

- d. Record keeping
Ref: 41- 1036
- e. License expiration
Ref: 41-1013
- f. Suspension or revocation of licenses/felony convictions
Ref: 41-1016, 1026

D. Producer responsibilities

- 1. Fiduciary capacity
Ref: 41-1024, 1323.1325, 1803; IDAPA 18.01.10
- 2. Commissions and compensation
Ref: 41-1017, 1323
- 3. Reporting of actions
Ref: 41-1021

E. Insurance contracts

- 1. Filing and approval of policy forms
Ref: 41-1812
- 2. Payment of claims
Ref: 41-1328, 1828
- 3. Power to contract
Ref: 41-1807

F. Marketing practices

- 1. Unfair claims practices
Ref: 41-258, 1328, 1329, 1839, 3611
- 2. Unfair methods of competition
 - a. Rebating
Ref: 41-1314
 - b. Misrepresentation
Ref: 41-1303
 - c. False advertising
Ref: 41-1303, 1304
 - d. Defamation
Ref: 41-1308
 - e. False financial statements
Ref: 41-293, 1306
 - f. Boycott, coercion, intimidation
Ref: 41-1309
 - g. Unfair discrimination
Ref: 41-1313
 - h. Coercion of borrower
Ref: 41-1310-1312
 - i. Fraud
Ref: 41-290, 293; Bulletin 03-08
- 3. Penalties
Ref: 41-117, 1016, 1327, 1329A

VIII. IDAHO STATUTES, RULES, AND REGULATIONS COMMON TO PROPERTY AND CASUALTY INSURANCE ONLY3

Ref: All references are to Idaho Insurance Laws Title 41 unless otherwise noted

A. Insurance contracts

- Ref: 41-1806, 1811, 1814, 1815, 1817, 1828, 1831, 1841-43, 2401(1.j), 2506-2510, IDAPA 18.01.20*
- 1. Renewal, nonrenewal, cancellation

B. Countersignature requirements

Ref: 41-337, 338, 1023

C. Rate filings

Ref: 41-1401, 1402, 1405

D. Idaho Property and Casualty Guaranty Association act

Ref: 41-3603, 3606, 3607

IDAHO INDEPENDENT ADJUSTER CONTENT OUTLINE

(50 scored questions plus 10 pretest questions)

All Idaho law references may be accessed at www.doi.idaho.gov/information/regulation/, which provides links to the pages for each of these laws. In addition, other materials may be used.

I. INSURANCE TERMS AND RELATED CONCEPTS.....8

Ref: General Textbook Knowledge

- A. Insurable interest**
- B. Hazard**
- C. Peril**
- D. Loss (Direct vs indirect)**
- E. Proximate cause**
- F. Deductible**
- G. Indemnity**
- H. Actual cash value**
- I. Replacement cost**
- J. Limits of liability (Combined vs split)**
- K. Coinsurance/insurance to value**
- L. Pair and set clause**
- M. Extensions of coverage**
- N. Additional coverages**
- O. Accident**
- P. Occurrence**
- Q. Cancellation**
- R. Nonrenewal**
- S. Vacancy and unoccupancy**
- T. Abandonment**
- U. Liability**
- V. Negligence**
- W. Burglary**
- X. Robbery**
- Y. Theft**
- Z. Mysterious disappearance**
- AA. Bodily injury liability**
- BB. Property damage liability**
- CC. Personal injury liability**
- DD. Insured contract**
- EE. Certificate of insurance**
- FF. First vs third party**
- GG. Excess vs reinsurance**
- HH. Primary vs secondary coverage**
- II. Coordination of Benefits (Medicare/Medicaid/Workers' Compensation/Personal Health)**
- JJ. Methods of Resolution (Appraisal, Arbitration, Mediation, Litigation, Subrogation)**
- KK. Statute of Limitations**

II. POLICY PROVISIONS AND CONTRACT LAW9

Ref: General Textbook Knowledge

- 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 insurer**
- H. Mortgagee rights**
- I. Proof of loss**

- J. Notice of claim
- K. Appraisal
- L. Other insurance provision
- M. Subrogation
- N. Arbitration
- O. Elements of a contract
- P. Warranties, representations, and concealment
- Q. Additional (supplementary) payments
- R. Claims made policy form
- S. Salvage
- T. Loss settlement provisions including consent to settle loss
- U. Limitations
- V. Notice of Injury
- W. Coinsurance

III. TYPES OF POLICIES6

Ref: General Textbook Knowledge

A. Personal lines

- 1. Dwellings and contents (DP forms)
- 2. Personal liability
- 3. Homeowners (HO forms)
- 4. Mobile homes
- 5. Renters
- 6. Farmowners/Ranchers

B. Boiler and machinery coverage forms

C. Automotive: personal auto and business (commercial) auto

- 1. Liability
- 2. Medical payments
- 3. Physical damage (collision and other than collision/comprehensive)
- 4. Uninsured motorists
- 5. Underinsured motorists
- 6. Definitions
- 7. Types of auto
 - a. Owned
 - b. Non-owned
 - c. Hired
 - d. Temporary substitute
- 8. Garage coverage form
 - a. Standard coverages
 - (1) Liability
 - (2) Garagekeepers
 - (3) Physical damage
 - b. Garagekeepers options
- 9. Truckers coverage form
- 10. Inland Marine/Cargo
- 11. Commercial General Liability
- 12. Commercial Property

IV. IDAHO STATUTES, RULES, AND REGULATIONS COMMON TO ALL INSURANCE LINES.....9

Ref: All references are to Idaho Insurance Laws Title 41 unless otherwise noted

A. Responsibilities of the Director of the Department of Insurance

Ref: 41-203

- 1. Appointment
Ref: 41-202
- 2. General duties and powers
Ref: 41-211, 213, 247

- 3. Hearings/notice of hearings/orders

Ref: 41-212, 232, 235, 1321

- 4. Penalties

Ref: 41-117, 117A, 1016

B. Definitions

- 1. Authorized and unauthorized companies/admitted and nonadmitted companies

Ref: 41-110

- 2. Certificate of authority

Ref: 41-111, 305, 306

C. Licensing

- 1. Persons required to be licensed

- a. Resident/nonresident

Ref: 41-1003(9), 1009, 1010

- b. Adjuster

Ref: 41-1102, 1103, 1106, 1107

- 2. Obtaining a license

- a. Qualifications

Ref: 41-1007, 1104

- b. License application

Ref: 41-1007, 1016

- c. Written examinations

Ref: 41-1006

- d. Exemptions/exceptions

Ref: 41-1005, 1007(4), 1012

- e. License denial/refusal

Ref: 41-1011, 1016

- 3. Maintaining a license

- a. Change of address/place of business

Ref: 41-1008(6), 1009(3)

- b. Fees/renewal

Ref: 1008, IDAPA 18.01.44.011

- c. Record keeping

Ref: 41-1036

- d. License expiration

Ref: 41-1013

- e. Suspension or revocation of licenses/felony convictions

Ref: 41-1016, 1026

V. IDAHO STATUTES, RULES, AND REGULATIONS COMMON TO PROPERTY AND CASUALTY INSURANCE ONLY3

Ref: All references are to Idaho Insurance Laws Title 41 unless otherwise noted

A. Insurance contracts

Ref: 41-1806, 1811, 1814, 1815, 1817, 1828, 1831, 1841-43, 2401(1.j), 2506-2510, IDAPA 18.01.20, ISO Personal Auto Policy

- 1. Renewal, nonrenewal, cancellation
- 2. Commercial, homeowners, personal auto, and casualty policies

- 3. Unfair Claims Settlement

Ref: 41-1329, 1828

B. Rate filings

Ref: 41-1401, 1402, 1405

C. Businessowners policy (BOP)

D. Business auto policy

VI. IDAHO STATUTES, RULES, AND REGULATIONS PERTINENT TO PROPERTY INSURANCE ONLY5

Ref: All references are to Idaho Insurance Laws Title 41 unless otherwise noted

A. Claims methods and practices

Ref: 41- 258

B. Standard fire policy

Ref: 41-1842, 2401

C. Marine/inland marine

Ref: 41-505, 1401

**VII. IDAHO STATUTES, RULES, AND REGULATIONS
PERTINENT TO CASUALTY INSURANCE ONLY4**

*Ref: All references are to Idaho Insurance Laws Title 41 unless
otherwise noted*

A. Financial responsibility

Ref: Title 41-2510; 49-117, 1212; IDAPA 18.01.34

1. Proof of financial responsibility defined
2. Persons required to show proof
3. Penalty for noncompliance

Ref: Title 49-1208

4. Methods of satisfying financial responsibility

B. Uninsured/underinsured motorists coverage

Ref: 41-2502, 2504, Title 49-117

C. Assigned risk plan

*Ref: 41-1441, 2508(4), Title 49-1225,
IDAPA 18.01.20.015c*

D. Payment of claims

Ref: 41-1238 (A-D)

E. Payment of claims (collision)

Ref: 41-1238

VIII. Worker's Compensation Insurance.....6

A. Standard policy concepts

Ref: 72-402

B. Self-insured vs insured

Ref: 72-301, 301A

C. Work-related vs. non-work-related (AOE/COE)

D. Other states' insurance

Ref: 72-222

E. Jurisdiction

Ref: 72-217, 220

F. Exclusive remedy

Ref: 72-209, 211

G. Accident/injury vs occupational disease

Ref 72-102(18)(22)

H. Reporting/Making claim

Ref: 72-602, 72-701

I. Statute of limitations for medical vs indemnity benefits

Ref: 72-706

F. Burglary

G. Deductible

H. Depreciation

I. Earnings

J. Estimating

K. Extensions of coverage

L. Hazard

1. Moral

2. Morale

M. Indemnity

N. Insurance

O. Insurable interest

P. Liability

Q. Limits of liability

R. Loss (direct vs indirect)

S. Mysterious disappearance

T. Negligence

U. Obsolescence

V. Occurrence

W. Pair and set clause

X. Peril

Y. Proximate cause

Z. Replacement cost

AA. Risk

BB. Robbery

CC. Tariff Liability

DD. Theft

EE. Vacancy and unoccupancy

FF. Value Policy

GG. Waiver/Non-Waiver Agreement

HH. Bodily Injury

II. POLICY PROVISIONS AND CONTRACT LAW.....6

A. Additional (supplementary) payments

B. Apportionment clause

C. Appraisal

D. Arbitration

E. Cancellation and Nonrenewal provisions

F. Claims Made policy form

G. Coinsurance

H. Concealment

I. Conditions

J. Declarations

K. Definition of the insured

L. Duties of the insured after a loss

M. Elements of a contract

N. Endorsements

O. Exclusions

P. Insuring agreement

Q. Limitations

**R. Loss settlement provisions including consent to
settle a loss**

S. Mortgagee rights

T. Notice of claim

U. Obligations of the insurer

V. Other Insurance provision

W. Proof of loss

X. Salvage

Y. Subrogation

Z. Representations

**IDAHO
PUBLIC ADJUSTER
CONTENT OUTLINE**

(50 scored questions)

All Idaho law references may be accessed at
www.doi.idaho.gov/information/regulation/, which provides
links to the pages for each of these laws. In addition, other
materials may be used.

**I. PROPERTY AND CASUALTY INSURANCE TERMS AND
RELATED CONCEPTS9**

A. Abandonment

B. Accident

C. Actual cash value

D. Additional coverages

E. Appraisal

III. GENERAL PROPERTY INSURANCE PRODUCT KNOWLEDGE PERTINENT TO ADJUSTERS.....12

Ref: All topics make reference to general product knowledge, unless otherwise note

A. Standard Fire Policy

Ref: New York Standard Fire Policy

1. Basic coverages, provisions, and clauses
2. Limitations, restrictions and exclusions
3. Proof of Loss
 - a. Periods of Limitation Tolled
4. Loss requirements and inventories
 - a. Taxes and Demolition Expenses
5. Appraisal
6. Duties of the insured/insurer
7. Cancellation
8. Additional coverages
9. Replacement costs
10. Actual cash value
11. Assignment

B. Personal lines

Ref: ISO Homeowners policies

1. Dwelling and contents (DP forms)
2. Personal liability
3. Homeowners and forms/coverages
 - a. Policy provisions
 - b. Replacement costs
 - c. Appraisal
 - d. Optional provisions
 - e. Special limits of liability
 - f. Proof of Loss
 - g. Exclusions
4. Mobile Homes

C. Commercial lines

Ref: ISO Business Policies, Standard Boiler and Machinery policies

1. Commercial property
 - 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)
5. Commercial and Special Multi-peril
6. Builder's Risk

D. Inland marine

Ref: Personal Article Floaters, Personal Property Floaters, Commercial Property Floaters

1. Nationwide Definition
2. Policies
 - a. Personal floaters
 - b. Commercial floaters
 - c. Commercial inland marine policy

E. Automotive: Personal auto and Business (commercial) auto

1. Physical damage (collision and other than collision/comprehensive)
2. Uninsured motorists property damage
3. Underinsured motorists property damage
4. Who is an insured

5. Types of auto
 - a. Owned
 - b. Non-owned
 - c. Hired
 - d. Temporary Substitute

F. Additional Coverages and Exclusions

1. Time Element
2. Law and Ordinance exclusion
3. Law and Ordinance coverage
4. Valuable Papers and Records
5. Vandalism and Malicious Mischief
6. Broad Form

G. 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
5. Definitions
 - a. Custodian
 - b. Messenger
 - c. Guard or watchperson

H. Others

1. National Flood
2. Personal Watercraft
3. Commercial Ocean Marine
4. Earthquake
5. Aviation

IV. PUBLIC ADJUSTER..... 6

A. Roles and responsibilities of public adjuster

B. Loss Report

1. Essential Elements
 - a. Inception/Expiration Date
 - b. Occurrence Date
 - c. Identification of Parties Involved
 - d. Policy Form/Number
 - e. Description of Loss
 - f. Coverages
 - g. Deductible

C. Loss/Damage Valuation

1. Direct Loss vs. Indirect Loss (Loss of Use)
2. Damages

V. IDAHO STATUTES, RULES, AND REGULATIONS COMMON TO LIFE, HEALTH/DISABILITY, PROPERTY, CASUALTY, AND PERSONAL LINES INSURANCE 11

Ref: All references are to Idaho Insurance Laws Title 41 unless otherwise noted

A. Responsibilities of the Director of the Department of Insurance

Ref: 41-203

1. Appointment
Ref: 41-202
2. General duties and powers
Ref: 41-211, 213, 247
3. Examinations
Ref: 41-210, 219, 220
4. Hearings/notice of hearings/orders
Ref: 41-212, 232, 235, 1321

- 5. Penalties
Ref: 41-117, 117A

B. Definitions

- 1. Authorized and unauthorized companies/admitted and nonadmitted companies
Ref: 41-110
- 2. Certificate of authority
Ref: 41-111, 305, 306

C. Licensing and adjuster's legal responsibilities

- 1. Persons required to be licensed
 - a. Public Adjuster
Ref: 41-5802, 5803, 5804
 - b. Resident/nonresident
Ref: 41-5809
- 2. Obtaining a license
 - a. Qualifications
Ref: 41-401, 5806
 - b. License application
Ref: 41-5805, 5809
 - c. Written examinations
Ref: 41-5807
 - d. Exemptions/exceptions
Ref: 41-5804, 5808
 - e. Bond or letter of credit
Ref: 41-5812
 - f. License denial/refusal
Ref: 41-5811
- 3. Maintaining a license
 - a. Change of address/place of business
Ref: 41-5810
 - b. Fees/renewal
Ref: 41-5810, 5811, 5814
 - c. Record keeping
Ref: 41-5817
 - d. License renewal/expiration
Ref: 41-5810, 5813
 - e. Continuing education
Ref: 41-5813
 - f. Suspension or revocation of licenses/felony convictions
Ref: 41-5811; 41-5819

D. Escrow or trust accounts

Ref: 41-5816

E. Commissions and compensation

Ref: 41-5814

F. Contract Between Public Adjuster and Insured

Ref: 41-5815

G. Standards of Conduct

Ref: 41-5818

VI. IDAHO STATUTES, RULES, AND REGULATIONS COMMON TO PROPERTY AND CASUALTY INSURANCE ONLY.....3

Ref: All references are to Idaho Insurance Laws Title 41 unless otherwise noted

A. Insurance Contracts

Ref: 41-1806, 1811, 1814, 1815, 1817, 1828, 1831, 1841-43, 2401(1.j), 2506-2510, IDAPA 18.01.20

- 1. Renewal, nonrenewal, cancellation

- 2. Commercial, homeowners, personal auto, and casualty policies

B. Unfair Claims Practices

Ref: 41-1329

VII. IDAHO STATUTES, RULES, AND REGULATIONS PERTINENT TO PROPERTY INSURANCE ONLY.....3

Ref: All references are to Idaho Insurance Laws Title 41 unless otherwise noted

A. Claims methods and practices

Ref: 41-258

B. Standard fire policy

Ref: 41-1842, 2401

C. Marine/inland marine

Ref: 41-505, 1401

General Information

Candidates may test at any of our US test centers.

Testing Site Location*	Schedule*
Boise, ID**	Please visit https://www.pearsonvue.com/us/en/id/insurance.html for a complete list of testing centers.
Coeur d'Alene, ID	
Nampa, ID	
Post Falls, ID	
Pocatello, ID**	
Twin Falls, ID	
Idaho Falls, ID	
Lewiston, ID	
Spokane, WA**	

***Locations and schedules are subject to change.**

****Fingerprinting is available at this location.**

Candidates should have the following information available when scheduling an examination:

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

Pearson VUE Holiday Schedule

Testing may be unavailable on U.S. federal holidays and, in some cases, holiday weekends.