IDAHO

Insurance Supplement

Examination Content Outlines

Effective: September 1, 2023

5. Owner's rights

6. Beneficiary designations

LIFE **GENERAL KNOWLEDGE CONTENT OUTLINE**

Second plus 5 pretest questions 15 1. TYPES OF POLICIES 1. Traditional whole life products 1. Ordinary whole life 2. Limited-pay and single-premium life 2. Limited-pay and single-premium life 3. Variable universal life 2. Variable whole life 3. Variable universal life 3. Interest/market-sensitive/adjustable life products 4. Interest-sensitive whole life 5. Indexed life 5. Indexed life 7. Types 6. Indexed life 7. Types 7. T	CONTENT OUTLINE	a. Primary and contingent
In Types of Policies	Product Knowledge, Terms, and Concepts	•
d. Minor beneficiaries 1. Ordinary whole life products 1. Ordinary whole life 2. Limited-pay and single-premium life 3. Limited-pay and single-premium life 4. 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 6. Interest-sensitive whole life 6. Indexed life 7. Types 8. Level 9. Decreasing 9. Return of premium 9. Annually renewable 1. Single and flexible premium 1. Single and flexible premium 2. Immediate and deferred 3. Fixed and variable 4. Indexed 5. A computation and Annuity Periods 6. Payout options 7. A Policy riders 7. Medical death and of accidental death and dismemberment 8. Term fiders 9. Return of premium and waiver of monthly deduction 1. Waiver of premium and waiver of monthly deduction 2. Guaranteed insurability 3. Payor benefit 4. Accidental death and of accidental death and dismemberment 6. Other insureds 7. Long term care 8. Definition plans are very limited premium and variations 9. Complete intellige premium and issuing the receipt 1. Insurable interest 9. Policy totans, withdrawals, partial surrenders 10. Non-forfeiture options 11. Dividends and dividend options (e.g., participating, non-participating) 12. Incontestability 13. Assignments 14. Suicide 15. Settlement options 17. Accelerated death benefits 16. Settlement options 17. Accelerated death benefits 18. Settlement of age and gender 19. Settlement options 11. War 19. Suicide 19. Settlement of age and gender 19. Settlement options 11. Complete the policy 11. Complete the policy 11. When overage begins	(50 scored plus 5 protest questions)	c. Common disaster
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7. Long term care 8. Return of premium C. Delivering the policy 1. When coverage begins		
8. Return of premium 1. When coverage begins		, ,
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7. Explaining the policy and its provisions, ridge	9. Disability	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

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

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	v
	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	(EO approdulus 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	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	1. Basic hospital, medical, and surgical policies
	Ref: 41-117, 1016, 1327, 1329A	2. Major medical policies
וחו	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	Flexible Spending Accounts (FSAs)
oth	nerwise 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
וח /	Ref: 41-1826, 1828, 2025	2. General characteristics
	AHO STATUTES, RULES, AND REGULATIONS ERTINENT 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)
-	nerwise 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
	4. Duties of producer	 Critical illness or specified disease
	5. Duties of replacing insurance company	Worksite (employer-sponsored)
В.	Annuity contracts	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	Entire contract
	Ref: 41-1833, 1835-36, 1903-1913, 1918, 1930, 1935	Time limit on certain defenses (incontestable)
	a. Grace period	3. Grace period
	b. Policy loan and loan interest rates	4. Reinstatement

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
	9. Coinsurance
	10. Deductibles
	11. Eligible expenses
	12. Copayments
	13. Pre-authorizations and prior approval requirements
	14. Usual, reasonable, and customary (URC) charges15. Lifetime, annual, or per cause maximum benefit limits
	C. Riders
	I. Impairment/exclusions
	Guaranteed insurability
	Future increase option
	D. Rights of renewability
	1. Noncancelable
	2. Cancelable
	Cancelable Guaranteed renewable
	3. Guaranteed renewable
III.	3. Guaranteed renewable SOCIAL INSURANCE
III.	3. Guaranteed renewable SOCIAL INSURANCE
III.	3. Guaranteed renewable SOCIAL INSURANCE
Ш.	3. Guaranteed renewable SOCIAL INSURANCE
	3. Guaranteed renewable SOCIAL INSURANCE
IV.	3. Guaranteed renewable SOCIAL INSURANCE
IV.	3. Guaranteed renewable SOCIAL INSURANCE
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IV.	3. Guaranteed renewable SOCIAL INSURANCE
IV.	3. Guaranteed renewable SOCIAL INSURANCE
IV.	3. Guaranteed renewable SOCIAL INSURANCE
IV.	3. Guaranteed renewable 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

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. 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 18.06.02

4. Reporting of actions

Ref: 41-1021

E. Insurance contracts

1. Filing and approval of policy forms

Ref: 41-1812

2. Payment of claims

Ref: 41-1328, 1828*

3. Power to contract

Ref: 41-1807

F. Marketing practices

1. Unfair claims practices

Ref: 41-258, 1328, 1329, 1839, 3611

2. Unfair methods of competition

a. Rebating

Ref: 41-1314

b. Misrepresentation

Ref: 41-1303

c. False advertising

Ref: 41-1303, 1304

d. Defamation

Ref: 41-1308

e. False financial statements

Ref: 41-1306

f. Boycott, coercion, intimidation

Ref: 41-1309

g. Unfair discrimination

Ref: 41-1313, 1315

h. Coercion of borrower

Ref: 41-1310-1312

i. Fraud

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

j. Twisting

Ref: 41-1305

3. Penalties

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

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

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

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

A. Responsibilities of the Director of the Department of Insurance

Ref: 41-203

1. Appointment

Ref: 41-202

2. General duties and powers

Ref: 41-211, 213, 247, 1016

3. Examinations

Ref: 41-210, 219, 220

4. Hearings/notice of hearings/orders

Ref: 41-212, 232, 235, 1321

5. Penalties

Ref: 41-117, 117A, 1016

B. Definitions

1. Domestic company

Ref: 41-106(1)

2. Foreign company

Ref: 41-106(2)

3. Alien company

Ref: 41-106(3)

4. Authorized and unauthorized

companies/admitted and nonadmitted

companies

Ref: 41-110

5. Stock and mutual companies and reciprocals

Ref: 41-301, 302, 2902

6. Certificate of authority

Ref: 41-111, 305, 306

7. Transacting insurance

Ref: 41-112

8. Negotiate

Ref: 41-1003(6)

C. Licensing

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

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

b. Resident/nonresident

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

c. Surplus lines

Ref: 41-1009(4), 1223

d. Public adjusters

Ref: 41-5801

2. Producer appointment/termination of appointment

Ref: 41-1011, 1018, 1019, 1103

- 3. Obtaining a license
 - a. Qualifications

Ref: 41-1007, 1104

b. License application

Ref: 41-1006, 1007,1016

c. Written examinations

Ref: 41-1006

d. Exemptions/exceptions

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

e. License denial/refusal

Ref: 41-1011, 1016

4. Maintaining a license

a. Continuing education

Ref: 41-1013, IDAPA 18.06.04

b. Change of address/place of business

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

c. Fees/renewal

Ref: 41-1008, IDAPA 18.01.02

d. Record keeping

Ref: 41-1036

e. License expiration

Ref: 41-1013

f. Suspension or revocation of licenses/felony

convictions

Ref: 41-1016, 1026

D. Producer responsibilities

1. Fiduciary capacity

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

2. Commissions and compensation

Ref: 41-1017, 1323

3. Charging of fees and disclosure requirements

Ref: 41-1030; IDAPA 18.06.03

4. Reporting of actions

Ref: 41-1021

E. Insurance contracts

1. Filing and approval of policy forms

Ref: 41-1812

2. Payment of claims

Ref: 41-1328, 1828

3. Power to contract

Ref: 41-1807

F. Marketing practices1. 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)	IDAHO SPECIFIC
5. Cyber liability and data breach, funds transfer	CASUALTY
6. Liquor liability	CONTENT OUTLINE
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 CONCEPTS 15 A. Risk	I. IDAHO STATUTES, RULES, AND REGULATIONS
B. Hazards	COMMON TO LIFE, HEALTH/DISABILITY, PROPERTY,
1. Moral	CASUALTY, AND PERSONAL LINES INSURANCE12
2. Morale	Ref: All references are to Idaho Insurance Laws Title 41 unless
3. Physical	otherwise noted
C. Indemnity	A. Responsibilities of the Director of the Department of
D. Insurable interest	Insurance
E. Loss valuation	Ref: 41-203 1. Appointment
1. Actual cash value	• •
2. Replacement cost	Ref: 41- 202 2. 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	4. Hearings/notice of hearings/orders
G. Liability	Ref: 41-212, 232, 235, 1321
H. Occurrence I. Binders	5. Penalties
J. Warranties	Ref: 41-117, 117A, 1016
S. Warranties K. Representations	B. Definitions
L. Concealment	Domestic company
M. Deposit Premium/Audit	Ref: 41-106(1)
N. Certificate of Insurance	2. Foreign company
O. Law of Large Numbers	Ref: 41-106(2)
P. Pure vs. Speculative Risk	3. Alien company
Q. Endorsements	Ref: 41-106(3)
R. Damages	4. Authorized and unauthorized
1. Compensatory	companies/admitted and nonadmitted
a. General	companies
b. Special	Ref: 41-110
2. Punitive	Stock and mutual companies and reciprocals
S. Compliance with provisions of Fair Credit Reporting Act	Ref: 41-301, 302, 2902
III. POLICY PROVISIONS 12	6. Certificate of authority *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)	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

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)	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
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
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 LAW24
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 nyolodi	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

IDAHO – Insurance Examination Content Outlines

3. Obtaining a license

a. Qualifications

Ref: 41-1007, 1104

b. License application

Ref: 41-1006, 1007, 1016

c. Written examinations

Ref: 41-1006

d. Exemptions/exceptions

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

e. License denial/refusal

Ref: 41-1011, 1016

4. Maintaining a license

a. Continuing education

Ref: 41-1013, IDAPA 18.06.04

b. Change of address/place of business

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

c. Fees/renewal

Ref: 41-1008, IDAPA 18.01.02

d. Record keeping

Ref: 41-1036

e. License expiration

Ref: 41-1013

f. Suspension or revocation of licenses/felony

convictions

Ref: 41-1016, 1026

D. Producer responsibilities

1. Fiduciary capacity

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

IDAPA 18.06.02

2. Commissions and compensation

Ref: 41-1017, 1323

3. Charging of fees and disclosure requirements

Ref: 41-1030; IDAPA 18.06.03

4. Reporting of actions

Ref: 41-1021

E. Insurance contracts

1. Filing and approval of policy forms

Ref: 41-1812

2. Payment of claims

Ref: 41-1328, 1828

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

F. Marketing practices

1. Unfair claims practices

Ref: 41-258, 1328, 1329, 1839, 3611

2. Unfair methods of competition

a. Rebating

Ref: 41-1314

b. Misrepresentation

Ref: 41-1303

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

Effective: September 1, 2023

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 DMMON 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
	Н.	Notice of claim			Ref: 41-203
	I.	Assignment			1. Appointment
		Subrogation			Ref: 41-202 2. General duties and powers
		Arbitration			Ref: 41-211, 213, 247, 1016
		Elements of a contract			3. Examinations
		Warranties, representations, and concealment Binders			Ref: 41-210, 219, 220
		Sources of insurability information			4. Hearings/notice of hearings/orders
		Fair Credit Reporting Act			Ref: 41- 212, 232, 235, 1321
		. •			5. Penalties
III.		DELITY AND SURETY CONTRACTS			Ref: 41-117, 117A 1016
	кеј.	: Title 41-507, Title 41-Chapter 26, Bulletin 85-4, <u>General</u> Textbook and Product Knowledge		В.	Definitions
	Δ	Definition of fidelity and surety			Domestic, foreign, and alien companies
		Parties of a contract			Ref: 41-106 (1-3)
		Obligation of the surety			Authorized and unauthorized companies/admitted and nonadmitted
		Parties to the surety			companies
		1. Principal			Ref: 41-110
		2. Obligee			Stock and mutual companies and reciprocals
		3. Surety			Ref: 41-301, 302, 2902
		Underwriting considerations			4. Certificate of authority
	F.	Premiums and terms of obligations			Ref: 41-111, 305, 306
		 Surety Fidelity 			5. Transacting insurance
	G	Claims		_	Ref: 41-112
		Power of attorney		C.	Licensing 1. Persons required to be licensed.
n,		·			Persons required to be licensed a. Producer
IV.		RPOSE AND TYPE OF SURETY BONDS 6 Title 41-507, Title 41-Chapter 26, Bulletin 85-4General			Ref: 41-1003(8), 1004, 1008, 1018
	Kej.	Textbook and Product Knowledge			b. Resident/nonresident
	Α.	Public official			Ref: 41-1003(9), 1009, 1010
		Court			c. Adjuster
		1. Judicial			Ref: 41-1102, 1103, 1106, 1107
	C.	Fiduciary			d. Surplus lines
	D.	Miscellaneous			Ref: 41-1009(4), 1223
	E.	Contract			2. Producer appointment/termination of appointment
٧.	ΡU	RPOSE AND TYPE OF FIDELITY BONDS 2			Ref: 41-1011, 1018, 1019, 1103` 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 Financial institutions			c. Written examinations
	υ.	rinancial institutions			Ref: 41-1006
VI.		IL BONDS 4			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 band for			Ref: 41-1011, 1016 4. Maintaining a license
		Surety bond fee Types of bail			a. Continuing education
	٥.	Real property			Ref: 41-1013, IDAPA 18.01.53.012.01
		2. Cash			b. Change of address/place of business
	D.	Acceptable collateral			Ref: 41-1008(6), 1009(3)
		Appeal bonds			c. Fees/renewal
		Appointing company's underwriting standard			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

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.

. 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

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 settle los U. Limitations V. Notice of injury W. Coinsurance III. TYPES OF POLICIES Ref: 41-103, 306 C. Licensing 1. Dwellings and contents (DP forms) 1. Personal lines 1. Dwellings and contents (DP forms) 2. Personal lines 1. Dwellings and contents (DP forms) 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/Carge 11. Commercial Property 11. Commercial Property 12. Commercial, homeowners, personal auto 13. Information in the property of the formation in the property and casualtry in surface. Amount of the conversion of the insurance Laws Tin otherwise noted A. Insurance contracts Ref: 41-108, 133, 1321 A. Penalties Ref: 41-117, 1717, 1016 B. Definitions 1. Authorized and unauthorized companies nonadmitted companies nonadmitt	
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IDAHO PUBLIC ADJUSTER CONTENT OUTLINE

(50 scored questions)

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