

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

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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,
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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

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
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3. Charging of fees and disclosure requirements
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1. Filing and approval of policy forms
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2. Payment of claims
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3. Power to contract
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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
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 - c. False advertising
Ref: 41-1303, 1304
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- e. False financial statements
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- 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

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
- 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 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

**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)

- 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

**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

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

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2. Business overhead expense policy
3. Business disability buyout policy
4. Group disability income policy
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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

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A. Mandatory and optional provisions

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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

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2. Guaranteed insurability
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D. Rights of renewability

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2. Cancelable
3. Guaranteed renewable

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B. Medicaid

C. Social Security benefits

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B. Owner's rights

C. Dependent children benefits

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G. Occupational vs. non-occupational

H. Tax treatment of premiums and proceeds of insurance contracts (e.g., disability income and medical expenses, etc.)

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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

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H. Contract law

1. Elements of a contract
2. Insurable interest
3. Warranties and representations
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 - a. Conditional
 - b. Unilateral
 - c. Adhesion
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**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. 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
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 - 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**
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- 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

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E. Long term care

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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

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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

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2. Replacement cost
3. Market value
4. Stated/agreed value
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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

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2. Strict
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D. Exclusions

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F. Duties of the insured

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**PROPERTY - GENERAL KNOWLEDGE
CONTENT OUTLINE**

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(50 scored plus 5 pretest questions)

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 - 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

A. Responsibilities of the Director of the Department of Insurance

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3. Alien company
Ref: 41-106(3)
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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)

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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 CONCEPTS15

- 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

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- 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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 - 3. Power to contract
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- 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)

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

B. Dwelling policies

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2. DP-2
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C. Inland marine

1. Personal Articles floaters

D. National Flood Insurance Program

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

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Q. Liability

1. Absolute
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R. Negligence

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- T. Cancellation and nonrenewal provisions
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- V. Loss settlement provisions including consent to settle a loss
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**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,
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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 18.03, 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
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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**
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- 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

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2. Morale

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O. Insurable interest

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Q. Limits of liability

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S. Mysterious disappearance

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U. Obsolescence

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X. Peril

Y. Proximate cause

Z. Replacement cost

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BB. Robbery

CC. Tariff Liability

DD. Theft

EE. Vacancy and unoccupancy

FF. Value Policy

GG. Waiver/Non-Waiver Agreement

HH. Bodily Injury

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J. Declarations

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L. Duties of the insured after a loss

M. Elements of a contract

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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
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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
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 - 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
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B. Personal lines

Ref: ISO Homeowners policies

1. Dwelling and contents (DP forms)
2. Personal liability
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 - a. Policy provisions
 - b. Replacement costs
 - c. Appraisal
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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

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 - c. Identification of Parties Involved
 - d. Policy Form/Number
 - e. Description of Loss
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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
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2. General duties and powers
Ref: 41-211, 213, 247
3. Examinations
Ref: 41-210, 219, 220
4. Hearings/notice of hearings/orders
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5. Penalties
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B. Definitions

1. Authorized and unauthorized companies/admitted and nonadmitted companies
Ref: 41-110
2. Certificate of authority
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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
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 - e. Bond or letter of credit
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 - f. License denial/refusal
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- a. Change of address/place of business
Ref: 41-5810
 - b. Fees/renewal
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 - c. Record keeping
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 - d. License renewal/expiration
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 - e. Continuing education
Ref: 41-5813
 - f. Suspension or revocation of licenses/felony convictions
Ref: 41-5811; 41-5819

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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

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A. Claims methods and practices

Ref: 41-258

B. Standard fire policy

Ref: 41-1842, 2401

C. Marine/inland marine

Ref: 41-505, 1401