

**IDAHO**

# Insurance Content Outlines

Content Outlines: Effective July 31, 2025

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

*(50 scored plus 5 pretest questions)*

**I. TYPES OF POLICIES .....15**

**A. Traditional whole life products**

1. Ordinary whole life
2. Limited-pay and single-premium life

**B. Interest/market-sensitive/adjustable life products**

1. Universal life
2. Variable whole life
3. Variable universal life
4. Interest-sensitive whole life
5. Indexed life

**C. Term life**

1. Types
  - a. Level
  - b. Decreasing
  - c. Return of premium
  - d. Annually renewable
2. Special features
  - a. Renewable
  - b. Convertible

**D. Annuities**

1. Single and flexible premium
2. Immediate and deferred
3. Fixed and variable
4. Indexed
5. Accumulation and Annuity Periods
6. Payout options

**E. Combination plans and variations**

1. Joint life (first to die)
2. Survivorship life (second to die)

**II. LIFE PROVISIONS, RIDERS, OPTIONS, AND**

**EXCLUSIONS.....15**

**A. Policy riders**

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

**B. Policy provisions and options**

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

5. Owner's rights
6. Beneficiary designations
  - a. Primary and contingent
  - b. Revocable and irrevocable
  - c. Common disaster
  - d. Minor beneficiaries
  - e. Designation by class
7. Premium Payment
  - a. Modes
  - b. Grace period
  - c. Automatic premium loan
  - d. Level or flexible
8. Reinstatement
9. Policy loans, withdrawals, partial surrenders
10. Non-forfeiture options
11. Dividends and dividend options (e.g. participating, non-participating)
12. Incontestability
13. Assignments
14. Suicide
15. Misstatement of age and gender
16. Settlement options
17. Accelerated death benefits

**C. Policy exclusions**

1. War
2. Aviation
3. Dangerous Occupation

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

**A. Completing the application**

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

**B. Underwriting**

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

**C. Delivering the policy**

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

**D. Contract law**

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

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

#### IV. RETIREMENT AND OTHER INSURANCE CONCEPTS ....8

##### A. Third-party ownership

##### B. Life Settlements

##### C. Group life insurance

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

##### D. Retirement plans

- 1. Qualified plans
- 2. Nonqualified plans

##### E. Life insurance needs analysis/suitability

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

##### F. Social Security benefits

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

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

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

##### C. Licensing

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

##### D. Producer responsibilities

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

##### E. Insurance contracts

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

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

*(25 scored plus 6 pretest questions)*

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

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

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

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

##### B. Definitions

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

Ref: 41-1807

**F. Marketing practices**

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

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

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

- A. Credit life and disability insurance**  
Ref: 41-2303-5, 2307, 2311, IDAPA 18.03.05
- B. Life And Health Insurance Guaranty Association Act**  
Ref: 41-4301-4310
- C. Assignment**  
Ref: 41-1826, 1828, 2025

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

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

- A. Policy replacement**  
Ref: IDAPA 18.03.04
  1. Purpose
  2. Definitions
  3. Exemptions
  4. Duties of producer
  5. Duties of replacing insurance company
- B. Annuity contracts**  
Ref: 41- 1917-1923; 1935
  1. Suitability in Annuity transactions  
Ref: 41-4190 and 4190 through 4190E
- C. Individual life**
  1. Standard provisions  
Ref: 41-1833, 1835-36, 1903-1913, 1918, 1930, 1935
    - a. Grace period
    - b. Policy loan and loan interest rates
    - c. Policy reinstatement
    - d. Free look
    - e. Protection of beneficiaries from creditors
  2. Life Settlements Act

Ref: 41-1950 through 1965; IDAPA 18.03.02

**D. Group life**

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

**ACCIDENT & HEALTH  
GENERAL KNOWLEDGE  
CONTENT OUTLINE**

**Product Knowledge, Terms, and Concepts**

(50 scored plus 5 pretest questions)

**I. TYPES OF POLICIES ..... 16**

- A. Disability income**
  1. Individual disability income policy
  2. Business overhead expense policy
  3. Business disability buyout policy
  4. Group disability income policy
  5. Key employee policy
- B. Accidental death and dismemberment**
- C. Medical expense insurance**
  1. Basic hospital, medical, and surgical policies
  2. Major medical policies
  3. Health Maintenance Organizations (HMOs)
  4. Preferred Provider Organizations (PPOs)
  5. Point of Service (POS) plans
  6. Flexible Spending Accounts (FSAs)
  7. High Deductible Health Plans (HDHPs) and related Health Savings Accounts (HSAs)
  8. Health Reimbursement Accounts (HRAs)
- D. Medicare supplement policies**
- E. Group insurance**
  1. Differences between individual and group contracts
  2. General characteristics
  3. COBRA
- F. Individual/Group Long Term Care (LTC)**
  1. Eligibility
  2. Levels of care
- G. Other policies**
  1. Dental
  2. Vision
  3. Cancer
  4. Critical illness or specified disease
  5. Worksite (employer-sponsored)
  6. Hospital indemnity
  7. Short-term medical
  8. Accident

**II. POLICY PROVISIONS, CLAUSES, AND RIDERS ..... 15**

- A. Mandatory and optional provisions**
  1. Entire contract
  2. Time limit on certain defenses (incontestable)
  3. Grace period
  4. Reinstatement
  5. Notice of claim
  6. Claim forms
  7. Proof of loss
  8. Time of payment of claims

9. Payment of claims
10. Physical examination and autopsy
11. Legal actions
12. Change of beneficiary
13. Misstatement of age or gender
14. Change of occupation
15. Illegal occupation
16. Relation of earnings to insurance

**B. Other provisions and clauses**

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

**C. Riders**

1. Impairment/exclusions
2. Guaranteed insurability
3. Future increase option

**D. Rights of renewability**

1. Noncancelable
2. Cancelable
3. Guaranteed renewable

**III. SOCIAL INSURANCE.....6**

**A. Medicare (Parts A, B, C, D)**

**B. Medicaid**

**C. Social Security benefits**

**IV. OTHER INSURANCE CONCEPTS .....5**

**A. Total, partial, recurrent and residual disability**

**B. Owner's rights**

**C. Dependent children benefits**

**D. Primary and contingent beneficiaries**

**E. Modes of premium payments**

**F. Nonduplication and coordination of benefits (e.g., primary vs. excess)**

**G. Occupational vs. non-occupational**

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

**I. Managed care**

**J. Workers Compensation**

1. Impact on health insurance benefits

**K. Subrogation**

**L. Cost containment**

**V. FIELD UNDERWRITING PROCEDURES .....8**

**A. Completing the application**

**B. Explaining sources of insurability and HIPAA privacy information (e.g., MIB Report, Fair Credit Reporting Act, etc.)**

**C. Initial premium payment and receipt and consequences of the receipt (e.g., medical examination, etc.)**

**D. Submitting application (and initial premium if collected) to company for underwriting**

**E. Policy delivery**

**F. Explaining policy and its provisions, riders, exclusions, and ratings to clients**

**G. Replacement**

**H. Contract law**

1. Elements of a contract
2. Insurable interest
3. Warranties and representations
4. Unique aspects of the insurance contract
  - a. Conditional
  - b. Unilateral
  - c. Adhesion
  - d. Aleatory

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

*(25 scored plus 6 pretest questions)*

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

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

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*Ref: 41-211, 213, 247, 1016*
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*Ref: 41-210, 219, 220*
4. Hearings/notice of hearings/orders  
*Ref: 41-212, 232, 235, 1321*
5. Penalties  
*Ref: 41-117, 117A, 1016*

**B. Definitions**

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

**C. Licensing**

1. Persons required to be licensed
  - a. Producer

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

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

2. Renewal agreements/nonrenewal and cancellation

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

#### **D. Medicare supplement insurance**

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

#### **E. Long term care**

1. Definitions

*Ref: 41-4603, IDAPA 18.04.11*

2. Disclosure Statements

*Ref: 41-4605, IDAPA 18.04.11*

3. Activities of Daily Living

*Ref: IDAPA 18.04.11*

4. Producer Training Requirement

*Ref: IDAPA 18.04.11*

5. Suitability

*Ref: IDAPA 18.04.11*

#### **F. Small employer health insurance availability act**

*Ref: Title 41-Chapter 47*

1. Special provisions

2. Disclosure requirements

3. Termination/nonrenewal

4. Fair marketing standards

5. Definitions

a. Small employer Ref: 14-4703, 4708

b. Eligible employee Ref: 41-4703

#### **G. Individual health insurance availability act**

*Ref: Title 41-Chapter 52*

#### **H. Disability income protection**

*Ref: 41-1008, 4204; IDAPA 18.04.08*

#### **I. Idaho Health Carrier External Review Act**

*Ref: 41-5901 through 5917; 18.01.05*

#### **D. Inland marine**

1. Personal Articles floaters

2. Commercial Property floaters

#### **E. National Flood Insurance Program**

#### **F. Others**

1. Earthquake

2. Mobile Homes

3. Watercraft

4. Farm Owners

5. Windstorm

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

#### **A. Insurance**

1. Law of Large Numbers

#### **B. Insurable interest**

#### **C. Risk**

1. Pure vs. Speculative Risk

#### **D. Hazard**

1. Moral

2. Morale

3. Physical

#### **E. Peril**

#### **F. Loss**

1. Direct

2. Indirect

#### **G. Loss Valuation**

1. Actual cash value

2. Replacement cost

3. Market value

4. Stated/agreed value

5. Salvage value

#### **H. Proximate cause**

#### **I. Deductible**

#### **J. Indemnity**

#### **K. Limits of liability**

#### **L. Coinsurance/Insurance to value**

#### **M. Occurrence**

#### **N. Cancellation**

#### **O. Nonrenewal**

#### **P. Vacancy and unoccupancy**

#### **Q. Liability**

1. Absolute

2. Strict

3. Vicarious

#### **R. Negligence**

#### **S. Binder**

#### **T. Endorsements**

#### **U. Blanket vs. Specific**

### **III. POLICY PROVISIONS AND CONTRACT LAW ..... 13**

#### **A. Declarations**

#### **B. Insuring agreement**

#### **C. Conditions**

#### **D. Exclusions**

#### **E. Definition of the insured**

#### **F. Duties of the insured**

#### **G. Obligations of the insurance company**

#### **H. Mortgagee rights**

#### **I. Proof of loss**

#### **J. Notice of claim**

#### **K. Appraisal**

#### **L. Other Insurance Provision**

## **PROPERTY - GENERAL KNOWLEDGE CONTENT OUTLINE**

### **Product Knowledge, Terms, and Concepts**

*(50 scored plus 5 pretest questions)*

### **I. TYPES OF POLICIES .....22**

#### **A. Homeowners**

1. HO-2

2. HO-3

3. HO-4

4. HO-5

5. HO-6

6. HO-8

#### **B. Dwelling policies**

1. DP-1

2. DP-2

3. DP-3

#### **C. Commercial lines**

1. Commercial Package Policy (CPP)

2. Commercial property

a. Commercial building and business personal property form

b. Causes of loss forms

c. Business income

d. Extra expense

e. Equipment breakdown

3. Business Owners Policy (BOP)

4. Builders Risk

5. Cyber First-Party Coverage

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

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

*(18 scored plus 7 pretest questions)*

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

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

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*Ref: 41-203*

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

**B. Definitions**

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

**C. Licensing**

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

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

**D. Producer responsibilities**

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

**E. Insurance contracts**

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

**F. Marketing practices**

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



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

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

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

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

### A. Insurance contracts

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

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

### B. Countersignature requirements

*Ref: 41-337, 338, 1023*

### C. Rate filings

*Ref: 41-1401, 1402, 1405*

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

*Ref: 41-3603, 3606, 3607*

### E. Insurance Rates and Credit Rating

*Ref: 41-1843; IDAPA 18.02.01*

### F. Binders

*Ref: 41-1823*

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

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

### A. Standard fire policy

*Ref: 41-1842, 2401*

### B. Marine/inland marine

*Ref: 41-505, 1401*

### C. National Flood Insurance Program (NFIP)

*Ref: Bulletin 07-1*

## CASUALTY - GENERAL KNOWLEDGE CONTENT OUTLINE

### Product Knowledge, Terms, and Concepts

*(50 scored plus 5 pretest questions)*

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

### A. Commercial general liability

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

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

### B. Automobile: personal auto and business auto

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

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

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

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

### D. Crime

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

### E. Bonds

- 1. Surety
- 2. Fidelity

### F. Professional liability

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

- G. Umbrella/Excess Liability
- H. Business Owners Policy (BOP)

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

- A. Risk
  - B. Hazards
    - 1. Moral
    - 2. Morale
    - 3. Physical
  - C. Indemnity
  - D. Insurable interest
  - E. Loss valuation
    - 1. Actual cash value
    - 2. Replacement cost
    - 3. Market value
    - 4. Stated/agreed value
    - 5. Salvage value
  - F. Negligence
  - G. Liability
  - H. Occurrence
  - I. Binders
  - J. Warranties
  - K. Representations
  - L. Concealment
  - M. Deposit Premium/Audit
  - N. Certificate of Insurance
  - O. Law of Large Numbers
  - P. Pure vs. Speculative Risk
  - Q. Endorsements
  - R. Damages
    - 1. Compensatory
      - a. General
      - b. Special
    - 2. Punitive
  - S. Compliance with provisions of Fair Credit Reporting Act
- ## III. POLICY PROVISIONS .....12
- A. Declarations
  - B. Insuring agreement
  - C. Conditions
  - D. Exclusions and Limitations
  - E. Definition of the insured
  - F. Duties of the insured after a loss
  - G. Cancellation and nonrenewal provisions
  - H. Supplementary payments
    - I. Proof of loss
    - J. Notice of claim
  - K. Other insurance
  - L. Subrogation
  - M. Loss settlement provisions including consent to settle a loss
  - N. Terrorism Risk Insurance Act (TRIA)

## State Laws, Rules, and Regulations

*(20 scored plus 8 pretest questions)*

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

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

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

*Ref: 41-203*

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

### B. Definitions

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

### C. Licensing

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

## IDAHO SPECIFIC CASUALTY CONTENT OUTLINE

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

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

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

### A. Insurance contracts

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

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

### B. Countersignature requirements

*Ref: 41-337, 338, 1023*

### C. Rate filings

*Ref: 41-1401, 1402, 1405*

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

*Ref: 41-3603, 3606, 3607*

### E. Insurance Rates and Credit Rating

*Ref: 41-1843; IDAPA 18.02.01*

### F. Binders

*Ref: 41-1823*

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

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

### A. Financial responsibility

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

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

### B. Uninsured/underinsured motorists coverage

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

### C. Mature driver

*Ref: 41-2515*

### D. Assigned risk plan

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

### E. Worker's compensation

*Ref: Title 41-Chapter 16, Title 72*

### F. Comparative Negligence

*Ref: 6-802*

**PERSONAL LINES - GENERAL KNOWLEDGE  
CONTENT OUTLINE**

**Product Knowledge, Terms, and Concepts**

*(75 scored plus 5 pretest questions)*

**I. TYPES OF PROPERTY POLICIES .....10**

**A. Homeowners**

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

**B. Dwelling policies**

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

**C. Inland marine**

1. Personal Articles floaters

**D. National Flood Insurance Program**

**E. Others**

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

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

**A. Automobile: personal auto**

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

**B. Umbrella/Excess liability**

**III. PROPERTY AND CASUALTY INSURANCE TERMS AND RELATED CONCEPTS .....28**

**A. Insurance**

1. Law of Large Numbers

**B. Insurable interest**

**C. Risk**

1. Pure vs. Speculative Risk

**D. Hazard**

1. Moral
2. Morale
3. Physical

**E. Peril**

**F. Loss**

1. Direct
2. Indirect

**G. Loss Valuation**

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

**H. Proximate cause**

**I. Deductible**

**J. Indemnity**

**K. Limits of liability**

**L. Coinsurance/Insurance to value**

**M. Occurrence**

**N. Cancellation**

**O. Nonrenewal**

**P. Vacancy and unoccupancy**

**Q. Liability**

1. Absolute
2. Strict
3. Vicarious

**R. Negligence**

**S. Binder**

**T. Endorsements**

**U. Blanket vs. Specific**

**V. Burglary, Robbery, Theft, and Mysterious Disappearance**

**W. Warranties**

**X. Representations**

**Y. Concealment**

**Z. Deposit Premium/Audit**

**AA. Certificate of Insurance**

**BB. Damages**

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

**CC. Compliance with Provisions of Fair Credit Reporting Act**

**IV. PROPERTY AND CASUALTY POLICY PROVISIONS AND CONTRACT LAW .....24**

**A. Declarations**

**B. Insuring agreement**

**C. Conditions**

**D. Exclusions**

**E. Definition of the insured**

**F. Duties of the insured after a loss**

**G. Obligations of the insurance company**

**H. Mortgagee rights**

**I. Proof of loss**

**J. Notice of claim**

**K. Appraisal**

**L. Other Insurance Provision**

**M. Subrogation**

**N. Elements of a contract**

**O. Sources of underwriting information**

**P. Fair Credit Reporting Act**

**Q. Privacy Protection (Gramm Leach Bliley)**

**R. Policy Application**

**S. Terrorism Risk Insurance Act (TRIA)**

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

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

(22 scored questions)

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

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

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

*Ref: 41-203*

1. Appointment  
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3. Examinations  
*Ref: 41-210, 219, 220*
4. Hearings/notice of hearings/orders  
*Ref: 41-212, 232, 235, 1321*
5. Penalties  
*Ref: 41-117, 117A, 1016*

**B. Definitions**

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

**C. Licensing**

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

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

**D. Producer responsibilities**

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

**E. Insurance contracts**

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

**F. Marketing practices**

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

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

## II. IDAHO STATUTES, RULES, AND REGULATIONS COMMON TO PROPERTY, CASUALTY AND PERSONAL LINES INSURANCE 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, 1850, 2401(1.j), 2506-2510, IDAPA 18.01.02*

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

### B. Countersignature requirements

*Ref: 41-337, 338, 1023*

### C. Rate filings

*Ref: 41-1401, 1402, 1405*

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

*Ref: 41-3603, 3606, 3607*

### E. Binders

*Ref: 41-1823*

### F. Insurance Rates and Credit Rating

*Ref: 41-1843; IDAPA 18.02.01*

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

### A. Auto insurance

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

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

### B. Inland marine

*Ref: 41-505*

### C. Comparative Negligence

*Ref: 6-802*

### D. Fraud

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

### E. National Flood Insurance Program (NFIP)

*Ref: Bulletin 07-1*

## IDAHO BAIL BOND CONTENT OUTLINE

*(50 scored questions)*

All Idaho law references may be accessed at

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

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

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

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

*Ref: 41-203*

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

### B. Definitions

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

### C. Licensing

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

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

**D. Producer responsibilities**

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

**E. Insurance contracts**

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

**F. Marketing practices**

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

**II. BAIL BOND AUTHORITY.....25**

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

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

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

**III. DEFINITIONS.....10**

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

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

**IDAHO  
SURETY PRODUCER  
CONTENT OUTLINE**

*(35 scored questions)*

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

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

*Ref: General Textbook knowledge,*

- A. Insurance**
- B. Insurable interest**
- C. Risk**
- D. Hazard**
- E. Peril**
- F. Loss**
  - 1. Direct
  - 2. Indirect
- G. Proximate cause**
- H. Deductible**
- I. Indemnity**
- J. Actual cash value**
- K. Replacement cost**
- L. Limits of liability**
- M. Extensions of coverage**
- N. Additional coverages**
- O. Accident**
- P. Occurrence**
- Q. Cancellation**
- R. Nonrenewal**
- S. Liability**
- T. Negligence**

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

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

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

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

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

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

*Ref: 41-203*

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

**B. Definitions**

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

**C. Licensing**

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



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

#### **D. Producer responsibilities**

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

#### **E. Insurance contracts**

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

#### **F. Marketing practices**

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

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

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

#### **A. Insurance contracts**

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

#### **B. Countersignature requirements**

*Ref: 41-337, 338, 1023*

#### **C. Rate filings**

*Ref: 41-1401, 1402, 1405*

#### **D. Idaho Property and Casualty Guaranty Association act**

*Ref: 41-3603, 3606, 3607*

## **IDAHO INDEPENDENT ADJUSTER CONTENT OUTLINE**

*(50 scored questions plus 10 pretest questions)*

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

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

*Ref: General Textbook Knowledge*

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

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

*Ref: General Textbook Knowledge*

- A. Declarations**
- B. Insuring agreement**
- C. Conditions**
- D. Exclusions**
- E. Definition of the insured**
- F. Duties of the insured after a loss**
- G. Obligations of the insurer**
- H. Mortgagee rights**
- I. Proof of loss**

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

### III. TYPES OF POLICIES .....6

*Ref: General Textbook Knowledge*

#### A. Personal lines

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

#### B. Boiler and machinery coverage forms

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

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

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

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

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

*Ref: 41-203*

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

- 3. Hearings/notice of hearings/orders

*Ref: 41-212, 232, 235, 1321*

- 4. Penalties

*Ref: 41-117, 117A, 1016*

#### B. Definitions

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

*Ref: 41-110*

- 2. Certificate of authority

*Ref: 41-111, 305, 306*

#### C. Licensing

- 1. Persons required to be licensed

- a. Resident/nonresident

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

- b. Adjuster

*Ref: 41-1102, 1103, 1106, 1107*

- 2. Obtaining a license

- a. Qualifications

*Ref: 41-1007, 1104*

- b. License application

*Ref: 41-1007, 1016*

- c. Written examinations

*Ref: 41-1006*

- d. Exemptions/exceptions

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

- e. License denial/refusal

*Ref: 41-1011, 1016*

- 3. Maintaining a license

- a. Change of address/place of business

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

- b. Fees/renewal

*Ref: 1008, IDAPA 18.01.44.011*

- c. Record keeping

*Ref: 41-1036*

- d. License expiration

*Ref: 41-1013*

- e. Suspension or revocation of licenses/felony convictions

*Ref: 41-1016, 1026*

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

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

#### A. Insurance contracts

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

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

- 3. Unfair Claims Settlement

*Ref: 41-1329, 1828*

#### B. Rate filings

*Ref: 41-1401, 1402, 1405*

#### C. Businessowners policy (BOP)

#### D. Business auto policy

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

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

**A. Claims methods and practices**

*Ref: 41- 258*

**B. Standard fire policy**

*Ref: 41-1842, 2401*

**C. Marine/inland marine**

*Ref: 41-505, 1401*

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

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

**A. Financial responsibility**

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

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

*Ref: Title 49-1208*

4. Methods of satisfying financial responsibility

**B. Uninsured/underinsured motorists coverage**

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

**C. Assigned risk plan**

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

**D. Payment of claims**

*Ref: 41-1238 (A-D)*

**E. Payment of claims (collision)**

*Ref: 41-1238*

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

**A. Standard policy concepts**

*Ref: 72-402*

**B. Self-insured vs insured**

*Ref: 72-301, 301A*

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

**D. Other states' insurance**

*Ref: 72-222*

**E. Jurisdiction**

*Ref: 72-217, 220*

**F. Exclusive remedy**

*Ref: 72-209, 211*

**G. Accident/injury vs occupational disease**

*Ref 72-102(18)(22)*

**H. Reporting/Making claim**

*Ref: 72-602, 72-701*

**I. Statute of limitations for medical vs indemnity benefits**

*Ref: 72-706*

**F. Burglary**

**G. Deductible**

**H. Depreciation**

**I. Earnings**

**J. Estimating**

**K. Extensions of coverage**

**L. Hazard**

1. Moral

2. Morale

**M. Indemnity**

**N. Insurance**

**O. Insurable interest**

**P. Liability**

**Q. Limits of liability**

**R. Loss (direct vs indirect)**

**S. Mysterious disappearance**

**T. Negligence**

**U. Obsolescence**

**V. Occurrence**

**W. Pair and set clause**

**X. Peril**

**Y. Proximate cause**

**Z. Replacement cost**

**AA. Risk**

**BB. Robbery**

**CC. Tariff Liability**

**DD. Theft**

**EE. Vacancy and unoccupancy**

**FF. Value Policy**

**GG. Waiver/Non-Waiver Agreement**

**HH. Bodily Injury**

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

**A. Additional (supplementary) payments**

**B. Apportionment clause**

**C. Appraisal**

**D. Arbitration**

**E. Cancellation and Nonrenewal provisions**

**F. Claims Made policy form**

**G. Coinsurance**

**H. Concealment**

**I. Conditions**

**J. Declarations**

**K. Definition of the insured**

**L. Duties of the insured after a loss**

**M. Elements of a contract**

**N. Endorsements**

**O. Exclusions**

**P. Insuring agreement**

**Q. Limitations**

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

**S. Mortgagee rights**

**T. Notice of claim**

**U. Obligations of the insurer**

**V. Other Insurance provision**

**W. Proof of loss**

**X. Salvage**

**Y. Subrogation**

**Z. Representations**

**IDAHO  
PUBLIC ADJUSTER  
CONTENT OUTLINE**

*(50 scored questions)*

All Idaho law references may be accessed at  
[www.doi.idaho.gov/information/regulation/](http://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 CONCEPTS .....9**

**A. Abandonment**

**B. Accident**

**C. Actual cash value**

**D. Additional coverages**

**E. Appraisal**

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

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

#### A. Standard Fire Policy

*Ref: New York Standard Fire Policy*

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

#### B. Personal lines

*Ref: ISO Homeowners policies*

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

#### C. Commercial lines

*Ref: ISO Business Policies, Standard Boiler and Machinery policies*

1. Commercial property
  - a. Commercial building and personal property form
  - b. Causes of loss forms
  - c. Business income
  - d. Extra expense
2. Commercial Package Policy (CPP)
3. Equipment Breakdown Coverage
4. Businessowners Policy (BOP)
5. Commercial and Special Multi-peril
6. Builder's Risk

#### D. Inland marine

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

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

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

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

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

#### F. Additional Coverages and Exclusions

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

#### G. Crime

1. Employee Theft
2. Inside the Premises-Theft of Money and Securities
3. Inside the Premises-Robbery or Safe Burglary of Other Property
4. Inside the Premises - Robbery or Burglary of Other Property
5. Definitions
  - a. Custodian
  - b. Messenger
  - c. Guard or watchperson

#### H. Others

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

### IV. PUBLIC ADJUSTER..... 6

#### A. Roles and responsibilities of public adjuster

##### B. Loss Report

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

##### C. Loss/Damage Valuation

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

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

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

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

*Ref: 41-203*

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

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

**B. Definitions**

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

**C. Licensing and adjuster's legal responsibilities**

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

**D. Escrow or trust accounts**

*Ref: 41-5816*

**E. Commissions and compensation**

*Ref: 41-5814*

**F. Contract Between Public Adjuster and Insured**

*Ref: 41-5815*

**G. Standards of Conduct**

*Ref: 41-5818*

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

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

**A. Insurance Contracts**

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

- 1. Renewal, nonrenewal, cancellation

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

**B. Unfair Claims Practices**

*Ref: 41-1329*

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

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

**A. Claims methods and practices**

*Ref: 41-258*

**B. Standard fire policy**

*Ref: 41-1842, 2401*

**C. Marine/inland marine**

*Ref: 41-505, 1401*