

**LIFE-GENERAL KNOWLEDGE
CONTENT OUTLINE**

Product Knowledge, Terms and Concepts
(50 scoreable questions plus 10 pretest questions)

- I. TYPES OF POLICIES 9**
 - A. Traditional whole life products**
 - 1. Ordinary (straight) life
 - 2. Limited-pay and single-premium life
 - 3. Adjustable life
 - B. Interest-sensitive life products**
 - 1. Universal life
 - 2. Variable whole life
 - 3. Variable universal life
 - 4. Interest-sensitive whole life
 - C. Term life**
 - 1. Level, decreasing, and increasing term
 - 2. Special features
 - a. Renewable
 - b. Convertible
 - D. Annuities**
 - 1. Single, level, and flexible premium
 - 2. Immediate and deferred
 - 3. Fixed and variable
 - 4. Equity Index
 - E. Combination plans and variations**
 - 1. Joint life
 - 2. Survivorship life
- II. POLICY RIDERS, PROVISIONS, OPTIONS,
AND EXCLUSIONS..... 21**
 - A. Policy riders**
 - 1. Waiver of premium and waiver of premium with disability income
 - 2. Guaranteed insurability
 - 3. Payor benefit
 - 4. Accidental death and/or accidental death and dismemberment
 - 5. Term riders
 - 6. Other insureds (e.g., spouse, children, nonfamily)
 - 7. Cost of living
 - B. Policy provisions and options**
 - 1. Entire contract
 - 2. Insuring clause
 - 3. Free look
 - 4. Consideration
 - 5. Owner's rights
 - 6. Beneficiary designations
 - a. Primary and contingent
 - b. Revocable and irrevocable
 - c. Changes
 - d. Common disaster
 - e. Minor beneficiaries
 - 7. Premium Payment
 - a. Modes
 - b. Grace period

- c. Automatic premium loan
 - d. Level or flexible
 - 8. Reinstatement
 - 9. Policy loans, withdrawals, partial surrenders
 - 10. Nonforfeiture options
 - 11. Dividends and dividend options
 - 12. Incontestability
 - 13. Assignments
 - 14. Suicide
 - 15. Misstatement of age and gender
 - 16. Settlement options
 - C. Policy exclusions**
- III. COMPLETING THE APPLICATION, UNDERWRITING,
AND DELIVERING THE POLICY 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 (i.e. HIPAA, HIV consent)
 - B. Underwriting**
 - 1. Insurable interest
 - 2. Medical information and consumer reports
 - 3. Fair Credit Reporting Act
 - 4. Risk classification
 - C. Delivering the policy**
 - 1. When coverage begins
 - 2. Explaining the policy and its provisions, riders, exclusions, and ratings to the client
 - D. Do Not Call List**
- IV. TAXES, RETIREMENT, AND OTHER INSURANCE
CONCEPTS 8**
 - A. Third-party ownership**
 - B. Group life insurance**
 - 1. Conversion privilege
 - 2. Contributory vs. noncontributory
 - C. Retirement plans**
 - 1. Tax-qualified plans
 - 2. Nonqualified plans
 - D. Business insurance**
 - E. Social Security benefits and taxes**
 - F. Tax treatment of insurance premiums,
proceeds, dividends**
 - 1. Individual life
 - 2. Group life
 - 3. Modified Endowment Contracts (MECs)
 - G. Accelerated Death Benefits—Living Benefits**
 - H. Endowments**

**IDAHO LIFE SPECIFIC
CONTENT OUTLINE**

State Statutes, Rules and Regulations

(25 scoreable questions plus 6 pretest questions)

All references to Idaho insurance laws should be studied directly from the law. The law may be accessed at www.doi.idaho.gov (go to Laws/Rules/Bulletins). In addition, other materials may be used. For study materials, call Association Service Group at 208-344-0781. NOTE! Be sure to get the latest study material.

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

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

A. Responsibilities of the Director of the Department of Insurance

Ref: 41-203

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

B. Definitions

1. Domestic company
Ref: 41-106(1)
2. Foreign company
Ref: 41-106(2)
3. Alien company
Ref: 41-106(3)
4. Fraternal
*Ref: 41-3201, 3210**
5. Authorized and unauthorized companies/admitted and nonadmitted companies
Ref: 41-110
6. Stock and mutual companies and reciprocals
Ref: 41-301, 302, 2902
7. Certificate of authority
Ref: 41-111, 305, 306
8. Transacting insurance
Ref: 41-112

C. Licensing

1. Persons required to be licensed
 - a. Producer
Ref: 41-1003(8), 1004, 1008, 1018
 - b. Limited lines producer license
Ref: 41-1003(4), 1003(5), 1009(5)
 - c. Resident/nonresident
Ref: 41-1003(9), 1009, 1010

- d. Temporary license
Ref: 41-1015
 - e. Surplus lines**
Ref: 41-1009(4), 1223
2. Producer appointment/termination of appointment
Ref: 41-1011, 1018, 1019, 1103
 3. Obtaining a license
 - a. Qualifications
Ref: 41-1007, 1104
 - b. License application
Ref: 41-1006, 1007, 1016
 - c. Written examinations
Ref: 41-1006
 - d. Exemptions/exceptions
Ref: 41-1005, 1007(4), 1012
 - e. License denial/refusal
Ref: 41-1011, 1016
 4. Maintaining a license
 - a. Continuing education
Ref: 41-1013, IDAPA 18.01.53.012.01
 - b. Change of address/place of business
Ref: 41-1008(6), 1009(3)
 - c. Fees/renewal
Ref: 41-1008, IDAPA 18.01.44.011
 - d. Record keeping
Ref: 41-1036
 - e. License expiration
Ref: 41-1013
 - f. Suspension or revocation of licenses/felony convictions
Ref: 41-1016, 1026
- D. Producer responsibilities**
1. Fiduciary capacity
Ref: 41-1024, 1323, 1325, 1803, IDAPA 18.01.10
 2. Commissions and compensation
Ref: 41-1017, 1323
 3. Charging of fees and disclosure requirements
Ref: 41-1030; IDAPA 18.01.52
- 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

*Applies only to Life and Disability examinations
 **Applies only to Property and Casualty examinations

- II. IDAHO STATUTES, RULES, AND REGULATIONS COMMON TO LIFE AND HEALTH/DISABILITY INSURANCE ONLY..... 3**
Ref: All references are to Idaho Insurance Laws Title 41 unless otherwise noted
- A. Credit life and disability insurance**
Ref: 41-2303-5, 2307, 2311, IDAPA 18.01.61
 - B. Life And Health Insurance Guaranty Association Act**
Ref: 41-4301-4310
 - C. Assignment**
Ref: 41-1826, 1828, 2025
- III. IDAHO STATUTES, RULES, AND REGULATIONS PERTINENT TO LIFE INSURANCE ONLY 10**
Ref: All references are to Idaho Insurance Laws Title 41 unless otherwise noted
- A. Policy replacement**
Ref: IDAPA 18.01.41, 18.01.41.004
 - 1. Purpose
 - 2. Definitions
 - 3. Exemptions
 - 4. Duties of producer
 - 5. Duties of replacing insurance company
 - B. Annuity contracts**
Ref: 41- 1917-1923; 1935
 - C. Individual life**
 - 1. Standard provisions
Ref: 41-1833, 1835, 1836, 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
Ref: 41-1833, 1835, 1836
 - D. Group life**
 - 1. Standard provisions

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

**HEALTH-GENERAL KNOWLEDGE
 CONTENT OUTLINE**

*Product Knowledge, Terms and Concepts
 (50 scoreable questions plus 10 pretest questions)*

- I. TYPES OF POLICIES..... 14**
- 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/partner policies
 - B. Accidental death and dismemberment**
 - C. Medical expense insurance**
 - 1. Basic hospital, medical, and surgical policies
 - 2. Major medical policies
 - 3. Comprehensive major medical policies
 - 4. Health Maintenance Organizations (HMOs)
 - 5. Preferred provider organizations (PPOs)
 - 6. Service organizations (Blue Plans)
 - 7. Point of Service(POS) plans
 - 8. Medical Savings Accounts (MSAs)
 - 9. Flexible Spending Accounts (FSAs)
 - 10. Health Reimbursement Accounts (HRAs)
 - 11. High Deductible Health Plans (HDHPs) and related Health Savings Accounts (HSAs)
 - 12. Consumer Driven Health Plans (CDHPs)
 - D. Medicare supplement policies**
 - E. Group insurance**
 - 1. Group conversion
 - 2. Differences between individual and group contracts
 - 3. General concepts
 - 4. COBRA
 - 5. HIPAA
 - F. Long Term Care**
 - 1. Individual LTC contracts
 - 2. Group/voluntary LTC contracts
 - 3. Service days vs. calendar days
 - G. Cancer (for specified diseases) plans**
 - H. Critical illness plans**
 - I. Worksite (employer-sponsored) Plans**
- II. POLICY PROVISIONS, CLAUSES, AND RIDERS20**
- A. Mandatory provisions**
 - 1. Entire contract
 - 2. Time limit on certain defenses (incontestable)
 - 3. Grace period
 - 4. Reinstatement
 - 5. Notice of claim
 - 6. Claim forms

7. Proof of loss	
8. Time of payment of claims	
9. Payment of claims	
10. Physical examination and autopsy	
11. Legal actions	
12. Change of beneficiary	
B. Optional provisions	
1. Change of occupation	
2. Misstatement of age	
3. Illegal occupation	
C. Other provisions and clauses	
1. Insuring clause	
2. Free look (10-day, 20-day, etc.)	
3. Consideration clause	
4. Probationary period	
5. Elimination period	
6. Waiver of premium	
7. Exclusions	
8. Preexisting conditions	
9. Recurrent disability	
10. Coinsurance	
11. Deductibles	
12. Eligible expenses	
13. Copayments	
14. Pre-authorizations and prior approval requirements	
15. Usual, reasonable, and customary (URC) charges	
16. Lifetime, annual or per cause maximum benefit limits	
D. Riders	
1. Impairment rider	
2. Guaranteed insurability rider	
3. Multiple indemnity rider (double, triple)	
E. Rights of renewability	
1. Noncancelable	
2. Cancelable	
3. Guaranteed renewable	
4. Conditionally renewable	
5. Optionally renewable	
6. Period of time for renewal	
III. SOCIAL INSURANCE	3
A. Medicare	
1. Primary, secondary payor	
2. Medicare Parts A,B,C,D	
B. Medicaid	
C. Social Security benefits	
IV. OTHER INSURANCE CONCEPTS	4
A. Total, partial, and residual disability	
B. Owner's rights	
C. Dependent children benefits	
D. Primary and contingent beneficiaries	
E. Modes of premium payments (annual, semiannual, etc.)	
F. Nonduplication and coordination of benefits (e.g., primary vs. excess)	
G. Occupational vs. nonoccupational	
H. Tax treatment of premiums and proceeds of insurance contracts (e.g., disability income and medical expenses, etc.)	
I. Managed care	
J. Workers Compensation	
K. Subrogation	
V. FIELD UNDERWRITING PROCEDURES	9
A. Completing application and obtaining necessary signatures	
B. Explaining sources of insurability 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. Assuring delivery of policy to client and related documents	
F. Explaining policy and its provisions, riders, exclusions, and ratings to clients	
G. Replacement	
H. Contract law	
1. Requirements of forming a contract	
2. Insurable interest	
3. Warranties and representations	
4. Unique aspects of the health contract	
a. Conditional	
b. Unilateral	
c. Adhesion	

**IDAHO HEALTH/DISABILITY SPECIFIC
CONTENT OUTLINE**

State Statutes, Rules and Regulations

(25 scoreable questions plus 6 pretest questions)

All references to Idaho insurance laws should be studied directly from the law. The law may be accessed at www.doi.idaho.gov (go to Laws/Rules/Bulletins). In addition, other materials may be used. For study materials, call Association Service Group at 208-344-0781. NOTE! Be sure to get the latest study material.

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

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

A. Responsibilities of the Director of the Department of Insurance

Ref: 41-203

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

B. Definitions

1. Domestic company
Ref: 41-106(1)
2. Foreign company
Ref: 41-106(2)
3. Alien company
Ref: 41-106(3)
4. Fraternal
*Ref: 41-3201, 3210**
5. Authorized and unauthorized companies/admitted and nonadmitted companies
Ref: 41-110
6. Stock and mutual companies and reciprocals
Ref: 41-301, 302, 2902
7. Certificate of authority
Ref: 41-111, 305, 306
8. Transacting insurance
Ref: 41-112

C. Licensing

1. Persons required to be licensed
 - a. Producer
Ref: 41-1003(8), 1004, 1008, 1018
 - b. Limited lines producer license
Ref: 41-1003(4), 1003(5), 1009(5)
 - c. Resident/nonresident
Ref: 41-1003(9), 1009, 1010

- d. Temporary license

Ref: 41-1015

- e. Surplus lines**

Ref: 41-1009(4), 1223

2. Producer appointment/termination of appointment

Ref: 41-1011, 1018, 1019, 1103

3. Obtaining a license

- a. Qualifications

Ref: 41-1007, 1104

- b. License application

Ref: 41-1006, 1007, 1016

- c. Written examinations

Ref: 41-1006

- d. Exemptions/exceptions

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

- e. License denial/refusal

Ref: 41-1011, 1016

4. Maintaining a license

- a. Continuing education

Ref: 41-1013, IDAPA 18.01.53.012.01

- b. Change of address/place of business

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

- c. Fees/renewal

Ref: 41-1008, IDAPA 18.01.44.011

- d. Record keeping

Ref: 41-1036

- e. License expiration

Ref: 41-1013

- f. Suspension or revocation of licenses/felony convictions

Ref: 41-1016, 1026

D. Producer responsibilities

1. Fiduciary capacity

Ref: 41-1024, 1323, 1325, 1803, IDAPA 18.01.10

2. Commissions and compensation

Ref: 41-1017, 1323

3. Charging of fees and disclosure requirements

Ref: 41-1030; IDAPA 18.01.52

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

*Applies only to Life and Disability examinations
**Applies only to Property and Casualty examinations

II. IDAHO STATUTES, RULES, AND REGULATIONS COMMON TO LIFE AND HEALTH/ DISABILITY INSURANCE ONLY..... 3
Ref: All references are to Idaho Insurance Laws Title 41 unless otherwise noted

A. Credit life and disability insurance
Ref: 41-2303-5, 2307, 2311, IDAPA 18.01.61

B. Life and Health Insurance Guaranty Association Act
Ref: 41-4301-4310

C. Assignment
Ref: 41-1826, 1828, 2025

III. IDAHO STATUTES, RULES, AND REGULATIONS PERTINENT TO HEALTH/DISABILITY INSURANCE ONLY 10
Ref: All references are to Idaho Insurance Laws Title 41 and IDAPA 18.01.30 unless otherwise noted

A. Policy clauses and provisions

1. Minimum standards

a. Purpose
Ref: 41-4201, IDAPA18.01.30.012

b. Definition
Ref: 41-2212, 4202, 4703, 5203, 18.01.30.013

2. Required and optional coverages

a. Newborns and adopted children
Ref: 41-2140, 2210, 3932, 2103(3), 4703(11), 5501(4)

b. Maternity benefits
Ref: 41-2140, 2210, 3438, 3932, 4023

c. Handicapped dependents
Ref: 41-2139, IDAPA 18.01.30.013.07

d. Reconstructive surgery/prosthetic devices
Ref: IDAPA 18.01.30.011.06e

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, IDAPA 18.01.30.004.06, IDAPA 18.01.30.11.03

i. Skilled nursing facility
Ref: IDAPA 18.01.30.004.02; 18.01.30.004.03

j. Mammograms
Ref: 41-2144, 2218, 3926

3. Benefit standards
Ref: IDAPA 18.01.30.14-21

B. Accidental death and dismemberment
Ref: 41-501, 502, IDAPA 18.01.30.013.04, 18.01.30.013.10

C. Disclosure

1. Outline of coverage
Ref: 41-4203-4205, IDAPA 18.01.30.023

2. Renewal agreements/nonrenewal and cancellation
Ref: 41-2107, 2108, 4707, 5207, IDAPA 18.01.30.013

D. Medicare supplement insurance
Ref: 41-4402, 4403, 4406-4408, IDAPA 18.01.54

E. Long term care
Ref: 41-4603, 4605

1. Partnerships

a. Definitions

b. Continuing Education Requirements

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

b. Eligible employee

G. Individual health insurance availability act
Ref: Title 41-Chapter 52

H. Disability income protection
Ref: 41-4204, 18.01.30.19

**PROPERTY-GENERAL KNOWLEDGE
CONTENT OUTLINE**

Product Knowledge, Terms and Concepts

(50 scoreable questions plus 10 pretest questions)

Note: To the extent that the specific contracts, forms, and endorsements dealt with in this outline are available in standardized versions, outline references are to items developed by (1) Insurance Services Office; (2) National Council on Compensation Insurance; (3) Surety Association of America.

I. TYPES OF POLICIES 25

A. Personal lines

1. Dwelling and contents (DP forms)
2. Homeowners (HO forms)
3. Mobile Homes

B. Commercial lines

1. Commercial property
 - a. Commercial building and personal property form
 - b. Causes of loss forms
 - c. Business income
 - d. Extra expense
2. Commercial Package Policy (CPP)
3. Equipment Breakdown Coverage
4. Businessowners Policy (BOP)

C. Inland marine

1. Personal floaters
2. Commercial floaters
3. Nationwide Definition

D. Others

1. Flood
2. Earthquake

II. INSURANCE TERMS AND RELATED CONCEPTS 14

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. Coinsurance/Insurance to value

N. Accident

O. Occurrence

P. Cancellation

Q. Nonrenewal

R. Vacancy and unoccupancy

S. Liability

T. Negligence

III. POLICY PROVISIONS AND CONTRACT LAW 11

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. Assignment

N. Subrogation

O. Elements of a contract

P. Warranties, representations, and concealment

Q. Binders

R. Sources of insurability information

S. Fair Credit Reporting Act

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

(18 scoreable questions plus 4 pretest questions)

All references to Idaho insurance laws should be studied directly from the law. The law may be accessed at www.doi.idaho.gov (go to Laws/Rules/Bulletins). In addition, other materials may be used. For study materials, call Association Service Group at 208-344-0781. NOTE! Be sure to get the latest study material.

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

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

A. Responsibilities of the Director of the Department of Insurance

Ref: 41-203

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

B. Definitions

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

- 4. Fraternal
Ref: 41-3201, 3210*
 - 5. Authorized and unauthorized companies/admitted and nonadmitted companies
Ref: 41-110
 - 6. Stock and mutual companies and reciprocals
Ref: 41-301, 302, 2902
 - 7. Certificate of authority
Ref: 41-111, 305, 306
 - 8. Transacting insurance
Ref: 41-112
- C. Licensing**
- 1. Persons required to be licensed
 - a. Producer
Ref: 41-1003(8), 1004, 1008, 1018
 - b. Limited lines producer license
Ref: 41-1003(4), 1003(5), 1009(5)
 - c. Resident/nonresident
Ref: 41-1003(9), 1009, 1010
 - d. Temporary license
Ref: 41-1011, 1015
 - e. Surplus lines
Ref: 41-1009(4), 1223
 - f. 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 18.01.53.012.01
 - b. Change of address/place of business
Ref: 41-1008(6), 1009(3)
 - c. Fees/renewal
Ref: 41-1008, IDAPA 18.01.44.011
 - d. Record keeping
Ref: 41-1036
 - e. License expiration
Ref: 41-1013
 - f. Suspension or revocation of licenses/felony convictions
Ref: 41-1016, 1026
- D. Producer responsibilities**
- 1. Fiduciary capacity
Ref: 41-1024, 1323, 1325, IDAPA 1803,

- 2. Commissions and compensation
Ref: 41-1017, 1323
 - 3. Charging of fees and disclosure requirements
Ref: 41-1030; IDAPA 18.01.52
- E. Insurance contracts**
- 1. Filing and approval of policy forms
Ref: 41-1812
 - 2. Payment of claims
Ref: 41-1328, 1828*
 - 3. Power to contract
Ref: 41-1807
- F. Marketing practices**
- 1. Unfair claims practices
Ref: 41-1328, 1329, 1839, 3611
 - 2. Unfair methods of competition
 - a. Rebating
Ref: 41-1314
 - b. Misrepresentation
Ref: 41-1303
 - c. False advertising
Ref: 41-1303, 1304
 - d. Defamation
Ref: 41-1308
 - e. False financial statements
Ref: 41-1306
 - f. Boycott, coercion, intimidation
Ref: 41-1309
 - g. Unfair discrimination
Ref: 41-1313, 1315*
 - h. Coercion of borrower
Ref: 41-1310-1312
 - i. Fraud
Ref: 41-290, 293; Bulletin 03-08
 - j. Twisting
Ref: 41-1305
 - 3. Penalties
Ref: 41-117, 1016, 1327, 1329A

*Applies only to Life and Disability examinations

**Applies only to Property and Casualty examinations

II. IDAHO STATUTES, RULES, AND REGULATIONS COMMON TO PROPERTY AND CASUALTY INSURANCE ONLY3

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

- A. Insurance contracts**
Ref: 41-1806, 1811, 1814, 1815, 1817, 1828, 1831, 1841-43, 2401(1,j), 2506-2510, IDAPA 18.01.19, 18.01.20, ISO Personal Auto Policy, Unit 9 of DEARBORN
- 1. Renewal, nonrenewal, cancellation
 - 2. Commercial, homeowners, personal auto, and casualty policies
- 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 18.01.19

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 scoreable questions plus 10 pretest questions)

Note: To the extent that the specific contracts, forms and endorsements dealt with in this outline are available in standardized versions, outline references are to items developed by (1) Insurance Services Office; (2) National Council on Compensation Insurance; (3) Surety Association of America.

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

A. Commercial general liability

- 1. Basic Hazards
 - a. Premises and Operations
 - b. Products and Completed Operations
 - c. Independent Contractors
 - d. Insured contracts
- 2. Commercial General Liability Coverage Forms
 - a. Coverage A: Bodily Injury and Property Damage Liability
 - (1) Occurrence
 - (2) Claims Made
 - (a) Extended Reporting Periods: Basic and Supplemental
 - (b) Retroactive Date
 - b. Coverage B: Personal Injury and Advertising Injury
 - c. Coverage C: Medical Payments
 - d. Supplemental Payments
 - e. Who is an insured
 - f. Limits
 - g. Conditions (The candidate also should be familiar with ISO's Common Policy Conditions)
 - h. Definitions

B. Automotive: personal auto and business auto

- 1. Liability
- 2. Medical Payments
- 3. Physical damage (collision and other than collision/comprehensive)
- 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
- 8. Garage Coverage Form, including Garagekeepers insurance

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
- 2. Work-related vs. non-work-related
- 3. Other states insurance

D. Crime

- 1. Employee Theft
- 2. Inside the Premises-Theft of Money and Securities
- 3. Inside the Premises-Robbery or Safe Burglary of Other Property
- 4. Inside the Premises - Robbery or Burglary of Other Property

E. Surety Bonding

- 1. Definitions
 - a. Obligee
 - b. Principal
 - c. Surety

F. Professional liability

- 1. Errors and Omissions

G. Umbrella/Excess liability

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

- A. Risk**
- B. Hazard**
- C. Indemnity**
- D. Insurable interest**
- E. Actual cash value**
- F. Negligence**
- G. Liability**
- H. Accident**
- I. Occurrence**
- J. Burglary**
- K. Robbery**
- L. Theft**
- M. Mysterious disappearance**
- N. Binders**
- O. Warranties**
- P. Representations**
- Q. Concealment**
- R. Bodily injury liability**

- S. Property damage liability
- T. Personal injury liability
- U. Limits of liability
- V. Deductibles
- W. Insured contract
- X. Deposit Premium/Audit
- Y. Certificate of insurance

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. Additional (supplementary) payments
- I. Proof of loss
- J. Notice of claim
- K. Arbitration
- L. Other insurance
- M. Subrogation
- N. Compliance with provisions of Fair Credit Reporting Act
- O. Claims made policy form
- P. Salvage
- Q. Loss settlement provisions including consent to settle a loss

**IDAHO SPECIFIC CASUALTY
CONTENT OUTLINE**

State Statutes, Rules and Regulations

(20 scoreable questions plus 5 pretest questions)

All references to Idaho insurance laws should be studied directly from the law. The law may be accessed at www.doi.idaho.gov (go to Laws/Rules/Bulletins). In addition, other materials may be used. For study materials, call Association Service Group at 208-344-0781. NOTE! Be sure to get the latest study material.

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

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

A. Responsibilities of the Director of the Department of Insurance

Ref: 41-203

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

Ref: 41-117, 117A, 1016

B. Definitions

- 1. Domestic company
Ref: 41-106(1)
- 2. Foreign company
Ref: 41-106(2)
- 3. Alien company
Ref: 41-106(3)
- 4. Fraternal
*Ref: 41-3201, 3210**
- 5. Authorized and unauthorized companies/admitted and nonadmitted companies
Ref: 41-110
- 6. Stock and mutual companies and reciprocals
Ref: 41-301, 302, 2902
- 7. Certificate of authority
Ref: 41-111, 305, 306
- 8. Transacting insurance
Ref: 41-112

C. Licensing

- 1. Persons required to be licensed
 - a. Producer
Ref: 41-1003(8), 1004, 1008, 1018
 - b. Limited lines producer license
Ref: 41-1003(4), 1003(5), 1009(5)
 - c. Resident/nonresident
Ref: 41-1003(9), 1009, 1010
 - d. Temporary license
Ref: 41-1015
 - e. Surplus lines
Ref: 41-1009(4), 1223
 - f. Public adjusters
Ref: 41-5801
- 2. Producer appointment/termination of appointment
Ref: 41-1011, 1018, 1019, 1103
- 3. Obtaining a license
 - a. Qualifications
Ref: 41-1007
 - b. License application
Ref: 41-1006, 1007, 1016
 - c. Written examinations
Ref: 41-1006
 - d. Exemptions/exceptions
Ref: 41-1005, 1007(4), 1012
 - e. License denial/refusal
Ref: 41-1011, 1016
- 4. Maintaining a license
 - a. Continuing education
Ref: 41-1013, IDAPA 18.01.53.012.01
 - b. Change of address/place of business
Ref: 41-1008(6), 1009(3)
 - c. Fees/renewal
Ref: 41-1008, IDAPA 18.01.44.011
 - d. Record keeping
Ref: 41-1036

- e. License expiration
Ref: 41-1013
- f. Suspension or revocation of licenses/Felony convictions
Ref: 41-1016, 1026

D. Producer responsibilities

- 1. Fiduciary capacity
Ref: 41-1024, 1323, 1325, 1803, IDAPA 18.01.10
- 2. Commissions and compensation
Ref: 41-1017, 1323
- 3. Charging of fees and disclosure requirements
Ref: 41-1030; IDAPA 18.01.52

E. Insurance contracts

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

F. Marketing practices

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

Ref: 41-1806, 1811, 1814, 1815, 1817, 1828, 1831, 1841-43, 2401(1,j), 2506-2510, IDAPA 18.01.19, 18.01.20, ISO Personal Auto Policy, Unit 9 of DEARBORN

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

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 18.01.19

F. Binders

Ref: 41-1823

III. IDAHO STATUTES, RULES, AND REGULATIONS PERTINENT TO CASUALTY INSURANCE ONLY5

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

A. Financial responsibility

Ref: Title 41-2510; 49-117, 1212, 1232; IDAPA 18.01.34

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

B. Uninsured/underinsured motorists coverage

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

C. Mature driver

Ref: 41-2515

D. Assigned risk plan

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

E. Worker's compensation

Ref: Title 41-Chapter 16, Title 72

F. Comparative Negligence

Ref: 6-802

*Applies only to Life and Disability examinations

**Applies only to Property and Casualty examinations

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

PROPERTY and CASUALTY

PERSONAL LINES

Product Knowledge, Terms, and Concepts

(75 questions plus 11 pretest questions)

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

A. Property: Personal lines

1. Dwelling and contents (DP forms)
2. Homeowners (HO forms)

B. Inland marine

1. Personal floaters

C. Others

1. Flood
2. Personal Watercraft
3. Earthquake
4. Mobile Homes

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

A. Personal Automobile

1. Liability
2. Medical Payments
3. Physical damage (collision and other than collision)
4. Uninsured motorists
5. Underinsured motorists
6. Who is an insured
7. Types of Auto
 - a. Owned
 - b. Nonowned
 - c. Hired
 - d. Temporary Substitute
8. Use and Eligibility of Auto

B. Personal Liability

C. Umbrella/Excess Liability

D. Other Personal Exposures

1. Professional Liability
2. Directors and Officers
3. Errors and Omissions

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

A. Insurable interest

B. Risk

C. Hazard

D. Peril

E. Loss

1. Direct
2. Indirect

F. Proximate cause

G. Deductible

H. Indemnity

I. Actual cash value

J. Replacement cost

K. Limits of liability

L. Pair and set clause

M. Extensions of coverage

N. Additional coverages

O. Accident

P. Occurrence

Q. Vacancy and unoccupancy

R. Right of salvage

S. Abandonment

T. Liability

U. Negligence

V. Theft

W. Burglary

X. Robbery

Y. Mysterious disappearance

Z. Binders

AA. Bodily injury liability

BB. Property damage liability

CC. Personal injury liability

DD. Certificate of insurance

EE. Risk management

FF. Professional designations

IV. PROPERTY AND CASUALTY POLICY PROVISIONS AND CONTRACT LAW24

A. Declarations

B. Insuring agreement

C. Conditions

D. Exclusions

E. Definitions

F. Duties of the insured after a loss

G. Obligations of the insurance company

H. Mortgagee rights

I. Proof of loss

J. Notice of claim

K. Appraisal

L. Other Insurance

M. Assignment

N. Subrogation

O. Elements of a contract

P. Sources of underwriting information

Q. Compliance with provisions of Fair Credit Reporting Act

R. Cancellation and Nonrenewal provisions

S. Additional (supplementary) payments

T. Loss settlement provisions including consent to settle a loss

U. Limitations

V. Representations and misrepresentations

W. Concealment

X. Arbitration

Y. Coinsurance

Z. Endorsements

AA. Premium Payments

BB. Effective dates of coverage

IDAHO SPECIFIC PERSONAL LINES CONTENT OUTLINE

State Statutes, Rules and Regulations

(22 scoreable questions)

All references to Idaho insurance laws should be studied directly from the law. The law may be accessed at www.doi.idaho.gov (go to Laws/Rules/Bulletins). In addition, other materials may be used. For study materials, call Association Service Group at 208-344-0781. NOTE! Be sure to get the latest study material.

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

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

A. Responsibilities of the Director of the Department of Insurance

Ref: 41-203

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

B. Definitions

1. Domestic company
Ref: 41-106(1)
2. Foreign company
Ref: 41-106(2)
3. Alien company
Ref: 41-106(3)
4. Fraternal*
*Ref: 41-3201, 3210**
5. Authorized and unauthorized companies/admitted and nonadmitted companies
Ref: 41-110
6. Stock and mutual companies and reciprocals
Ref: 41-301, 302, 2902
7. Certificate of authority
Ref: 41-111, 305, 306
8. Transacting insurance
Ref: 41-112

C. Licensing

1. Persons required to be licensed
 - a. Producer
Ref: 41-1003(8), 1004, 1008, 1018
 - b. Limited lines producer license
Ref: 41-1003(4), 1003(5), 1009(5)
 - c. Resident/nonresident

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

- d. Temporary license
Ref: 41-1015
 - e. Surplus lines
Ref: 41-1009(4), 1223
 - f. 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, 18.01.53.012.01
 - b. Change of address/place of business
Ref: 41-1008(6), 1009(3)
 - c. Fees/renewal
Ref: 41-1008, IDAPA 18.01.44.011
 - d. Record keeping
Ref: 41-1036
 - e. License expiration
Ref: 41-1013
 - f. Suspension or revocation of licenses/felony convictions
Ref: 41-1016, 1026
- #### D. Producer responsibilities
1. Fiduciary capacity
Ref: 41-1024, 1323, 1325, IDAPA 1803, IDAPA 18.01.10
 2. Commissions and compensation
Ref: 41-1017, 1323
 3. Charging of fees and disclosure requirements
Ref: 41-1030; IDAPA 18.01.52
- #### 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

*Applies only to Life and Disability examinations
**Applies only to Property and Casualty examinations

II. IDAHO STATUTES, RULES, AND REGULATIONS COMMON TO PROPERTY, CASUALTY AND PERSONAL LINES INSURANCE ONLY3

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

- A. Insurance contracts**
Ref: 41-1806, 1811, 1814, 1815, 1817, 1828, 1831, 1841, 2401(1,j), 2506-2510, IDAPA 18.01.20, ISO Personal Auto Policy, Unit 9 of DEARBORN
 - 1. Renewal, nonrenewal, cancellation
 - 2. Homeowners, personal auto, and casualty policies
- 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 18.01.19

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. Auto assigned risk plan/Automobile

- Insurance Plan
Ref: 41-1441, 2508
- 5. Financial responsibility
Ref: Title 41-2510; 49-117, 1212, 1232; IDAPA 18.01.34
 - 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 CROP HAIL ADJUSTER OUTLINE

(40 scoreable questions)

I. GENERAL INSURANCE TERMS AND CONCEPTS 10

Ref: General Product Knowledge

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

II. CROP HAIL INSURANCE21

Ref: General Textbook and Product Knowledge, Title 41-1415, Bulletin 94-4

- A. Policy rates/rate regulation**
- B. Coverages available**
- C. Terms of coverage**
- D. Liability**
- E. Site assessment**
 - 1. Site testing
 - 2. Standard measures
- F. Claim settlement practices**
 - 1. Notice of loss

2. Insured's duties
3. Producer's duties
4. Percentage plan
5. Arbitration and appraisal

G. Cancellation and nonrenewal

H. Binders

III. IDAHO STATUTES, RULES, AND REGULATIONS COMMON TO LIFE, HEALTH/DISABILITY, PROPERTY, CASUALTY, AND PERSONAL LINES INSURANCE..... 9

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

A. Responsibilities of the Director of the Department of Insurance

Ref: 41-203

1. Appointment
Ref: 41-202
2. General duties and powers
Ref: 41-211, 213, 247
3. 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 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

C. Licensing

1. Persons required to be licensed
 - a. Producer
Ref: 41-1003(8), 1004, 1008
 - b. Limited lines producer license
Ref: 41- 1003(4), 1003(5), 1009(5)
 - c. Resident/nonresident
Ref: 41-1003(9), 1009, 1010
 - d. Temporary license
Ref: 41- 1015
 - e. Adjuster
Ref: 41-1102, 1103, 1106, 1107
 - f. 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, 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. Change of address/place of business
Ref: 41-1008(6), 1009(3)
 - b. Fees/renewal
Ref: 41- 1008, IDAPA 18.01.44.011
 - c. Record keeping
Ref: 41-1036
 - d. License expiration
Ref: 41-1013
 - e. Suspension or revocation of licenses/felony convictions
Ref: 41-1016, 1026

D. 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 GENERAL LINES ADJUSTER
CONTENT OUTLINE**

(41 scoreable questions)

All references to Idaho insurance laws should be studied directly from the law. The law may be accessed at www.doi.idaho.gov (go to Laws/Rules/Bulletins). In addition, other materials may be used. For study materials, call Association Service Group at 208-344-0781. NOTE! Be sure to get the latest study material.

I. INSURANCE TERMS AND RELATED CONCEPTS 7

Ref: General Textbook Knowledge, Units 1, 5, 6, and 16

- 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. Coinsurance/insurance to value
- N. Pair and set clause
- O. Extensions of coverage
- P. Additional coverages
- Q. Accident
- R. Occurrence
- S. Cancellation
- T. Nonrenewal
- U. Vacancy and unoccupancy
- V. Abandonment
- W. Liability
- X. Negligence
- Y. Burglary
- Z. Robbery
- AA. Theft
- BB. Mysterious disappearance
- CC. Concealment
- DD. Bodily injury liability
- EE. Property damage liability
- FF. Personal injury liability
- GG. Limits of liability
- HH. Insured contract
 - II. Deposit premium/audit
- JJ. Certificate of insurance

II. POLICY PROVISIONS AND CONTRACT LAW 7

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

- 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. Assignment
- N. Subrogation
- O. Arbitration
- P. Elements of a contract
- Q. Warranties, representations, and concealment
- R. Binders
- S. Sources of insurability information
- T. Fair Credit Reporting Act
- U. Additional (supplementary) payments
- V. Claims made policy form
- W. Salvage
- X. Loss settlement provisions including consent to settle loss
- Y. Limitations

III. TYPES OF POLICIES 6

Ref: General Textbook Knowledge, Units 7, 8, 9, 15, and 18

- A. Personal lines
 - 1. Dwellings and contents (DP forms)
 - 2. Personal liability
 - 3. Homeowners (HO forms)
 - 4. Mobile homes
- 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
- D. Worker's compensation insurance, employers liability insurance, and related issues
 - 1. Standard policy concepts
 - 2. Self-insurers
 - 3. Work-related vs. non-work-related

4. Other states' insurance

IV. IDAHO STATUTES, RULES, AND REGULATIONS COMMON TO LIFE, HEALTH/DISABILITY, PROPERTY, CASUALTY, AND PERSONAL LINES INSURANCE..... 9

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

A. Responsibilities of the Director of the Department of Insurance

Ref: 41-203

1. Appointment
Ref: 41-202
2. General duties and powers
Ref: 41-211, 213, 247
3. 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 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

C. Licensing

1. Persons required to be licensed
 - a. Producer
Ref: 41-1003(8), 1004, 1008
 - b. Limited lines producer license
Ref: 41-1003(4), 1003(5), 1009(5)
 - c. Resident/nonresident
Ref: 41-1003(9), 1009, 1010
 - d. Temporary license
Ref: 41-1015
 - e. Adjuster
Ref: 41-1102, 1103, 1106, 1107
 - f. 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, 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. Change of address/place of business
Ref: 41-1008(6), 1009(3)
 - b. Fees/renewal
Ref: 1008, IDAPA 18.01.44.011
 - c. Record keeping
Ref: 41-1036
 - d. License expiration
Ref: 41-1013
 - e. Suspension or revocation of licenses/felony convictions
Ref: 41-1016, 1026

D. 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

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

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

A. Insurance contracts

Ref: 41-1806, 1811, 1814, 1815, 1817, 1828, 1831, 1841-43, 2401(1,j), 2506-2510, IDAPA 18.01.20, ISO Personal Auto Policy, Unit 9

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

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. Businessowners policy (BOP)

Ref: Unit 11 of DEARBORN

F. Business auto policy (BAP)

Ref: Unit 15 of DEARBORN

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

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

A. Claims methods and practices

Ref: 41- 258

B. Standard fire policy

Ref: 41-1842, 2401

C. Marine/inland marine

Ref: 41-505, 1401

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

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

A. Financial responsibility

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

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

Ref: Title 49-1208

- 4. Methods of satisfying financial responsibility

B. Uninsured/underinsured motorists coverage

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

C. Assigned risk plan

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

D. Worker's compensation

Ref: Title 41-Chapter 16, Title 72

**IDAHO SURETY PRODUCER
CONTENT OUTLINE**

(35 scoreable questions)

All references to Idaho insurance laws should be studied directly from the law. The law may be accessed at www.doi.idaho.gov (go to Laws/Rules/Bulletins). In addition, other materials may be used. For study materials, call Association Service Group at 208-344-0781. NOTE! Be sure to get the latest study material.

I. INSURANCE TERMS AND RELATED CONCEPTS 2

Ref: General Textbook knowledge, Units 1, 5, and 6

A. Insurance

B. Insurancable interest

C. Risk

D. Hazard

E. Peril

F. Loss

- 1. Direct
- 2. Indirect

G. Proximate cause

H. Deductible

I. Indemnity

J. Actual cash value

K. Replacement cost

L. Limits of liability

M. Extensions of coverage

N. Additional coverages

O. Accident

P. Occurrence

Q. Cancellation

R. Nonrenewal

S. Liability

T. Negligence

II. POLICY PROVISIONS AND CONTRACT LAW2

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

A. Insuring agreement

B. Conditions

C. Exclusions

D. Definition of the insured

E. Duties of the insured

F. Obligations of the insurance company

G. Proof of loss

H. Notice of claim

I. Assignment

J. Subrogation

K. Arbitration

L. Elements of a contract

M. Warranties, representations, and concealment

N. Binders

O. Sources of insurability information

P. Fair Credit Reporting Act

III. FIDELITY AND SURETY CONTRACTS6

Ref: Title 41-507, Title 41-Chapter 26, Bulletin 85-4, Units 16 and 18 of DEARBORN, 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 BONDS6

Ref: Title 41-507, Title 41-Chapter 26, Bulletin 85-4, Units 16 and 18 of DEARBORN, General Textbook and Product Knowledge

A. Public official

B. Court

- 1. Judicial
- 2. Fiduciary

C. Miscellaneous

D. Contract

V. PURPOSE AND TYPE OF FIDELITY BONDS.....2

Ref: Title 41-507, Title 41-Chapter 26, Bulletin 85-4, Units 16 and 18 of DEARBORN, 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, Units 16 and 18 of DEARBORN, General Textbook and Product Knowledge

A. Surety bail bond

B. Surety bond fee

C. Types of bail

1. Real property
2. Cash

D. Bail piece

E. Acceptable collateral

F. Appeal bonds

G. 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

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 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

C. Licensing

1. Persons required to be licensed

a. Producer

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

b. Limited lines producer license

Ref: 41-1003(4), 1003(5), 1009(5)

c. Resident/nonresident

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

d. Temporary license

Ref: 41-1015

e. Adjuster

Ref: 41-1102, 1103, 1106, 1107

f. 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, 1104

b. License application

Ref: 41-1006, 1007, 1016

c. Written examinations

Ref: 41-1006

d. Exemptions/exceptions

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

e. License denial/refusal

Ref: 41-1011, 1016

4. Maintaining a license

a. Continuing education

Ref: 41-1013, IDAPA 18.01.53.012.01

b. Change of address/place of business

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

c. Fees/renewal

Ref: 41-1008, IDAPA 18.01.44.011

d. Record keeping

Ref: 41- 1036

e. License expiration

Ref: 41-1013

f. Suspension or revocation of licenses/felony convictions

Ref: 41-1016, 1026

D. Producer responsibilities

1. Fiduciary capacity

Ref: 41-1024, 1323

2. Commissions and compensation/charges for extra services

Ref: 41-1017, 1323

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, ISO Personal Auto Policy, Unit 9 of DEARBORN
- 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 WORKER'S COMPENSATION ADJUSTER CONTENT OUTLINE

(30 scoreable questions)

All references to Idaho insurance laws should be studied directly from the law. The law may be accessed at www.doi.idaho.gov (go to Laws/Rules/Bulletins). In addition, other materials may be used. For study materials, call Association Service Group at 208-344-0781. NOTE! Be sure to get the latest study material.

I. POLICY PROVISIONS AND CONTRACT LAW3

Ref: General Textbook Knowledge, Units 4 and 5

- A. Definition of the insured**
- B. Duties of the insured**
- C. Proof of loss**
- D. Notice of claim**
- E. Subrogation**
- F. Loss settlement provisions including consent to settle loss**
- G. Cancellation**
- H. Nonrenewal**

II. WORKER'S COMPENSATION INSURANCE.....24

Ref: General Textbook Knowledge

- A. Worker's compensation insurance, employers liability insurance, and related issues**
Ref: General Product Knowledge
- 1. Standard policy concepts
- 2. Self-insurers
- 3. Work-related vs. non-work-related
- 4. Other states' insurance

III. IDAHO STATUTES, RULES, AND REGULATIONS COMMON TO LIFE, HEALTH/DISABILITY, PROPERTY, CASUALTY, AND PERSONAL LINES INSURANCE..... 3

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

B. 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. Temporary license
Ref: 41-1015
 - d. Adjuster
Ref: 41-1102, 1103, 1106, 1107

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

C. 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 BAIL BOND

(50 scoreable questions)

All references to Idaho insurance laws should be studied directly from the law. The law may be accessed at www.doi.idaho.gov (go to Laws/Rules/Bulletins). In addition, other materials may be used. For study materials, call Silver Key School at 208-362-6000. NOTE! Be sure to get the latest study material.

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 company
Ref: 41-106(1)
- 2. Foreign company
Ref: 41-106(2)
- 3. Alien company
Ref: 41-106(3)
- 4. Fraternal
*Ref: 41-3201, 3210**
- 5. Authorized and unauthorized companies/admitted and nonadmitted companies
Ref: 41-110
- 6. Stock and mutual companies and reciprocals
Ref: 41-301, 302, 2902
- 7. Certificate of authority
Ref: 41-111, 305, 306
- 8. Transacting insurance
Ref: 41-112

C. Licensing

- 1. Persons required to be licensed
 - a. Producer
Ref: 41-1003(8), 1004, 1008
 - b. Limited lines producer license
Ref: 41-1003(4), 1003(5), 1009(5)
 - c. Resident/nonresident
Ref: 41-1003(9), 1009, 1010
 - d. Temporary license
Ref: 41-1015
 - e. Surplus lines
Ref: 41-1009(4), 1223
- 2. Producer appointment/termination of appointment
Ref: 41-1018, 1019, 1103
- 3. Obtaining a license
 - a. Qualifications
Ref: 41-1007
 - b. License application
Ref: 41-1006, 1007, 1016
 - c. Written examinations
Ref: 41-1006
 - d. Exemptions/exceptions
Ref: 41-1005, 1007(4), 1012
 - e. License denial/refusal
Ref: 41-1011, 1016
- 4. Maintaining a license
 - a. Continuing education
Ref: 41-1013, IDAPA 18.01.53.012.01

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

D. Producer responsibilities

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

E. Insurance contracts

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

F. Marketing practices

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

II. BAIL BOND AUTHORITY.....25

Ref: 41-1037 through 41-1045

- A. Criminal Court System and Criminal Code**
- B. Laws Relating to Bail Bond**
- C. Recordkeeping, Fiduciary**

D. Responsibility and Trust Accounting Premiums

III. DEFINITIONS.....10

Ref: Black's Law Dictionary, Dictionary of Insurance Terms

- 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**

**IDAHO PUBLIC ADJUSTER
CONTENT OUTLINE**

(50 scoreable questions)

I. PROPERTY AND CASUALTY INSURANCE TERMS AND RELATED CONCEPTS9

- A. Abandonment**
- B. Accident**
- C. Actual cash value**
- D. Additional coverages**
- E. Appraisal**
- F. Binders**
- G. Burglary**
- H. Deductible**
- I. Depreciation**
- J. Earnings**
- K. Estimating**
- L. Estoppel**
- M. Extensions of coverage**
- N. Hazard**
 - 1. Moral
 - 2. Morale
- O. Indemnity**
- P. Insurance**
- Q. Insurable interest**
- R. Liability**
- S. Limits of liability**
- T. Loss**
 - 1. Direct
 - 2. Indirect
- U. Mysterious disappearance**
- V. Negligence**
- W. Obsolescence**
- X. Occurrence**
- Y. Pair and set clause**
- Z. Peril**

- A.A. Proximate cause
- B.B. Replacement cost
- C.C. Risk
- D.D. Robbery
- E.E. Tariff Liability
- F.F. Theft
- G.G. Vacancy and unoccupancy
- H.H. Value Policy
- I.I. Waiver/Non-Waiver Agreement

II. PROPERTY AND CASUALTY POLICY PROVISIONS AND CONTRACT LAW.....6

- A. Additional (supplementary) payments
- B. Apportionment clause
- C. Appraisal
- D. Arbitration
- E. Assignment
- F. Cancellation and Nonrenewal provisions
- G. Claims Made policy form
- H. Coinsurance
- I. Concealment
- J. Conditions
- K. Declarations
- L. Definition of the insured
- M. Duties of the insured after a loss
- N. Elements of a contract
- O. Endorsements
- P. Exclusions
- Q. Fair Credit Reporting Act (Compliance)
- R. Insuring agreement
- S. Limitations
- T. Loss settlement provisions including consent to settle a loss
- U. Mortgagee rights
- V. Notice of claim
- W. Obligations of the insurance company
- X. Other Insurance provision
- Y. Proof of loss
- Z. Representations and misrepresentations
- AA. Salvage
- BB. Sources of underwriting information
- CC. Subrogation
- CC. Warranties

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

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

- A. **Standard Fire Policy**
Ref: New York Standard Fire Policy
 - 1. Basic coverages, provisions, and clauses
 - 2. Limitations, restrictions and exclusions
 - 3. Proof of Loss
 - a. Periods of Limitation Tolled
 - 4. Loss requirements and inventories
 - a. Taxes and Demolition Expenses
 - 5. Appraisal
 - 6. Duties of the insured/insurer

- 7. Cancellation
- 8. Additional coverages
- 9. Replacement costs
- 10. Actual cash value
- 11. Assignment

B. Personal lines

Ref: ISO Homeowners policies

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

C. Commercial lines

Ref: ISO Business Policies, Standard Boiler and Machinery policies

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

D. Inland marine

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

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

E. Others

- 1. Flood
- 2. Personal Watercraft
- 3. Commercial Ocean Marine
- 4. Earthquake

F. Automotive: Personal auto and Business auto

- 1. Liability
- 2. Medical Payments
- 3. Physical damage (collision and other than collision/comprehensive)
- 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

G. Additional Coverages and Exclusions

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

H. Crime

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

I. Surety Bonding

- 1. Definitions
 - a. Obligee
 - b. Principal
 - c. Surety

J. Others

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

K. Professional liability

- 1. Errors and Omissions
- 2. Directors and Officers

L. Umbrella/Excess liability

IV. PUBLIC ADJUSTER 6

A. Roles and responsibilities of public adjuster

B. Loss Report

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

C. Loss/Damage Valuation

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

V. IDAHO STATUTES, RULES, AND REGULATIONS COMMON TO LIFE, HEALTH/DISABILITY, PROPERTY, CASUALTY, AND PERSONAL LINES INSURANCE..... 6

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, 1319, 1321
- 5. Penalties
Ref: 41-117, 117A

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

C. Licensing and adjuster's legal responsibilities

- 1. Persons required to be licensed
 - a. Public Adjuster
Ref: 41-5802, 5803, 5804
 - b. Resident/nonresident
Ref: 41-5809
- 2. Obtaining a license
 - a. Qualifications
Ref: 41-401,5806
 - b. License application
Ref: 41-5805, 5809
 - c. Written examinations
Ref: 41-5807
 - d. Exemptions/exceptions
Ref: 41-5804, 5808
 - e. Bond or letter of credit
Ref: 41-5812
 - f. License denial/refusal
Ref: 41-5811
- 3. Maintaining a license
 - a. Change of address/place of business
Ref: 41-5810
 - b. Fees/renewal

- Ref: 41- 5810, 5811, 5814*
- c. Record keeping
Ref: 41-5817
- d. License renewal/expiration
Ref: 41-5810, 5813
- e. Continuing education
Ref: 41-5813
- f. Suspension or revocation of licenses/felony convictions
Ref: 41-5811; 41-5819

Ref: Title 49-1208

- 4. Methods of satisfying financial responsibility
- B. Uninsured/underinsured motorists coverage**
Ref: 41-2502, 2504, Title 49-117
- C. Assigned risk plan**
Ref: 41-1441, 2508(4), Title 49-1225,
IDAPA 18.01.20.015c

- D. Escrow or trust accounts**
Ref: 41-5816
- E. Commissions and compensation**
Ref: 41-5814
- G. Contract Between Public Adjuster and Insured**
Ref: 41-5815
- H. Standards of Conduct**
Ref: 5818

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

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

- A. Insurance Contracts**
Ref: 41-1806, 1811, 1814, 1815, 1817, 1828, 1831, 1841-43, 2401(1,j), 2506-2510, IDAPA 18.01.20
 - 1. Renewal, nonrenewal, cancellation
 - 2. Commercial, homeowners, personal auto, and casualty policies
- B. Idaho Property and Casualty Guaranty Association act**
Ref: 41-3603, 3606, 3607
- C. Unfair Claims Practices**
Ref: 41-1329

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

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

- A. Claims methods and practices**
Ref: 41-258
- B. Standard fire policy**
Ref: 41-1842, 2401
- C. Marine/inland marine**
Ref: 41-505, 1401

VIII. 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, IDAPA 18.01.34
 - 1. Proof of financial responsibility defined
 - 2. Persons required to show proof
 - 3. Penalty for noncompliance