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
   C. Policy exclusions
      1. War
      2. Aviation
      3. Dangerous Occupation

III. COMPLETING THE APPLICATION, UNDERWRITING, AND DELIVERING THE POLICIES... 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)

IDAHO SPECIFIC LIFE CONTENT OUTLINE
State Laws, Rules, and Regulations
(25 scored plus 6 pretest questions)

I. IDAHO STATUTES, RULES, AND REGULATIONS
COMMON TO LIFE, HEALTH/DISABILITY, PROPERTY, CASUALTY, AND PERSONAL LINES INSURANCE......12
Ref: All references are to Idaho Insurance Laws Title 41 unless otherwise noted
A. Responsibilities of the Director of the Department of Insurance
   Ref: 41-203
   1. Appointment
      Ref: 41-202
   2. General duties and powers
      Ref: 41-202, 210-211, 213, 247, 1016
   3. Examinations
      Ref: 41-210, 219, 220
   4. Hearings/notice of hearings/orders
      Ref: 41-212, 232, 235, 1321
   5. Penalties
      Ref: 41-117, 117A, 1016
B. Definitions
   1. Domestic company
      Ref: 41-106(1)
   2. Foreign company
      Ref: 41-106(2)
   3. Alien company
      Ref: 41-106(3)
   4. Fraternals
      Ref: 41-3201, 3210
   5. Authorized and unauthorized companies/admitted and nonadmitted companies
      Ref: 41-110
   6. Stock and mutual companies and reciprocals
      Ref: 41-301, 302, 2902
   7. Certificate of authority
      Ref: 41-111, 305, 306
   8. Transacting insurance
      Ref: 41-112
   9. Negotiate
      Ref: 41-1003(6)
C. Licensing
   1. Persons required to be licensed
      a. Producer
         Ref: 41-1003(8), 1004, 1008, 1018
      b. Resident/nonresident
         Ref: 41-1003(9), 1009, 1010
   2. Producer appointment/termination of appointment
      Ref: 41-1011, 1018, 1019, 1103
   3. Obtaining a license
      a. Qualifications
         Ref: 41-1007, 1104
      b. License application
         Ref: 41-1006, 1007, 1016
      c. Written examinations
         Ref: 41-1006
      d. Exemptions/exceptions
         Ref: 41-1005, 1007(4), 1012
      e. License denial/refusal
         Ref: 41-1011, 1016
   4. Maintaining a license
      a. Continuing education
         Ref: 41-1013, IDAPA 18.06.04
      b. Change of address/place of business
         Ref: 41-1008(6), 1009(3)
      c. Fees/renewal
         Ref: 41-1008, IDAPA 18.01.02
      d. Record keeping
         Ref: 41-1036
      e. License expiration
         Ref: 41-1013
      f. Suspension or revocation of licenses/felony convictions
         Ref: 41-1016, 1026
D. Producer responsibilities
   1. Fiduciary capacity
      Ref: 41-1024, 1323, 1325, 1803, IDAPA 18.06.02
   2. Commissions and compensation
      Ref: 41-1017, 1323
   3. Charging of fees and disclosure requirements
      Ref: 41-1030; IDAPA 18.06.03
   4. Reporting of actions
      Ref: 41-1021
E. Insurance contracts
   1. Filing and approval of policy forms
      Ref: 41-1812
   2. Payment of claims
      Ref: 41-1328, 1828
   3. Power to contract
      Ref: 41-1807

IDAHO – Insurance Examination Content Outlines Effective: September 1, 2023
S2
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, 1127, 13294

II. IDAHO STATUTES, RULES, AND REGULATIONS
   COMMON TO LIFE AND HEALTH/DISABILITY
   INSURANCE ONLY
   Ref: All references are to Idaho Insurance Laws Title 41 unless otherwise noted
   A. Credit life and disability insurance
      Ref: 41-2303-5; 2307; 2311, IDAPA 18.03.05
   B. Life And Health Insurance Guaranty Association Act
      Ref: 41-4301-4310
   C. Assignment
      Ref: 41-1826, 1828, 2025

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

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

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

IDAHO – Insurance Examination Content Outlines
Effective: September 1, 2023
10. Physical examination and autopsy
11. Legal actions
12. Change of beneficiary
13. Misstatement of age or gender
14. Change of occupation
15. Illegal occupation
16. Relation of earnings to insurance

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

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

D. Rights of renewability
   1. Noncancelable
   2. Cancelable
   3. Guaranteed renewable

III. SOCIAL INSURANCE ......................................................... 6
A. Medicare (Parts A, B, C, D)
B. Medicaid
C. Social Security benefits

IV. OTHER INSURANCE CONCEPTS ................................. 5
A. Total, partial, recurrent and residual disability
B. Owner’s rights
C. Dependent children benefits
D. Primary and contingent beneficiaries
E. Modes of premium payments
F. Nonduplication and coordination of benefits (e.g., primary vs. excess)
G. Occupational vs. non-occupational
H. Tax treatment of premiums and proceeds of insurance contracts (e.g., disability income and medical expenses, etc.)
I. Managed care
J. Workers Compensation
   1. Impact on health insurance benefits
K. Subrogation
L. Cost containment

V. FIELD UNDERWRITING PROCEDURES ....................... 8
A. Completing the application
B. Explaining sources of insurability and HIPAA privacy information (e.g., MIB Report, Fair Credit Reporting Act, etc.)
C. Initial premium payment and receipt and consequences of the receipt (e.g., medical examination, etc.)

D. Submitting application (and initial premium if collected) to company for underwriting
E. Policy delivery
F. Explaining policy and its provisions, riders, exclusions, and ratings to clients
G. Replacement
H. Contract law
   1. Elements of a contract
   2. Insurable interest
   3. Warranties and representations
   4. Unique aspects of the insurance contract
      a. Conditional
      b. Unilateral
      c. Adhesion
      d. Aleatory

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

(25 scored plus 6 pretest questions)

I. IDAHO STATUTES, RULES, AND REGULATIONS
COMMON TO LIFE, HEALTH/DISABILITY, PROPERTY, CASUALTY, AND PERSONAL LINES INSURANCE......12
Ref: All references are to Idaho Insurance Laws Title 41 unless otherwise noted

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

B. Definitions
   1. Domestic company
      Ref: 41-106(1)
   2. Foreign company
      Ref: 41-106(2)
   3. Alien company
      Ref: 41-106(3)
   4. 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

IDAHO – Insurance Examination Content Outlines  Effective: September 1, 2023
S4
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
   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

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
      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
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

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

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

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

(18 scored plus 7 pretest questions)

I. IDAHO STATUTES, RULES, AND REGULATIONS COMMON TO LIFE, HEALTH/DISABILITY, PROPERTY, CASUALTY, AND PERSONAL LINES INSURANCE....12
Ref: All references are to Idaho Insurance Laws Title 41 unless otherwise noted

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5. Penalties
Ref: 41-117, 117A, 1016

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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
I. TYPES OF POLICIES, BONDS, AND RELATED TERMS ................................................. 23
   A. Commercial general liability
      1. Exposures
         a. Premises and Operations
         b. Products and Completed Operations
   B. Marine/inland marine
      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

   III. IDAHO STATUTES, RULES, AND REGULATIONS PERTINENT TO PROPERTY AND CASUALTY INSURANCE ONLY ........ 3
      Ref: All references are to Idaho Insurance Laws Title 41 unless otherwise noted
      A. Insurance contracts
         Ref: 41-3806, 1811, 1814-15, 1817, 1828, 1831, 1841-43, 1850, 2401(l), 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

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
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)
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

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
      4. Peril
      5. Loss
         a. Direct
         b. Indirect
      6. Peril
      7. Recovery
      8. Damage
      9. Damage
      10. Valuation
      11. Loss
      12. Valuation
      13. Proximate cause
      14. Deductible
      15. Indemnity
      16. Limits of liability
      17. Occurrence
      18. Cancellation
      19. Nonrenewal
      20. Vacancy and unoccupancy
      21. Liability
         a. Absolute
         b. Strict
         c. Vicarious
      22. Negligence
      23. Binder
      24. Endorsements
      25. Blanket vs. Specific
      26. Burglary, Robbery, Theft, and Mysterious Disappearance
      27. Warranties
      28. Representations
      29. Concealment
      30. Certificate of Insurance
      31. Damages
         a. Compensatory
            i. General
            ii. Special
         b. Punitive
      32. 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
      1. Proof of loss
      2. Notice of claim
      3. Appraisal
      4. Other Insurance Provision
      5. Subrogation
      6. Elements of a contract
      7. Sources of underwriting information
      8. Fair Credit Reporting Act
      9. Privacy Protection (Gramm Leach Bliley)
      10. Policy Application
      11. Terrorism Risk Insurance Act (TRIA)
I. IDAHO STATUTES, RULES, AND REGULATIONS
COMMON TO LIFE, HEALTH/DISABILITY, PROPERTY, 
CASUALTY, AND PERSONAL LINES INSURANCE ... 12
Ref: All references are to Idaho Insurance Laws Title 41 unless 
otherwise noted

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

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

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

3. Obtaining a license
   a. Qualifications
      Ref: 41-1007, 1104
   b. License application
      Ref: 41-1006, 1007, 1016
   c. Written examinations
      Ref: 41-1006
   d. Exemptions/exceptions
      Ref: 41-1005, 1007(4), 1012
   e. License denial/refusal
      Ref: 41-1011, 1016

4. Maintaining a license
   a. Continuing education
      Ref: 41-1013, IDAPA 18.06.04
   b. Change of address/place of business
      Ref: 41-1008(6), 1009(3)
   c. Fees/renewal
      Ref: 41-1008, IDAPA 18.01.02
   d. Record keeping
      Ref: 41-1036
   e. License expiration
      Ref: 41-1013
   f. Suspension or revocation of licenses/felony
      convictions
      Ref: 41-1016, 1026

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

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

F. Marketing practices
1. Unfair claims practices
   Ref: 41-258, 1328, 1329, 1839, 3611
2. Unfair methods of competition
   a. Rebating
      Ref: 41-1314
   b. Misrepresentation
      Ref: 41-1303
   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: 41-1307, 1308

IDAHO – Insurance Examination Content Outlines

Effective: September 1, 2023
II. IDAHO STATUTES, RULES, AND REGULATIONS COMON TO PROPERTY, CASUALTY AND PERSONAL LINES INSURANCE ONLY

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

A. Insurance contracts
Ref: 41-1806, 1807, 1814, 1815, 1817, 1828, 1831, 1841, 1850, 2401(1.), 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

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

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

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II. BAIL BOND AUTHORITY ..................25
Ref: 41-1037 through 41-1045; 19-2905; 19-2914; 1801.04.05; 1801.04.017.01
A. Criminal Court System and Criminal Code
B. Laws Relating to Bail Bond
C. Early surrey of defendant

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

III. DEFINITIONS..................................................10
Ref: Black's Law Dictionary, Dictionary of Insurance Terms; 19-2905; 41-1038
A. Bail
B. Bail bonds
1. Qualification bond
2. Surety bond
3. Appearance bond
4. Cash bond
5. Civil bond
6. Personal Recognizance bond
C. Principal
D. Indemnitor
E. Surety
F. Collateral
G. Forfeitures
H. Power of attorney
I. Recognizance
J. Exoneration
K. Extradition
L. Bail Agent
M. Person

IDaho
SURETY PRODUCER
CONTENT OUTLINE

(35 scored questions)

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

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

II. POLICY PROVISIONS AND CONTRACT LAW..........2
Ref: General Textbook Knowledge, Units 2, 4, 5, and 6

IDAHO – Insurance Examination Content Outlines
Effective: September 1, 2023
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

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Effective: September 1, 2023

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d. Record keeping  
Ref: 41-1036

e. License expiration  
Ref: 41-1013

f. Suspension or revocation of licenses/felony convictions  
Ref: 41-1016, 1026

D. Producer responsibilities

1. Fiduciary capacity  
Ref: 41-1024, 1323.1325, 1803; IDAPA 18.01.10

2. Commissions and compensation  
Ref: 41-1017, 1323

3. Reporting of actions  
Ref: 41-1021

E. Insurance contracts

1. Filing and approval of policy forms  
Ref: 41-1812

2. Payment of claims  
Ref: 41-1328, 1828

3. Power to contract  
Ref: 41-1807

F. Marketing practices

1. Unfair claims practices  
Ref: 41-258, 1328, 1329, 1839, 3611

2. Unfair methods of competition  
   a. Rebating  
   Ref: 41-1314

   b. Misrepresentation  
   Ref: 41-1303

   c. False advertising  
   Ref: 41-1303, 1304

   d. Defamation  
   Ref: 41-1308

   e. False financial statements  
   Ref: 41-293, 1306

   f. Boycott, coercion, intimidation  
   Ref: 41-1309

   g. Unfair discrimination  
   Ref: 41-1313

   h. Coercion of borrower  
   Ref: 41-1310-1312

   i. Fraud  
   Ref: 41-290, 293; Bulletin 03-08

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

VIII. IDAHO STATUTES, RULES, AND REGULATIONS COMMON TO PROPERTY AND CASUALTY INSURANCE ONLY ......................................................... 3
Ref: All references are to Idaho Insurance Laws Title 41 unless otherwise noted

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

1. Renewal, nonrenewal, cancellation

B. Countersignature requirements  
Ref: 41-337, 338, 1023

C. Rate filings  
Ref: 41-1401, 1402, 1405

D. Idaho Property and Casualty Guaranty Association act  
Ref: 41-3603, 3606, 3607

IDAHO INDEPENDENT ADJUSTER CONTENT OUTLINE

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

I. INSURANCE TERMS AND RELATED CONCEPTS..... 8  
Ref: General Textbook Knowledge
A. Insurable Interest
B. Hazard
C. Peril
D. Loss (Direct vs indirect)
E. Proximate cause
F. Deductible
G. Indemnity
H. Actual cash value
I. Replacement cost
J. Limits of liability (Combined vs split)
K. Coinsurance/insurance to value
L. Pair and set clause
M. Extensions of coverage
N. Additional coverages
O. Accident
P. Occurrence
Q. Cancellation
R. Nonrenewal
S. Vacancy and unoccupancy
T. Abandonment
U. Liability
V. Negligence
W. Burglary
X. Robbery
Y. Theft
Z. Mysterious disappearance
AA. Bodily injury liability
BB. Property damage liability
CC. Personal injury liability
DD. Insured contract
EE. Certificate of insurance
FF. First vs third party
GG. Excess vs reinsurance
HH. Primary vs secondary coverage
II. Coordination of Benefits (Medicare/Medicaid/Workers’ Compensation/Personal Health)
JJ. Methods of Resolution (Appraisal, Arbitration, Mediation, Litigation, Subrogation)
KK. Statute of Limitations

II. POLICY PROVISIONS AND CONTRACT LAW............ 9  
Ref: General Textbook Knowledge
A. Declarations
B. Insuring agreement
C. Conditions
D. Exclusions
E. Definition of the insured
F. Duties of the insured after a loss
G. Obligations of the insurer
H. Mortgagee rights
I. Proof of loss
J. Notice of claim
K. Appraisal
L. Other insurance provision
M. Subrogation
N. Arbitration
O. Elements of a contract
P. Warranties, representations, and concealment
Q. Additional (supplementary) payments
R. Claims made policy form
S. Salvage
T. Loss settlement provisions including consent to settle loss
U. Limitations
V. Notice of Injury
W. Coinsurance

III. TYPES OF POLICIES ........................................... 6
Ref: General Textbook Knowledge

A. Personal lines
   1. Dwellings and contents (DP forms)
   2. Personal liability
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A. Responsibilities of the Director of the Department of
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   2. General duties and powers
      Ref: 41-211, 213, 247

   3. Hearings/notice of hearings/orders
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   4. Penalties
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B. Definitions
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      b. Adjuster
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   2. Obtaining a license
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         Ref: 41-1007, 1104
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      c. Written examinations
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      e. License denial/refusal
         Ref: 41-1011, 1016
   3. Maintaining a license
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         Ref: 41-1008(6), 1009(3)
      b. Fees/renewal
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      c. Record keeping
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V. IDAHO STATUTES, RULES, AND REGULATIONS
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Ref: All references are to Idaho Insurance Laws Title 41 unless otherwise noted

A. Insurance contracts
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   1. Renewal, nonrenewal, cancellation
   2. Commercial, homeowners, personal auto, and casualty policies
   3. Unfair Claims Settlement
      Ref: 41-1329, 1828

B. Rate filings
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C. Businessowners policy (BOP)
D. Business auto policy

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   1. Proof of financial responsibility defined
   2. Persons required to show proof
   3. Penalty for noncompliance
      Ref: Title 49-1208
   4. Methods of satisfying financial responsibility
B. Uninsured/underinsured motorists coverage
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C. Assigned risk plan
   Ref: 41-1441, 2508(4), Title 49-1225,
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D. Payment of claims
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E. Jurisdiction
   Ref: 72-217, 220
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   Ref 72-102(18)(22)
H. Reporting/Making claim
   Ref: 72-602, 72-701
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   Ref: 72-706

IDAHO
PUBLIC ADJUSTER
CONTENT OUTLINE

(50 scored questions)
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H. Depreciation
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K. Extensions of coverage
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B. Personal lines
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1. Dwelling and contents (DP forms)
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3. Homeowners and forms/coverage
   a. Policy provisions
   b. Replacement costs
   c. Appraisal
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E. Automotive: Personal auto and
   Business (commercial) auto
1. Physical damage (collision and other than collision/comprehensive)
2. Uninsured motorists property damage
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4. Who is an insured
5. Types of auto
   a. Owned
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   c. Hired
   d. Temporary Substitute

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

A. Responsibilities of the Director of the Department of Insurance
Ref: 41-203
1. Appointment
   Ref: 41-202
2. General duties and powers
   Ref: 41-211, 213, 247
3. Examinations
   Ref: 41-210, 219, 220
4. Hearings/notice of hearings/orders
   Ref: 41-212, 232, 235, 1321

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B. Definitions
   1. Authorized and unauthorized companies/admitted and nonadmitted companies  
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   2. Certificate of authority  
      Ref: 41-111, 305, 306
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   1. Persons required to be licensed  
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      b. Resident/nonresident  
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   2. Obtaining a license  
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      b. License application  
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      c. Written examinations  
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   3. Maintaining a license  
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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