

Insurance Content Outlines

Content outlines for exams taken **BEFORE** July 31, 2025

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

IDAHO

Insurance Supplement

Examination Content Outlines

Effective: September 1, 2023

5. Owner's rights

6. Beneficiary designations

LIFE **GENERAL KNOWLEDGE CONTENT OUTLINE**

CONTENT OUTLINE	a. Primary and contingent
Product Knowledge, Terms, and Concepts	b. Revocable and irrevocable
(50 scored plus 5 pretest questions)	c. Common disaster
(00 scored plus o pretest questions)	d. Minor beneficiaries
I. TYPES OF POLICIES15	e. Designation by class
A. Traditional whole life products	7. Premium Payment
1. Ordinary whole life	a. Modes
2. Limited-pay and single-premium life	b. Grace period
B. Interest/market-sensitive/adjustable life products	c. Automatic premium Ioan
1. Universal life	d. Level or flexible
2. Variable whole life	8. Reinstatement
3. Variable universal life	9. Policy loans, withdrawals, partial surrenders
4. Interest-sensitive whole life	10. Non-forfeiture options
5. Indexed life	11. Dividends and dividend options (eg. participating, non-
C. Term life	participating)
1. Types	12. Incontestability
a. Level	13. Assignments
b. Decreasing	14. Suicide
c. Return of premium	15. Misstatement of age and gender
d. Annually renewable	16. Settlement options
2. Special features	17. Accelerated death benefits
a. Renewable	C. Policy exclusions
b. Convertible	1. War
D. Annuities	2. Aviation
1. Single and flexible premium	3. Dangerous Occupation
2. Immediate and deferred	
3. Fixed and variable	III. COMPLETING THE APPLICATION, UNDERWRITING, AND
4. Indexed	DELIVERING THE POLICES
5. Accumulation and Annuity Periods	A. Completing the application
6. Payout options	Required signatures Changes in the application.
E. Combination plans and variations	2. Changes in the application
1. Joint life (first to die)	3. Consequences of incomplete applications
2. Survivorship life (second to die)	Warranties and representations Collecting the initial promium and isquing the receipt.
II I IEE DDOVISIONS DIDEDS ODTIONS AND	5. Collecting the initial premium and issuing the receipt
II. LIFE PROVISIONS, RIDERS, OPTIONS, AND EXCLUSIONS15	6. Replacement
A. Policy riders	 Disclosures at point of sale (e.g., HIPAA, HIV consent) USA PATRIOT Act/anti-money laundering
Naiver of premium and waiver of monthly deduction	, ,
Walver of premium and walver of monthly deduction Guaranteed insurability	9. Gramm-Leach-Bliley Act (GLBA) Privacy
3. Payor benefit	B. Underwriting 1. Insurable interest
Accidental death and/or accidental death and	
dismemberment	Medical information and consumer reports Fair Credit Reporting Act
5. Term riders	Risk classification
6. Other insureds	
7. Long term care	5. Stranger/Investor-owned life insurance (STOLI/IOLI)
8. Return of premium	C. Delivering the policy
9. Disability	When coverage begins Explaining the policy and its provisions, ridges.
10. Cost of Living	Explaining the policy and its provisions, riders, exclusions, and ratings to the client
	CACIUSIONS, AND TAINING TO THE CHOIL

B. Policy provisions and options

1. Entire contract

2. Insuring clause

4. Consideration

3. Free look

exclusions, and ratings to the client

D. Contract law

1. Elements of a contract

c. Competent parties

b. Offer and Acceptance

a. Consideration

- 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)

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. Fraternals

Ref: 41-3201, 3210

5. Authorized and unauthorized companies/admitted and nonadmitted companies

Ref: 41-110

6. Stock and mutual companies and reciprocals

Ref: 41-301, 302, 2902

7. Certificate of authority

Ref: 41-111, 305, 306

8. Transacting insurance

Ref: 41-112

9. Negotiate

Ref: 41-1003(6)

C. Licensing

- 1. Persons required to be licensed
 - a. Producer

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

b. Resident/nonresident

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

2. Producer appointment/termination of appointment

Ref: 41-1011, 1018, 1019, 1103

- 3. Obtaining a license
 - a. Qualifications

Ref: 41-1007, 1104

b. License application

Ref: 41-1006, 1007, 1016

c. Written examinations

Ref: 41-1006

d. Exemptions/exceptions

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

e. License denial/refusal

Ref: 41-1011, 1016

- 4. Maintaining a license
 - a. Continuing education

Ref: 41-1013, IDAPA 18.06.04

b. Change of address/place of business

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

c. Fees/renewal

Ref: 41-1008, IDAPA 18.01.02

d. Record keeping

Ref: 41-1036

e. License expiration

Ref: 41-1013

f. Suspension or revocation of licenses/felony convictions

Ref: 41-1016, 1026

D. Producer responsibilities

1. Fiduciary capacity

Ref: 41-1024, 1323, 1325, 1803, IDAPA 18.06.02

2. Commissions and compensation

Ref: 41-1017, 1323

3. Charging of fees and disclosure

requirements

Ref: 41-1030; IDAPA 18.06.03

4. Reporting of actions

Ref: 41-1021

E. Insurance contracts

1. Filing and approval of policy forms

Ref: 41-1812

2. Payment of claims

Ref: 41-1328, 1828

3. Power to contract *Ref: 41-1807*

F.	Marketing practices	D. Group life
	Unfair claims practices	Standard provisions
	Ref: 41-258, 1328, 1329, 1839, 3611	Ref: 41-2010-2020
	Unfair methods of competition	Conversion rights
	a. Rebating	Ref: 41-2018
	Ref: 41-1314	3. Eligible groups
	b. Misrepresentation	Ref: 41-2003-2008
	Ref: 41-1303	•
	c. False advertising	ACCIDENT & HEALTH
	Ref: 41-1303, 1304	ACCIDENT & HEALTH
	d. Defamation	GENERAL KNOWLEDGE
	Ref: 41-1308	CONTENT OUTLINE
	e. False financial statements	Product Knowledge, Terms, and Concepts
	Ref: 41-1306	(FO approach plus E protect questions)
	f. Boycott, coercion, intimidation	(50 scored plus 5 pretest questions)
	Ref: 41-1309	I. TYPES OF POLICIES
	g. Unfair discrimination	A. Disability income
	Ref: 41-1313, 1315	Individual disability income policy
	h. Coercion of borrower	2. Business overhead expense policy
	Ref: 41-1310-1312	Business disability buyout policy
	i. Fraud	4. Group disability income policy
	Ref: 41-290, 293; Bulletin 03-08	5. Key employee policy
	j. Twisting	B. Accidental death and dismemberment
	Ref: 41-1305	C. Medical expense insurance
	3. Penalties	Basic hospital, medical, and surgical policies
	Ref: 41-117, 1016, 1327, 1329A	2. Major medical policies
יחו	AHO STATUTES, RULES, AND REGULATIONS	3. Health Maintenance Organizations (HMOs)
	DMMON TO LIFE AND HEALTH/DISABILITY	4. Preferred Provider Organizations (PPOs)
	SURANCE ONLY 3	5. Point of Service (POS) plans
Ref	f: All references are to Idaho Insurance Laws Title 41 unless	6. Flexible Spending Accounts (FSAs)
oth	erwise noted	7. High Deductible Health Plans (HDHPs) and related
Α.	Credit life and disability insurance	Health Savings Accounts (HSAs)
	Ref: 41-2303-5, 2307, 2311, IDAPA 18.03.05	8. Health Reimbursement Accounts (HRAs)
В.	Life And Health Insurance Guaranty Association Act	D. Medicare supplement policies
	Ref: 41-4301-4310	E. Group insurance
C.	Assignment	1. Differences between individual and group contracts
ın /	Ref: 41-1826, 1828, 2025	2. General characteristics
	AHO STATUTES, RULES, AND REGULATIONS RTINENT TO LIFE INSURANCE ONLY 10	3. COBRA
	f: All references are to Idaho Insurance Laws Title 41 unless	F. Individual/Group Long Term Care (LTC)
	perwise noted	1. Eligibility
	Policy replacement	2. Levels of care
	Ref: IDAPA 18.03.04	G. Other policies
	1. Purpose	1. Dental
	2. Definitions	2. Vision
	3. Exemptions	3. Cancer
	Duties of producer	 Critical illness or specified disease
	Duties of replacing insurance company	5. Worksite (employer-sponsored)
В.	Annuity contracts	6. Hospital indemnity
	Ref: 41- 1917-1923; 1935	7. Short-term medical
	Suitability in Annuity transactions	8. Accident
	Ref: 41-4190 and 4190 through 4190E	II. POLICY PROVISIONS, CLAUSES, AND RIDERS 15
C.	Individual life	A. Mandatory and optional provisions
	Standard provisions	A. Mandatory and optional provisions 1. Entire contract
	Ref: 41-1833, 1835-36, 1903-1913, 1918, 1930, 1935	
	a. Grace period	Time limit on certain defenses (incontestable) Grace period
	b. Policy loan and loan interest rates	4. Reinstatement
	· , · · · · · · · · · · · · · · · · · ·	T. I Combination

IDAHO - Insurance Examination Content Outlines

e. Protection of beneficiaries from creditors

Ref: 41-1950 through 1965; IDAPA 18.03.02

c. Policy reinstatement

d. Free look

2. Life Settlements Act

II.

III.

Effective: September 1, 2023

5. Notice of claim

6. Claim forms

7. Proof of loss

9. Payment of claims

8. Time of 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
	Coinsurance Deductibles
	11. Eligible expenses
	12. Copayments13. Pre-authorizations and prior approval requirements
	14. Usual, reasonable, and customary (URC) charges
	15. Lifetime, annual, or per cause maximum benefit limits
	C. Riders
	Impairment/exclusions
	Guaranteed insurability
	Future increase option
	D. Rights of renewability
	1. Noncancelable
	2. Cancelable
	Guaranteed renewable
III.	SOCIAL INSURANCE6
III.	SOCIAL INSURANCE
III.	SOCIAL INSURANCE
	SOCIAL INSURANCE
IV.	SOCIAL INSURANCE

- 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)

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

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

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Ref: 41-203

1. Appointment

Ref: 41-202

2. General duties and powers

Ref: 41-211, 213, 247, 1016

3. Examinations

Ref: 41-210, 219, 220

4. Hearings/notice of hearings/orders

Ref: 41-212, 232, 235, 1321

5. Penalties

Ref: 41-117, 117A, 1016

B. Definitions

1. Domestic company

Ref: 41-106(1)

2. Foreign company

Ref: 41-106(2)

3. Alien company

Ref: 41-106(3)

4. Fraternals

Ref: 41-3201, 3210

 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

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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**

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

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

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)

Effective: September 1, 2023

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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Outline of coverage	4. Builders Risk
Ref: 41-4203-4205; IDAPA 18.04.08	5. Cyber First-Party Coverage
2. Renewal agreements/nonrenewal and cancellation	D. Inland marine
Ref: 41-2107-08, 4707, 5207; IDAPA 18.04.08	1. Personal Articles floaters
D. Medicare supplement insurance	2. Commercial Property floaters
Ref: 41-4402, 4403, 4406-4408, IDAPA 18.04.10	E. National Flood Insurance Program
E. Long term care	F. Others
1. Definitions	1. Earthquake
Ref. 41-4603, IDAPA 18.04.11	2. Mobile Homes
Disclosure Statements	3. Watercraft
Ref: 41-4605, IDAPA 18.04.11	4. Farm Owners
3. Activities of Daily Living	5. Windstorm
Ref: IDAPA 18.04.11	3. Willustoffii
4. Producer Training Requirement	II. INSURANCE TERMS AND RELATED CONCEPTS 15
Ref: IDAPA 18.04.11	A. Insurance
5. Suitability	Law of Large Numbers
•	B. Insurable interest
Ref: IDAPA 18.04.11	C. Risk
F. Small employer health insurance availability act	Pure vs. Speculative Risk
Ref: Title 41-Chapter 47	D. Hazard
Special provisions	1. Moral
Disclosure requirements	2. Morale
3. Termination/nonrenewal	3. Physical
Fair marketing standards	E. Peril
5. Definitions	F. Loss
a. Small employer Ref: 14-4703, 4708	1. Direct
b. Eligible employee Ref: 41-4703	2. Indirect
G. Individual health insurance availability act	G. Loss Valuation
Ref: Title 41-Chapter 52	1. Actual cash value
H. Disability income protection	2. Replacement cost
Ref: 41-1008, 4204; IDAPA 18.04.08	3. Market value
I. Idaho Health Carrier External Review Act	4. Stated/agreed value
Ref: 41-5901 through 5917; 18.01.05	5. Salvage value
	H. Proximate cause
	I. Deductible
PROPERTY - GENERAL KNOWLEDGE	J. Indemnity
CONTENT OUTLINE	K. Limits of liability
Product Knowledge, Terms, and Concepts	L. Coinsurance/Insurance to value
	M. Occurrence
(50 scored plus 5 pretest questions)	N. Cancellation
. TYPES OF POLICIES22	O. Nonrenewal
A. Homeowners	
1. HO-2	P. Vacancy and unoccupancy
2. HO-3	Q. Liability
3. HO-4	1. Absolute
4. HO-5	2. Strict
5. HO-6	3. Vicarious
6. HO-8	R. Negligence
	S. Binder
B. Dwelling policies	T. Endorsements
1. DP-1 2. DP-2	U. Blanket vs. Specific
	III. POLICY PROVISIONS AND CONTRACT LAW
3. DP-3	A. Declarations
C. Commercial lines	B. Insuring agreement
Commercial Package Policy (CPP)	C. Conditions
2. Commercial property	D. Exclusions
Commercial building and business personal property	E. Definition of the insured
form	F. Duties of the insured
b. Causes of loss forms	
c. Business income	G. Obligations of the insurance company
d. Extra expense	H. Mortgagee rights
IDAHO - Insurance Evamination Content Outlines	Effective: Sentember 1, 2023

e. Equipment breakdown

3. Business Owners Policy (BOP)

Ref: 41-501, 502; IDAPA 18.04.08

C. Disclosure

- I. Proof of loss
- J. Notice of claim
- K. Appraisal
- L. Other Insurance Provision
- M. Subrogation
- N. Elements of a contract
- O. Warranties, representations, and concealment
- P. Sources of underwriting information
- Q. Fair Credit Reporting Act
- R. Privacy Protection (Gramm Leach Bliley)
- S. Policy Application
- T. Terrorism Risk Insurance Act (TRIA)
- **U. Territory**

IDAHO SPECIFIC PROPERTY CONTENT OUTLINE

State Laws, Rules, and Regulations

(18 scored plus 7 pretest questions)

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

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

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5. Penalties

Ref: 41-117, 117A, 1016

B. Definitions

1. Domestic company

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2. Foreign company

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3. Alien company

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4. Authorized and unauthorized

companies/admitted and nonadmitted

companies

Ref: 41-110

5. Stock and mutual companies and reciprocals

Ref: 41-301, 302, 2902

6. Certificate of authority

Ref: 41-111, 305, 306

7. Transacting insurance

Ref: 41-112

8. Negotiate

Ref: 41-1003(6)

C. Licensing

- 1. Persons required to be licensed
 - a. Producer

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

b. Resident/nonresident

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

c. Surplus lines

Ref: 41-1009(4), 1223

d. Public adjusters

Ref: 41-5801

2. Producer appointment/termination of appointment

Ref: 41-1011, 1018, 1019, 1103

- 3. Obtaining a license
 - a. Qualifications

Ref: 41-1007, 1104

b. License application

Ref: 41-1006, 1007,1016

c. Written examinations

Ref: 41-1006

d. Exemptions/exceptions

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

e. License denial/refusal

Ref: 41-1011, 1016

- 4. Maintaining a license
 - a. Continuing education

Ref: 41-1013, IDAPA 18.06.04

b. Change of address/place of business

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

c. Fees/renewal

Ref: 41-1008, IDAPA 18.01.02

d. Record keeping

Ref: 41-1036

e. License expiration

Ref: 41-1013

f. Suspension or revocation of licenses/felony

convictions

Ref: 41-1016, 1026

D. Producer responsibilities

1. Fiduciary capacity

Ref: 41-1024, 1323, 1325, IDAPA 18.06.02

2. Commissions and compensation

Ref: 41-1017, 1323

3. Charging of fees and disclosure requirements

Ref: 41-1030; IDAPA 18.06.03

4. Reporting of actions

Ref: 41-1021

E. Insurance contracts

1. Filing and approval of policy forms

Ref: 41-1812

2. Payment of claims

Ref: 41-1328, 1828

3. Power to contract *Ref: 41-1807*

F. Marketing practices

1. Unfair claims practices

Ref: 41-1328, 1329, 1839, 3611

2. Unfair methods of competition

a. Rebating

Ref: 41-1314

b. Misrepresentation

Ref: 41-1303

c. False advertising

Ref: 41-1303, 1304

d. Defamation

Ref: 41-1308

e. False financial statements

Ref: 41-1306

f. Boycott, coercion, intimidation

Ref: 41-1309

g. Unfair discrimination

Ref: 41-1313, 1315

h. Coercion of borrower

Ref: 41-1310-1312

i. Fraud

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

j. Twisting

Ref: 41-1305

3. Penalties

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

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

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

A. Insurance contracts

Ref: 41-1806, 1811, 1814-15, 1817, 1828, 1831,

1841-43, 1850, 2401(1.j), 2506-2510, IDAPA 18.02.01--.02

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

B. Countersignature requirements

Ref: 41-337, 338, 1023

C. Rate filings

Ref: 41-1401, 1402,1405

D. Idaho Property and Casualty Guaranty Association
Act

Ref: 41-3603, 3606, 3607

E. Insurance Rates and Credit Rating

Ref: 41-1843; IDAPA 18.02.01

F. Binders

Ref: 41-1823

III. IDAHO STATUTES, RULES, AND REGULATIONS PERTINENT TO PROPERTY INSURANCE 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 TERMS23

- A. Commercial general liability
 - 1. Exposures
 - a. Premises and Operations
 - b. Products and Completed Operations

2. Coverage

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

B. Automobile: personal auto and business auto

- 1. Liability
 - a. Bodily Injury
 - b. Property Damage
 - c. Split Limits
 - d. Combined Single Limit
- 2. Medical Payments
- 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

4. Employment Practices Liability (EPLI) 5. Cyber liability and data breach, funds transfer 6. Liquor liability G. Umbrella/Excess Liability	IDAHO SPECIFIC CASUALTY CONTENT OUTLINE State Laws, Rules, and Regulations
H. Business Owners Policy (BOP)	(20 scored plus 8 pretest questions)
II. INSURANCE TERMS AND RELATED CONCEPTS 15 A. Risk B. Hazards 1. Moral 2. Morale 3. Physical	I. IDAHO STATUTES, RULES, AND REGULATIONS COMMON TO LIFE, HEALTH/DISABILITY, PROPERTY, CASUALTY, AND PERSONAL LINES INSURANCE12 Ref: All references are to Idaho Insurance Laws Title 41 unless otherwise noted
C. Indemnity	Responsibilities of the Director of the Department of Insurance
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	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
b. Special 2. Punitive	5. Stock and mutual companies and reciprocals
S. Compliance with provisions of Fair Credit Reporting Act	Ref: 41-301, 302, 2902
III. POLICY PROVISIONS	 6. Certificate of authority Ref: 41-111, 305, 306 7. Transacting insurance Ref: 41-112 8. Negotiate Ref: 41-1003(6)
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)	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

3. Directors and Officers (D&O)

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

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

F. Comparative Negligence

Ref: Title 41-Chapter 16, Title 72

Ref: 6-802

PERSONAL LINES - GENERAL KNOWLEDGE CONTENT OUTLINE

Product Knowledge, Terms, and Concepts

(75 scored plus 5 pretest questions)	Actual cash value
I TYPES OF PROPERTY POLICIES 40	2. Replacement cost
I. TYPES OF PROPERTY POLICIES	3. Market value
A. Homeowners	4. Stated value
1. HO-2	5. Salvage value
2. HO-3	H. Proximate cause
3. HO-4	I. Deductible
4. HO-5	J. Indemnity
5. HO-6	K. Limits of liability
6. HO-8	L. Coinsurance/Insurance to value
B. Dwelling policies	M. Occurrence
1. DP-1	N. Cancellation
2. DP-2	O. Nonrenewal
3. DP-3	P. Vacancy and unoccupancy
C. Inland marine	Q. Liability
1. Personal Articles floaters	1. Absolute
D. National Flood Insurance Program	2. Strict
E. Others	3. Vicarious
1. Earthquake	R. Negligence
2. Mobile Homes	S. Binder
3. Watercraft	T. Endorsements
4. Windstorm	U. Blanket vs. Specific
II. TYPES OF CASUALTY POLICIES13	V. Burglary, Robbery, Theft, and Mysterious
A. Automobile: personal auto	Disappearance
1. Liability	W. Warranties
a. Bodily Injury	X. Representations
b. Property Damage	Y. Concealment
c. Split Limits	Z. Deposit Premium/Audit
d. Combined Single Limit	AA. Certificate of Insurance
2. Medical Payments	BB. Damages
3. Physical Damage (collision; other than collision; specified	1. Compensatory
perils)	a. General
Uninsured motorists	b. Special
5. Underinsured motorists	2. Punitive
6. Who is an insured	CC. Compliance with Provisions of Fair Credit Reporting Act
7. Types of Auto	•
a. Owned	IV. PROPERTY AND CASUALTY POLICY PROVISIONS AND
b. Non-owned	CONTRACT LAW
c. Hired	A. Declarations
d. Temporary Substitute	B. Insuring agreement
e. Newly Acquired Autos	C. Conditions
f. Transportation Expense and Rental Reimbursement	D. Exclusions
Expense	E. Definition of the insured
8. Exclusions	F. Duties of the insured after a loss
B. Umbrella/Excess liability	G. Obligations of the insurance company
III. PROPERTY AND CASUALTY INSURANCE TERMS AND	H. Mortgagee rights
RELATED CONCEPTS	I. Proof of loss
A. Insurance	J. Notice of claim
1. Law of Large Numbers	K. Appraisal
B. Insurable interest	L. Other Insurance Provision
C. Risk	M. Subrogation
Pure vs. Speculative Risk	N. Elements of a contract
D. Hazard	O. Sources of underwriting information
1. Moral	P. Fair Credit Reporting Act
2. Morale	Q. Privacy Protection (Gramm Leach Bliley)
3. Physical	R. Policy Application
o. i riyotoar	S. Terrorism Risk Insurance Act (TRIA)

E. Peril

F. Loss
1. Direct

2. Indirect

G. Loss Valuation

- 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

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

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

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
- 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)

Authorized and unauthorized companies/admitted and nonadmitted companies

Ref: 41-110

3. Stock and mutual companies and reciprocals

Ref: 41-301, 302, 2902

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

Recordkeeping, Fiduciary Responsibility and D. a. Continuing education **Trust Accounting** Ref: 41-1013, IDAPA 18.01.53.012.01 E. **Premiums** b. Change of address/place of business F. Collections and charges permitted Ref: 41-1008(6), 1009(3) G Statewide Guidlelines for the Uniform c. Fees/renewal Adminstration of Bail and Bail Bonds in All Trial Courts in the State of Idaho Ref: 41-1008, IDAPA 18.01.44.011 d. Record keeping DEFINITIONS......10 Ref: 41-1036 Ref: Black's Law Dictionary, Dictionary of Insurance Terms; 19-2905; 41-1038 e. License expiration A. Bail Ref: 41-1013 B. Bail bonds f. Suspension or revocation of licenses/Felony 1. Qualification bond convictions 2. Surety bond Ref: 41-1016, 1026 3. Appearance bond D. Producer responsibilities 4. Cash bond 1. Fiduciary capacity 5. Civil bond Ref: 41-1024, 1323 6. Personal Recognizance bond 2. Commissions and compensation C. Principal D. Indemnitor Ref: 41-1017, 1323 Surety 3. Charging of fees and disclosure requirements Collateral F. Ref: 41-1030; IDAPA 18.01.52 G. **Forfeitures** 4. Reporting of actions H. Power of attorney Ref: 41-1021 Recognizance Exoneration E. Insurance contracts K. Extradition 1. Filing and approval of policy forms L. Bail Agent Ref: 41-1812 M. Person 2. Payment of claims Ref: 41-1328, 1828 **IDAHO** 3. Power to contract **SURETY PRODUCER** Ref: 41-1807 **CONTENT OUTLINE** F. Marketing practices 1. Unfair claims practices (35 scored questions) Ref: 41-258, 1328, 1329, 1839, 3611 All Idaho law references may be accessed at www.doi.idaho.gov/information/regulation/, which provides 2. Unfair methods of competition links to the pages for each of these laws. In addition, other a. Rebating materials may be used. Ref: 41-1314 **INSURANCE TERMS AND RELATED CONCEPTS..... 2** b. Misrepresentation Ref: 41-1303 Ref: General Textbook knowledge, c. False advertising A. Insurance B. Insurable interest Ref: 41-1303, 1304 C. Risk d. Defamation Ref: 41-1308 D. Hazard E. Peril e. False financial statements Ref: 41-293, 1306 F. Loss 1. Direct f. Boycott, coercion, intimidation Ref: 41-1309 2. Indirect G. Proximate cause g. Unfair discrimination Ref: 41-1313, 1315* H. Deductible h. Coercion of borrower I. Indemnity Ref: 41-1310-1312 J. Actual cash value K. Replacement cost i Fraud Ref: 41-290, 293; Bulletin 03-08 L. Limits of liability j. Twisting M. Extensions of coverage Ref: 41-1305 N. Additional coverages O. Accident 3. Penalties Ref: 41-117, 1016, 1327, 1329A P. Occurrence

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 surrety of defandant

I. POLICY PROVISIONS AND CONTRACT LAW................. 2

Effective: September 1, 2023

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

S14

Q. Cancellation

R. Nonrenewal

T. Negligence

S. Liability

	В.	Insuring agreement Conditions Exclusions	VII.	CC	AHO STATUTES, RULES, AND REGULATIONS OMMON TO LIFE, HEALTH/DISABILITY, PROPERTY, SUALTY, AND PERSONAL LINES INSURANCE10
		Definition of the insured			f: All references are to Idaho Insurance Laws Title 41 unless
		Duties of the insured			otherwise noted
	F.	Obligations of the insurance company		A.	Responsibilities of the Director of the Department of
	G.	Proof of loss			Insurance
	H.	Notice of claim			Ref: 41-203
	I.	Assignment			1. Appointment
		Subrogation			Ref: 41-202
		Arbitration			2. General duties and powers
		Elements of a contract			Ref: 41-211, 213, 247, 1016 3. Examinations
		Warranties, representations, and concealment			Ref: 41-210, 219, 220
		Binders Sources of incurability information			Hearings/notice of hearings/orders
		Sources of insurability information Fair Credit Reporting Act			Ref: 41- 212, 232, 235, 1321
	۲.	Tall Credit Neporting Act			5. Penalties
III.		ELITY AND SURETY CONTRACTS6			Ref: 41-117, 117A 1016
	Ref	Title 41-507, Title 41-Chapter 26, Bulletin 85-4, General		В.	Definitions
		Textbook and Product Knowledge			Domestic, foreign, and alien companies
		Definition of fidelity and surety			Ref: 41-106 (1–3)
		Parties of a contract Obligation of the surety			Authorized and unauthorized
		Parties to the surety			companies/admitted and nonadmitted
	υ.	Principal			companies
		2. Obligee			Ref: 41-110
		3. Surety			3. Stock and mutual companies and reciprocals
	E.	Underwriting considerations			Ref: 41-301, 302, 2902 4. Certificate of authority
		Premiums and terms of obligations			Ref: 41-111, 305, 306
		1. Surety			5. Transacting insurance
		2. Fidelity			Ref: 41-112
	G.	Claims		C.	Licensing
	Н.	Power of attorney			Persons required to be licensed
IV.	PU	RPOSE AND TYPE OF SURETY BONDS 6			a. Producer
	Ref	Title 41-507, Title 41-Chapter 26, Bulletin 85-4General			Ref: 41-1003(8), 1004, 1008, 1018
		Textbook and Product Knowledge			b. Resident/nonresident
	A.	Public official			Ref: 41-1003(9), 1009, 1010
	В.	Court			c. Adjuster
		1. Judicial			Ref: 41-1102, 1103, 1106, 1107
	C.	Fiduciary			d. Surplus lines
		Miscellaneous			Ref: 41-1009(4), 1223
	E.	Contract			2. Producer appointment/termination of appointment <i>Ref: 41-1011, 1018, 1019, 1103</i> `
٧.	ΡU	RPOSE AND TYPE OF FIDELITY BONDS2			3. Obtaining a license
	Ref	Title 41-507, Title 41-Chapter 26, Bulletin 85-4, General			a. Qualifications
		Textbook and Product Knowledge			Ref: 41-1007, 1104
		Individual			b. License application
		Schedule			Ref: 41-1006, 1007, 1016
		Blanket			c. Written examinations
	D.	Financial institutions			Ref: 41-1006
VI.	ВА	IL BONDS4			d. Exemptions/exceptions
	Re	ef: Title 41-507, Title 41-Chapter 26, Bulletin 85-4, General			Ref: 41-1005, 1007(4), 1012
		Textbook and Product Knowledge			e. License denial/refusal
		Surety bail bond			Ref: 41-1011, 1016
		Surety bond fee			4. Maintaining a license
	C.	Types of bail			a. Continuing education
		1. Real property			Ref: 41-1013, IDAPA 18.01.53.012.01
	_	2. Cash			b. Change of address/place of business
		Acceptable collateral			Ref: 41-1008(6), 1009(3) c. Fees/renewal
		Appeal bonds Appointing company's underwriting standard			Ref: 41-1008, IDAPA 18.01.44.011
	•	Appointing company a underwriting standard			11. 71-1000, 11.11 11 10.01.77.011

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

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	Hearings/notice of hearings/orders
	K. Appraisal	Ref: 41-212, 232, 235, 1321
	L. Other insurance provision	4. Penalties
	M. Subrogation	Ref: 41-117, 117A, 1016
	N. Arbitration	B. Definitions
	O. Elements of a contract	1. Authorized and unauthorized companies/admitted and
	P. Warranties, representations, and concealment	nonadmitted companies
	Q. Additional (supplementary) payments	Ref: 41-110
	R. Claims made policy form	2. Certificate of authority
	S. Salvage	Ref: 41-111, 305, 306
	T. Loss settlement provisions including consent to	C. Licensing
	settle loss	Persons required to be licensed
	U. Limitations	a. Resident/nonresident
	V. Notice of Injury	Ref: 41-1003(9), 1009, 1010
	W. Coinsurance	b. Adjuster
		Ref: 41-1102, 1103, 1106, 1107
III.	TYPES OF POLICIES6	2. Obtaining a license
	Ref: General Textbook Knowledge	a. Qualifications
	A. Personal lines	Ref: 41-1007, 1104
	 Dwellings and contents (DP forms) 	
	2. Personal liability	b. License application
	3. Homeowners (HO forms)	Ref: 41- 1007, 1016
	4. Mobile homes	c. Written examinations
	5. Renters	Ref: 41-1006
	6. Farmowners/Ranchers	d. Exemptions/exceptions
	B. Boiler and machinery coverage forms	Ref: 41-1005, 1007(4), 1012
	C. Automotive: personal auto and business	e. License denial/refusal
	(commercial) auto	Ref: 41-1011, 1016
	1. Liability	Maintaining a license
	Medical payments	 a. Change of address/place of business
	Physical damage (collision and other than	Ref: 41-1008(6), 1009(3)
	collision/comprehensive)	b. Fees/renewal
	Uninsured motorists	Ref: 1008, IDAPA 18.01.44.011
	Underinsured motorists Underinsured motorists	c. Record keeping
		Ref: 41-1036
	6. Definitions	d. License expiration
	7. Types of auto	Ref: 41-1013
	a. Owned	e. Suspension or revocation of licenses/felony
	b. Non-owned	convictions
	c. Hired	Ref: 41-1016, 1026
	d. Temporary substitute	•
	Garage coverage form	V. IDAHO STATUTES, RULES, AND REGULATIONS
	a. Standard coverages	COMMON TO PROPERTY AND CASUALTY
	(1) Liability	INSURANCE ONLY
	(2) Garagekeepers	Ref: All references are to Idaho Insurance Laws Title 41 unless
	(3) Physical damage	otherwise noted
	b. Garagekeepers options	A. Insurance contracts
	Truckers coverage form	Ref: 41-1806, 1811, 1814, 1815, 1817, 1828, 1831, 1841-43,
	10. Inland Marine/Cargo	2401(1.j), 2506-2510, IDAPA 18.01.20, ISO Personal Auto
	11. Commercial General Liabilty	Policy
	12. Commercial Property	 Renewal, nonrenewal, cancellation
	IDALIO OTATUTEO DIU EO AND DEGLUATIONO	Commercial, homeowners, personal auto, and
IV.	IDAHO STATUTES, RULES, AND REGULATIONS	casualty policies
	COMMON TO ALL INSURANCE LINES	3. Unfair Claims Settlement
	Ref: All references are to Idaho Insurance Laws Title 41 unless	Ref: 41-1329, 1828
	otherwise noted	B. Rate filings
	A. Responsibilities of the Director of the Department of	Ref: 41-1401, 1402, 1405
	Insurance	C. Businessowners policy (BOP)
	Ref: 41-203	D. Business auto policy
	1. Appointment	
	Ref: 41-202	VI. IDAHO STATUTES, RULES, AND REGULATIONS
	General duties and powers	PERTINENT TO PROPERTY INSURANCE ONLY 5
	Ref: 41-211, 213, 247	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. Obsolecense
- 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 5. Types of auto KNOWLEDGE PERTINENT TO ADJUSTERS...... 12 a. Owned Ref: All topics make reference to general product knowledge, b Non-owned unless otherwise note c. Hired A. Standard Fire Policy d. Temporary Substitute Ref: New York Standard Fire Policy F. Additional Coverages and Exclusions 1. Basic coverages, provisions, and clauses 1. Time Element 2. Limitations, restrictions and exclusions 2. Law and Ordinance exclusion 3. Proof of Loss 3. Law and Ordinance coverage a. Periods of Limitation Tolled 4. Valuable Papers and Records 4. Loss requirements and inventories 5. Vandalism and Malicious Mischief a. Taxes and Demolition Expenses 6. Broad Form 5. Appraisal G. Crime 6. Duties of the insured/insurer 1. Employee Theft 7. Cancellation 2. Inside the Premises-Theft of Money and 8. Additional coverages Securities 9. Replacement costs 3. Inside the Premises-Robbery or Safe Burglary of 10. Actual cash value Other Property 11. Assignment 4. Inside the Premises - Robbery or Burglary of Other **B.** Personal lines Property Ref: ISO Homeowners policies 5. Definitions 1. Dwelling and contents (DP forms) a. Custodian 2. Personal liability b. Messenger 3. Homeowners and forms/coverages c. Guard or watchperson a. Policy provisions H. Others b. Replacement costs 1. National Flood c. Appraisal 2. Personal Watercraft d. Optional provisions 3. Commercial Ocean Marine e. Special limits of liability 4. Earthquake f. Proof of Loss 5. Aviation g. Exclusions IV. PUBLIC ADJUSTER...... 6 4. Mobile Homes A. Roles and responsibilities of public adjuster C. Commercial lines **B. Loss Report** Ref: ISO Business Policies, Standard Boiler and Machinery 1. Essential Elements policies a. Inception/Expiration Date 1. Commercial property b. Occurrence Date a. Commercial building and personal c. Identification of Parties Involved property form d. Policy Form/Number b. Causes of loss forms e. Description of Loss c. Business income f. Coverages d. Extra expense g. Deductible 2. Commercial Package Policy (CPP) C. Loss/Damage Valuation 3. Equipment Breakdown Coverage 1. Direct Loss vs. Indirect Loss (Loss of Use) 4. Businessowners Policy (BOP) 2. Damages 5. Commercial and Special Multi-peril 6. Builder's Risk V. IDAHO STATUTES, RULES, AND REGULATIONS D. Inland marine COMMON TO LIFE, HEALTH/DISABILITY, PROPERTY, **CASUALTY, AND PERSONAL LINES INSURANCE... 11** Ref: Personal Article Floaters, Personal Property Floaters, Ref: All references are to Idaho Insurance Laws Title 41 unless Commercial Property Floaters otherwise noted 1. Nationwide Definition A. Responsibilities of the Director of the Department of 2. Policies a. Personal floaters Insurance b. Commercial floaters

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

c. Commercial inland marine policy

2. Uninsured motorists property damage

3. <u>Underinsured motorists property damage</u>

1. Physical damage (collision and other than

E. Automotive: Personal auto and

Business (commercial) auto

collision/comprehensive)

4 Who is an insured

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

IDAHO

Insurance Supplement

Examination Content Outlines

Effective: July 31, 2025

5. Owner's rights

6. Beneficiary designations

a. Primary and contingent

LIFE GENERAL KNOWLEDGE CONTENT OUTLINE

Product Knowledge, Terms, and Concepts

r roduct throwings, rolling, and concepts	b. Revocable and inevocable
(50 scored plus 5 pretest questions)	c. Common disaster
	d. Minor beneficiaries
I. TYPES OF POLICIES15	e. Designation by class
A. Traditional whole life products	7. Premium Payment
Ordinary whole life	a. Modes
Limited-pay and single-premium life	b. Grace period
B. Interest/market-sensitive/adjustable life products	c. Automatic premium loan
1. Universal life	d. Level or flexible
2. Variable whole life	8. Reinstatement
Variable universal life	Policy loans, withdrawals, partial surrenders
Interest-sensitive whole life	10. Non-forfeiture options
5. Indexed life	11. Dividends and dividend options (e.g. participating, non-
C. Term life	participating)
1. Types	12. Incontestability
a. Level	13. Assignments
b. Decreasing	14. Suicide
c. Return of premium	15. Misstatement of age and gender
d. Annually renewable	16. Settlement options
2. Special features	17. Accelerated death benefits
a. Renewable	C. Policy exclusions
b. Convertible	1. War
D. Annuities	2. Aviation
Single and flexible premium	3. Dangerous Occupation
Immediate and deferred	III. COMPLETING THE APPLICATION, UNDERWRITING, AND
3. Fixed and variable	DELIVERING THE APPLICATION, UNDERWRITING, AND
4. Indexed	A. Completing the application
5. Accumulation and Annuity Periods	Required signatures
6. Payout options	Changes in the application
E. Combination plans and variations	3. Consequences of incomplete applications
Joint life (first to die)	Warranties and representations
2. Survivorship life (second to die)	Collecting the initial premium and issuing the receipt
II. LIFE PROVISIONS, RIDERS, OPTIONS, AND	6. Replacement
EXCLUSIONS15	7. Disclosures at point of sale (e.g., HIPAA, HIV consent)
A. Policy riders	8. USA PATRIOT Act/anti-money laundering
Waiver of premium and waiver of monthly deduction	Gramm-Leach-Bliley Act (GLBA) Privacy
Guaranteed insurability	B. Underwriting
3. Payor benefit	1. Insurable interest
Accidental death and/or accidental death and	Medical information and consumer reports
dismemberment	Fair Credit Reporting Act
5. Term riders	4. Risk classification
6. Other insureds	
7. Long term care	5. Stranger/Investor-owned life insurance (STOLI/IOLI)
8. Return of premium	C. Delivering the policy
9. Disability	When coverage begins Syplaining the policy and its provisions, riders.
•	2. Explaining the policy and its provisions, riders,
10. Cost of Living	exclusions, and ratings to the client

B. Policy provisions and options

1. Entire contract

2. Insuring clause

4. Consideration

3. Free look

D. Contract law

1. Elements of a contract

c. Competent parties

b. Offer and Acceptance

a. Consideration

- 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)

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. Fraternals

Ref: 41-3201, 3210

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

Dof.	11	1807
Ker:	41-	100/

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

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)
- 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 RIDERS15

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 forms7. Proof of loss
- 8. Time of payment of claims

9. Pa	ayment of claims
10. Ph	nysical examination and autopsy
11. Le	egal actions
12. Ch	nange of beneficiary
13. Mi	isstatement of age or gender
14. Ch	nange of occupation
15. Ille	egal occupation
16. Re	elation of earnings to insurance
B. Other	r provisions and clauses
1. Ins	suring clause
2. Fr	ee look
3. Co	onsideration clause
4. Pr	obationary period
5. Eli	imination period
6. W	aiver of premium
7. Ex	clusions and limitations
8. Pr	reexisting conditions
9. Co	pinsurance
10. De	eductibles
11. Eli	igible expenses
12. Co	ppayments
13. Pr	e-authorizations and prior approval requirements
14. Us	sual, reasonable, and customary (URC) charges
15. Lif	fetime, annual, or per cause maximum benefit limits
C. Rider	rs
1. lm	pairment/exclusions
2. Gı	uaranteed insurability
3. Fu	uture increase option
D. Right	ts of renewability
1. No	oncancelable
2. Ca	ancelable
3. Gu	uaranteed renewable
A. Medi B. Medi	. INSURANCE6 care (Parts A, B, C, D) caid al Security benefits
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A. Total B. Owne C. Depe	l, partial, recurrent and residual disability er's rights endent children benefits
	ary and contingent beneficiaries es of premium payments
	duplication and coordination of benefits (e.g.,
	ary vs. excess)
-	ipational vs. non-occupational
	reatment of premiums and proceeds of insurance
	racts (e.g., disability income and medical expenses,
etc.)	acts (e.g., disability income and medical expenses,
	aged care
	ters Compensation
	pact on health insurance benefits
K. Subr	•
	containment
L. CUSI	Containment
V. FIELD U	NDERWRITING PROCEDURES8
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etc.) C. Initia	I premium payment and receipt and consequences
o. milia	e 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)

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

Effective: July 31, 2025

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**

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**

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

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

i. 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

Effective: July 31, 2025

Renewal agreements/nonrenewal and cancellation	D. Inland marine
Ref: 41-2107-08, 4707, 5207; IDAPA 18.04.08	Personal Articles floaters
D. Medicare supplement insurance	2. Commercial Property floaters
Ref: 41-4402, 4403, 4406-4408, IDAPA 18.04.10	E. National Flood Insurance Program
E. Long term care	F. Others
1. Definitions	1. Earthquake
Ref. 41-4603, IDAPA 18.04.11	2. Mobile Homes
2. Disclosure Statements	3. Watercraft
Ref: 41-4605, IDAPA 18.04.11	4. Farm Owners
3. Activities of Daily Living	5. Windstorm
Ref: IDAPA 18.04.11	
Producer Training Requirement	II. INSURANCE TERMS AND RELATED CONCEPTS15
Ref: IDAPA 18.04.11	A. Insurance
5. Suitability	Law of Large Numbers
Ref: IDAPA 18.04.11	B. Insurable interest
F. Small employer health insurance availability act	C. Risk
Ref: Title 41-Chapter 47	Pure vs. Speculative Risk
1. Special provisions	D. Hazard
Disclosure requirements	1. Moral
Termination/nonrenewal	2. Morale
	3. Physical
Fair marketing standards Pafetting	E. Peril
5. Definitions	F. Loss
a. Small employer Ref: 14-4703, 4708	1. Direct
b. Eligible employee Ref: 41-4703	2. Indirect
G. Individual health insurance availability act	G. Loss Valuation
Ref: Title 41-Chapter 52	1. Actual cash value
H. Disability income protection	2. Replacement cost
Ref: 41-1008, 4204; IDAPA 18.04.08	3. Market value
I. Idaho Health Carrier External Review Act	4. Stated/agreed value
Ref: 41-5901 through 5917; 18.01.05	5. Salvage value
	H. Proximate cause
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PROPERTY - GENERAL KNOWLEDGE	J. Indemnity
CONTENT OUTLINE	K. Limits of liability
Product Knowledge, Terms, and Concepts	L. Coinsurance/Insurance to value
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6. HO-8	S. Binder
B. Dwelling policies	T. Endorsements
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2. DP-2	III. POLICY PROVISIONS AND CONTRACT LAW
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C. Commercial lines	B. Insuring agreement
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 a. Commercial building and business personal property 	D. Exclusions
form	E. Definition of the insured
b. Causes of loss forms	F. Duties of the insured
c. Business income	G. Obligations of the insurance company
d. Extra expense	H. Mortgagee rights
e. Equipment breakdown	I. Proof of loss
3. Business Owners Policy (BOP)	J. Notice of claim
4. Builders Risk	K. Appraisal
Cyber First-Party Coverage	L. Other Insurance Provision
, · · · · · · · · · · · · · · ·	

- M. Subrogation
- N. Elements of a contract
- O. Warranties, representations, and concealment
- P. Sources of underwriting information
- Q. Fair Credit Reporting Act
- R. Privacy Protection (Gramm Leach Bliley)
- S. Policy Application
- T. Terrorism Risk Insurance Act (TRIA)
- **U. Territory**

IDAHO SPECIFIC PROPERTY CONTENT OUTLINE

State Laws, Rules, and Regulations

(18 scored plus 7 pretest questions)

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

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

A. Responsibilities of the Director of the Department of Insurance

Ref: 41-203

1. Appointment *Ref: 41-202*

2. General duties and powers *Ref: 41-211, 213, 247, 1016*

3. Examinations

Ref: 41-210, 219, 220

4. Hearings/notice of hearings/orders *Ref: 41-212, 232, 235, 1321*

5. Penalties

Ref: 41-117, 117A, 1016

B. Definitions

Domestic company

Ref: 41-106(1)

2. Foreign company

Ref: 41-106(2)

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

4. Authorized and unauthorized

companies/admitted and nonadmitted companies

Ref: 41-110

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

6. Certificate of authority

Ref: 41-111, 305, 306

7. Transacting insurance

Ref: 41-112

8. Negotiate

Ref: 41-1003(6)

C. Licensing

- 1. Persons required to be licensed
 - a. Producer

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

b. Resident/nonresident

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

c. Surplus lines

Ref: 41-1009(4), 1223

d. Public adjusters

Ref: 41-5801

2. Producer appointment/termination of appointment *Ref:* 41-1011, 1018, 1019, 1103

3. Obtaining a license

a. Qualifications

Ref: 41-1007, 1104

b. License application

Ref: 41-1006, 1007,1016

c. Written examinations

Ref: 41-1006

d. Exemptions/exceptions

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

e. License denial/refusal

Ref: 41-1011, 1016

4. Maintaining a license

a. Continuing education

Ref: 41-1013, IDAPA 18.06.04

b. Change of address/place of business

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

c. Fees/renewal

Ref: 41-1008, IDAPA 18.01.02

d. Record keeping

Ref: 41-1036

e. License expiration

Ref: 41-1013

f. Suspension or revocation of licenses/felony convictions

Ref: 41-1016, 1026

D. Producer responsibilities

1. Fiduciary capacity

Ref: 41-1024, 1323, 1325, IDAPA 18.06.02

2. Commissions and compensation

Ref: 41-1017, 1323

3. Charging of fees and disclosure requirements

Ref: 41-1030; IDAPA 18.06.03

4. Reporting of actions

Ref: 41-1021

E. Insurance contracts

1. Filing and approval of policy forms

Ref: 41-1812

2. Payment of claims

Ref: 41-1328, 1828

3. Power to contract

Ref: 41-1807

F. Marketing practices

1. Unfair claims practices

Ref: 41-1328, 1329, 1839, 3611

2. Unfair methods of competition

a. Rebating

Ref: 41-1314

b. Misrepresentation

Ref: 41-1303

c. False advertising

Ref: 41-1303, 1304

d. Defamation

Ref: 41-1308

e. False financial statements

Ref: 41-1306

f. Boycott, coercion, intimidation

Ref: 41-1309

g. Unfair discrimination

Ref: 41-1313, 1315

h. Coercion of borrower

Ref: 41-1310-1312

i. Fraud

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

j. Twisting

Ref: 41-1305

3. Penalties

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

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

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

A. Insurance contracts

Ref: 41-1806, 1811, 1814-15, 1817, 1828, 1831,

1841-43, 1850, 2401(1.j), 2506-2510, IDAPA 18.02.01--.02

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

B. Countersignature requirements

Ref: 41-337, 338, 1023

C. Rate filings

Ref: 41-1401, 1402,1405

D. Idaho Property and Casualty Guaranty Association Act

Ref: 41-3603, 3606, 3607

E. Insurance Rates and Credit Rating

Ref: 41-1843; IDAPA 18.02.01

F. Binders

Ref: 41-1823

III. IDAHO STATUTES, RULES, AND REGULATIONS PERTINENT TO PROPERTY INSURANCE 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 TERMS23

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

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

B. Automobile: personal auto and business auto

- 1. Liability
 - a. Bodily Injury
 - b. Property Damage
 - c. Split Limits
 - d. Combined Single Limit
- 2. Medical Payments
- 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	State Laws, Rules, and Regulations
H. Business Owners Policy (BOP)	(20 scored plus 8 pretest questions)
II. INSURANCE TERMS AND RELATED CONCEPTS15 A. Risk	I. IDAHO STATUTES, RULES, AND REGULATIONS COMMON TO LIFE, HEALTH/DISABILITY, PROPERTY,
B. Hazards	CASUALTY, AND PERSONAL LINES INSURANCE12
1. Moral	Ref: All references are to Idaho Insurance Laws Title 41 unless
2. Morale	otherwise noted
3. Physical	A. Responsibilities of the Director of the Department of
C. Indemnity	Insurance
D. Insurable interest	Ref: 41-203
E. Loss valuation	1. Appointment
Actual cash value	Ref: 41- 202
2. Replacement cost	General duties and powers
3. Market value	Ref: 41-211, 213, 247, 1016
4. Stated/agreed value	3. Examinations
5. Salvage value	Ref: 41-210, 219, 220
F. Negligence	Hearings/notice of hearings/orders
G. Liability	Ref: 41-212, 232, 235, 1321
H. Occurrence	5. Penalties
I. Binders	Ref: 41-117, 117A, 1016
J. Warranties	B. Definitions
K. Representations	Domestic company
L. Concealment	Ref: 41-106(1)
M. Deposit Premium/Audit	2. Foreign company
N. Certificate of Insurance	Ref: 41-106(2)
O. Law of Large Numbers	3. Alien company
P. Pure vs. Speculative Risk	Ref: 41-106(3)
Q. Endorsements	4. Authorized and unauthorized
R. Damages	companies/admitted and nonadmitted
1. Compensatory	companies
a. General	Ref: 41-110
b. Special	5. Stock and mutual companies and reciprocals
2. Punitive	Ref: 41-301, 302, 2902
S. Compliance with provisions of Fair Credit Reporting Act	6. Certificate of authority
III. POLICY PROVISIONS12	Ref: 41-111, 305, 306
A. Declarations	7. Transacting insurance
B. Insuring agreement	Ref: 41-112
C. Conditions	8. Negotiate
D. Exclusions and Limitations	Ref: 41-1003(6)
E. Definition of the insured	C. Licensing
F. Duties of the insured after a loss	 Persons required to be licensed
G. Cancellation and nonrenewal provisions	a. Producer
H. Supplementary payments	Ref: 41-1003(8), 1004, 1008, 1018
I. Proof of loss	b. Resident/nonresident
J. Notice of claim	Ref: 41-1003(9), 1009, 1010
K. Other insurance	c. Surplus lines
L. Subrogation	Ref: 41-1009(4), 1223
M. Loss settlement provisions including consent to settle a loss	d. Public adjusters *Ref: 41-5801
N. Terrorism Risk Insurance Act (TRIA)	2. Producer appointment/termination of appointment
	Ref: 41-1011, 1018, 1019, 1103
	Obtaining a license Ouglifications
	a. Qualifications
	Ref: 41-1007
	b. License application
	Ref: 41-1006, 1007, 1016
IDALIO ODDICITIO	c. Written examinations
IDAHO SPECIFIC CASUALTY	Ref: 41-1006 d. Exemptions/exceptions

CONTENT OUTLINE

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
- 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

F. Comparative Negligence

Ref: Title 41-Chapter 16, Title 72

Ref: 6-802

PERSONAL LINES - GENERAL KNOWLEDGE CONTENT OUTLINE

Product Knowledge, Terms, and Concepts

(75 scored plus 5 pretest questions)	1. Actual cash value
L TYPES OF PROPERTY POLICIES	Replacement cost
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2. HO-3	H. Proximate cause
3. HO-4	I. Deductible
4. HO-5	J. Indemnity
5. HO-6	K. Limits of liability
6. HO-8	L. Coinsurance/Insurance to value
B. Dwelling policies	M. Occurrence
1. DP-1	N. Cancellation
2. DP-2	O. Nonrenewal
3. DP-3	
C. Inland marine	P. Vacancy and unoccupancy
1. Personal Articles floaters	Q. Liability
D. National Flood Insurance Program	1. Absolute
E. Others	2. Strict
1. Earthquake	3. Vicarious
2. Mobile Homes	R. Negligence
	S. Binder
3. Watercraft	T. Endorsements
4. Windstorm II. TYPES OF CASUALTY POLICIES13	U. Blanket vs. Specific
	V. Burglary, Robbery, Theft, and Mysterious
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a. Bodily Injury	X. Representations
b. Property Damage	Y. Concealment
c. Split Limits	Z. Deposit Premium/Audit
d. Combined Single Limit	AA. Certificate of Insurance
2. Medical Payments	BB. Damages
3. Physical Damage (collision; other than collision; specified	
perils)	1. Compensatory
4. Uninsured motorists	a. General
5. Underinsured motorists	b. Special
6. Who is an insured	2. Punitive
7. Types of Auto	CC. Compliance with Provisions of Fair Credit Reporting Act
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b. Non-owned	CONTRACT LAW24
c. Hired	A. Declarations
d. Temporary Substitute	B. Insuring agreement
· · ·	C. Conditions
e. Newly Acquired Autos	D. Exclusions
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Expense	F. Duties of the insured after a loss
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A. Insurance	J. Notice of claim
1. Law of Large Numbers	K. Appraisal
B. Insurable interest	L. Other Insurance Provision
C. Risk	M. Subrogation
	N. Elements of a contract
Pure vs. Speculative Risk D. Hazard	O. Sources of underwriting information
	P. Fair Credit Reporting Act
1. Moral	Q. Privacy Protection (Gramm Leach Bliley)
2. Morale	R. Policy Application
3. Physical	S. Terrorism Risk Insurance Act (TRIA)
	` , ,

E. Peril

F. Loss
1. Direct

2. Indirect

G. Loss Valuation

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

IDAHO SPECIFIC PERSONAL LINES CONTENT OUTLINE

State Law, Rules, and Regulations

(22 scored questions)

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

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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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

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B. Definitions

1. Domestic company

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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

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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

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

i. Twisting

Ref: 41-1305

3. Penalties

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

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
- 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

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

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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.

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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)

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

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e. License denial/refusal

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4. Maintaining a license

D. Recordkeeping, Fiduciary Responsibility and a. Continuing education **Trust Accounting** Ref: 41-1013, IDAPA 18.01.53.012.01 E. **Premiums** b. Change of address/place of business F. Collections and charges permitted Ref: 41-1008(6), 1009(3) G Statewide Guidelines for the Uniform c. Fees/renewal Administration of Bail and Bail Bonds in All Trial Courts in the State of Idaho Ref: 41-1008, IDAPA 18.01.44.011 d. Record keeping DEFINITIONS......10 Ref: 41-1036 Ref: Black's Law Dictionary, Dictionary of Insurance Terms; 19-2905; 41-1038 e. License expiration Bail Ref: 41-1013 B. Bail bonds f. Suspension or revocation of licenses/Felony 1. Qualification bond convictions 2. Surety bond Ref: 41-1016, 1026 3. Appearance bond D. Producer responsibilities 4. Cash bond 1. Fiduciary capacity 5. Civil bond Ref: 41-1024, 1323 6. Personal Recognizance bond 2. Commissions and compensation C. Principal D. Indemnitor Ref: 41-1017, 1323 Surety 3. Charging of fees and disclosure requirements F. Collateral Ref: 41-1030; IDAPA 18.01.52 G. **Forfeitures** 4. Reporting of actions H. Power of attorney Ref: 41-1021 Recognizance Exoneration E. Insurance contracts K. Extradition 1. Filing and approval of policy forms **Bail Agent** Ref: 41-1812 M. Person 2. Payment of claims Ref: 41-1328, 1828 **IDAHO** 3. Power to contract **SURETY PRODUCER** Ref: 41-1807 **CONTENT OUTLINE** F. Marketing practices 1. Unfair claims practices (35 scored questions) Ref: 41-258, 1328, 1329, 1839, 3611 All Idaho law references may be accessed at www.doi.idaho.gov/information/regulation/, which provides 2. Unfair methods of competition links to the pages for each of these laws. In addition, other a. Rebating materials may be used. Ref: 41-1314 **INSURANCE TERMS AND RELATED CONCEPTS.....2** b. Misrepresentation Ref: 41-1303 Ref: General Textbook knowledge, A. Insurance c. False advertising B. Insurable interest Ref: 41-1303, 1304 C. Risk d. Defamation Ref: 41-1308 D. Hazard E. Peril e. False financial statements Ref: 41-293, 1306 F. Loss 1. Direct f. Boycott, coercion, intimidation 2. Indirect Ref: 41-1309 G. Proximate cause g. Unfair discrimination Ref: 41-1313, 1315* H. Deductible h. Coercion of borrower I. Indemnity Ref: 41-1310-1312 J. Actual cash value K. Replacement cost i Fraud Ref: 41-290, 293; Bulletin 03-08 L. Limits of liability M. Extensions of coverage j. Twisting Ref: 41-1305 N. Additional coverages O. Accident 3. Penalties

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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

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Effective: July 31, 2025

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

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R. Nonrenewal

T. Negligence

S. Liability

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	G.	Proof of loss			Insurance
	Н.	Notice of claim			Ref: 41-203
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	J.	Subrogation			Ref: 41-202
	K.	Arbitration			2. General duties and powers
	L.	Elements of a contract			Ref: 41-211, 213, 247, 1016
	М.	Warranties, representations, and concealment			3. Examinations
	N.	Binders			Ref: 41-210, 219, 220
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	U.				Ref: 41-1013, IDAPA 18.01.53.012.01
		 Real property Cash 			b. Change of address/place of business
	ь				Ref: 41-1008(6), 1009(3)
		Acceptable collateral			c. Fees/renewal
		Appeal bonds			Ref: 41-1008, IDAPA 18.01.44.011
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d. Record keeping

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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

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.

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- A. Insurable interest
- B. Hazard
- C. Peril
- D. Loss (Direct vs indirect)
- E. Proximate cause
- F. Deductible
- G. Indemnity
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- 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

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- 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

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	K. Appraisal	Ref: 41-212, 232, 235, 1321	
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	M. Subrogation	Ref: 41-117, 117A, 1016	
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	O. Elements of a contract	1. Authorized and unauthorized companies/admitted	and
	P. Warranties, representations, and concealment	nonadmitted companies	
	Q. Additional (supplementary) payments	Ref: 41-110	
	R. Claims made policy form	Certificate of authority	
	S. Salvage	Ref: 41-111, 305, 306	
	T. Loss settlement provisions including consent to	C. Licensing	
	settle loss	Persons required to be licensed	
	U. Limitations	a. Resident/nonresident	
	V. Notice of Injury	Ref: 41-1003(9), 1009, 1010	
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	4. Mobile homes	Ref: 41-1006	
	5. Renters		
	6. Farmowners/Ranchers	d. Exemptions/exceptions Ref: 41-1005, 1007(4), 1012	
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	C. Automotive: personal auto and business	e. License denial/refusal	
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	2. Medical payments	a. Change of address/place of business	
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	Uninsured motorists	Ref: 1008, IDAPA 18.01.44.011	
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	7. Types of auto	d. License expiration	
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	c. Hired	convictions	
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	(2) Garagekeepers	Ref: All references are to Idaho Insurance Laws Title 41 unless	;
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	11. Commercial General Liability	Policy	
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	• •	2. Commercial, homeowners, personal auto, and	
IV.	IDAHO STATUTES, RULES, AND REGULATIONS	casualty policies	
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J. Notice of claim

A. Claims methods and practices

Ref: 41- 258

B. Standard fire policy

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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

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- 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

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B. Self-insured vs insured

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- C. Work-related vs. non-work-related (AOE/COE)
- D. Other states' insurance

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E. Jurisdiction

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G. Accident/injury vs occupational disease

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H. Reporting/Making claim

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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
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- K. Extensions of coverage
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 - 1 Moral
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- 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
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- EE. Vacancy and unoccupancy
- FF. Value Policy
- GG. Waiver/Non-Waiver Agreement
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- 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

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2. General duties and powers

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E. Automotive: Personal auto and

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4 Who is an insured

1. Physical damage (collision and other than

2. Uninsured motorists property damage

3. Underinsured motorists property damage

5. Penalties

Ref: 41-117, 117A

B. Definitions

 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

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- 2. Obtaining a license
 - a. Qualifications

Ref: 41-401,5806

b. License application

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c. Written examinations

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d. Exemptions/exceptions

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e. Bond or letter of credit

Ref: 41-5812

f. License denial/refusal

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- 3. Maintaining a license
 - a. Change of address/place of business

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c. Record keeping

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f. Suspension or revocation of licenses/felony

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D. Escrow or trust accounts

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E. Commissions and compensation

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F. Contract Between Public Adjuster and

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

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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

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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

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C. Marine/inland marine

Ref: 41-505, 1401