

EXAMINATION CONTENT OUTLINE

IDAHO INDEPENDENT ADJUSTER

# of Items	Minimum Passing Score	Time Allowed
50	70% (35 correct)	90 minutes

CONTENT OUTLINE

IDAHO STATUTES, RULES, AND REGULATIONS COMMON TO LIFE, DISABILITY/HEALTH, PROPERTY, CASUALTY, AND PERSONAL LINES INSURANCE (9 Items)

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

Responsibilities of the Director of the Department of Insurance (Ref: 41-203)

Appointment (Ref: 41-202)

General duties and powers (Ref: 41-211, 213, 247)

Hearings/notice of hearings/orders (Ref: 41-212, 232, 235, 1321)

Penalties (Ref: 41-117, 117A, 1016)

Definitions

Domestic company (Ref: 41-106(1))

Foreign company (Ref: 41-106(2))

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

Authorized and unauthorized companies/admitted and nonadmitted companies (Ref: 41-110)

Stock and mutual companies and reciprocals (Ref: 41-301, 302, 2902)

Certificate of authority (Ref: 41-111, 305, 306)

Transacting insurance (Ref: 41-112)

Adjuster (Ref: 41-1102)

Licensing

Persons required to be licensed

Resident/nonresident (Ref: 41-1003(9), 1009, 1010)

Adjuster (Ref: 41-1103, 1104, 1106, 1107)

Obtaining a license

Qualifications (Ref: 41-1007, 1104)

License application (Ref: 41-, 1007, 1105)

Written examinations (Ref: 41-1006)

Exemptions/exceptions (Ref: 41-1005, 1007(4), 1012)

License denial/refusal (Ref: 41-1011, 1016)

Maintaining a license

Change of address/place of business (Ref: 41-1008(6), 1009(3))

Fees/renewal (Ref: 41-1008, IDAPA 18.01.44.011)

Record keeping (Ref: 41-1036)

License expiration (Ref: 41-1013)

Suspension or revocation of licenses/felony convictions (Ref: 41-1016, 1026)

Insurance contracts

Filing and approval of policy forms (Ref: 41-1812)

Unfair Claims Settlement (Ref: 41-1329, 1828)

IDAHO STATUTES, RULES, AND REGULATIONS COMMON TO PROPERTY AND CASUALTY INSURANCE ONLY (3 Items)

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

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)

Renewal, nonrenewal, cancellation

Commercial, homeowners, personal auto, and casualty policies

Countersignature requirements (Ref: 41-337, 338, 1023)

Rate filings (Ref: 41-1401, 1402, 1405)

Idaho Property and Casualty Guaranty Association Act (Ref: 41-3603, 3606, 3607)

Businessowners policy (BOP)

Business auto policy

IDAHO STATUTES, RULES, AND REGULATIONS PERTINENT TO PROPERTY INSURANCE ONLY (5 Items)

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

Claims methods and practices (Ref: 41- 258)

Standard fire policy (Ref: 41-1842, 2401)

Marine/inland marine (Ref: 41-505, 1401)

IDAHO STATUTES, RULES, AND REGULATIONS PERTINENT TO CASUALTY INSURANCE ONLY (4 Items)

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

Financial responsibility (Ref: Title 41-2510; 49-117, 1212; IDAPA 18.01.34)

Proof of financial responsibility defined

Persons required to show proof

Penalty for noncompliance (Ref: Title 49-1208)

Methods of satisfying financial responsibility



Uninsured/underinsured motorists coverage (Ref: 41-2502, 2504, Title 49-117)
Assigned risk plan (Ref: 41-1441, 2508(4), Title 49-1225, IDAPA 18.01.20.015c)
Worker's compensation (Ref: Title 41-Chapter 16, Title 72)
Payment of claims (Ref: 41-1328 (A)(B)(C)(D))
Payment of claims (collision) (Ref: 41-1328)
INSURANCE TERMS AND RELATED CONCEPTS (7 Items)
Insurance
Insurable interest
Risk
Hazard
Peril
Loss
Direct
Indirect
Proximate cause
Deductible
Indemnity
Actual cash value
Replacement cost
Limits of liability
Combined single limit vs. Split limit
Coinsurance/insurance to value
Pair and set clause
Extensions of coverage
Additional coverages
Accident
Occurrence
Cancellation
Nonrenewal
Vacancy and unoccupancy
Abandonment
Liability
Negligence
Endorsements
Burglary
Robbery
Theft
Mysterious disappearance
Concealment

Bodily injury liability
Property damage liability
Personal injury liability
Insured contract
Certificate of insurance
Tort claims/Government entities
First party vs. Third party
Excess vs. Reinsurance
Primary coverage vs. Secondary coverage
Coordination of Benefits (Medicare/Medicaid/Workers' Compensation/Personal Health)
Methods of resolution (Mediation/Arbitration/Appraisal/Subrogation/Litigation)
Statute of limitations
POLICY PROVISIONS AND CONTRACT LAW (7 Items)
Declarations
Insuring agreement
Conditions
Exclusions
Definition of the insured
Duties of the insured after a loss
Obligations of the insurer
Mortgagee rights
Notice of Injury
Proof of loss
Notice of claim
Appraisal
Other insurance provision
Assignment
Subrogation
Arbitration
Elements of a contract
Warranties, representations, and concealment
Binders
Sources of insurability information
Additional (supplementary) payments
Claims made policy form
Salvage
Loss settlement provisions including consent to settle loss
Limitations
Coinsurance



TYPES OF POLICIES (6 Items)
Personal lines
Dwellings and contents (DP forms)
Personal liability
Homeowners (HO forms)
Mobile homes
Renters
Farmowners/Ranchowners
Boiler and machinery coverage forms
Automotive: personal auto and business (commercial) auto
Liability
Medical payments
Physical damage (collision and other than collision/comprehensive)
Uninsured motorist
Underinsured motorist
Definitions
Types of auto
Owned
Non-owned
Hired
Temporary substitute
Garage coverage form
Standard coverages
Liability
Garagekeepers
Physical damage
Garagekeepers options
Truckers coverage form
Inland Marine/Cargo
Commercial General Liability
Commercial Property
WORKERS' COMPENSATION INSURANCE (6 Items)
Workers' Compensation insurance, employers liability insurance, and related issues
Standard policy concepts (Ref: 72-208)
Self-insured vs. Insured
AOE/COE: Work-related vs. non-work-related
-Jurisdiction
Exclusive remedy (Ref: 72-209, 211)
Accident/injury vs. Occupational disease (Ref: 72-102(18)(22))
Reporting/Making claim (Ref: 72-602; 72-701)

Statute of limitations for medical vs. indemnity benefits
CROP HAIL INSURANCE (3 Items)
Policy rates/rate regulation (Title 41-1415)
Coverages available
Terms of coverage
Assignment of indemnity
Liability
Site assessment
Site testing
Standard measures
Claim settlement practices
Notice of loss
Insured's duties
Insurer's duties
Arbitration and appraisal
Binders
Federal Crop Insurance Corporation (FCIC)
National Crop Insurance Services (NCIS)
Risk Management Agency (RMA)

