

EXAMINATION CONTENT OUTLINE

IDAHO PERSONAL LINES

Portion	# of Items	Minimum Passing Score	Time Allowed
State	22	70% (16 correct)	30 minutes
General	60	70% (42 correct)	90 minutes
Both	82	70% (58 correct)	120 minutes

CONTENT OUTLINE

State Statutes, Rules and Regulations

IDAHO STATUTES, RULES, AND REGULATIONS COMMON TO LIFE, DISABILITY/HEALTH, PROPERTY, CASUALTY, AND PERSONAL LINES INSURANCE (12 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, 1016)

Examinations (Ref: 41-210, 219, 220)

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))

Fraternal (Ref: 41-3201, 3210*)

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)

Negotiate (Ref: 41-1003(6))

Licensing

Persons required to be licensed

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

Limited lines producer license (Ref: 41-1003(4), 1003(5), 1009(5))

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

Surplus lines** (Ref: 41-1009(4), 1223)

Public adjusters (Ref: 41-5801)

Producer appointment/termination of appointment (Ref: 41-1011, 1018, 1019, 1103)

Obtaining a license

Qualifications (Ref: 41-1007, 1104)

License application (Ref: 41-1006, 1007, 1016)

Written examinations (Ref: 41-1006)

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

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

Maintaining a license

Continuing education (Ref: 41-1013, IDAPA 18.01.53.012.01)

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)

Producer responsibilities

Fiduciary capacity (Ref: 41-1024, 1323, 1325, 1803, IDAPA 18.01.10)

Commissions and compensation (Ref: 41-1017, 1323)

Charging of fees and disclosure requirements (Ref: 41-1030; IDAPA 18.01.52)

Reporting of actions (Ref: 41-1021)

Insurance contracts

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

Payment of claims (Ref: 41-1328, 1828*)

Power to contract (Ref: 41-1807)

Marketing practices

Unfair claims practices (Ref: 41-258, 1328, 1329, 1839, 3611)

Unfair methods of competition

Rebating (Ref: 41-1314)

Misrepresentation (Ref: 41-1303)

False advertising (Ref: 41-1303, 1304)

Defamation (Ref: 41-1308)

Boycott, coercion, intimidation (Ref: 41-1309)

Unfair discrimination (Ref: 41-1313, 1315*)

Coercion of borrower (Ref: 41-1310-1312)

Fraud (Ref: 41-290, 293)

Twisting (Ref: 41-1305)

Penalties (Ref: 41-117, 1016, 1327, 1329A)



*Applies only to Life and Disability examinations
**Applies only to Property and Casualty examinations
IDAHO STATUTES, RULES, AND REGULATIONS COMMON TO PROPERTY, CASUALTY AND PERSONAL LINES 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, 1850, 2401(1.j), 2506-2510, IDAPA 18.01.20)
Renewal, nonrenewal, cancellation
Commercial, homeowners, personal auto, and casualty policies
Certificate of insurance
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)
Insurance Rates and Credit Rating (Ref: 41-1843; IDAPA 18.01.19)
Binders (Ref: 41-1823)
IDAHO STATUTES, RULES, AND REGULATIONS PERTINENT TO PERSONAL LINES INSURANCE ONLY (7 Items)
Auto insurance (Ref: Title 49-117, 2502, 2503, 2504)
Uninsured/underinsured motorists (Ref: 41-2502, 2503, 2504)
Policy cancellation/nonrenewal/expiration (Ref: 41-2507, 1823, 1825)
Accident prevention courses (Ref: 41-2515)
Auto assigned risk plan/Automobile Insurance Plan (Ref: 49-1225, 2508)
Financial responsibility (Ref: Title 41-2510; 49-117, 1212, 1232; IDAPA 18.01.34)
Proof of financial responsibility defined
Persons required to show proof
Penalty for noncompliance (Ref: 49-1208)
Methods of satisfying financial responsibility
Inland marine (Ref: 41-505)
Comparative Negligence (Ref: 6-802)
Fraud (Ref: 41-290, 293)
National Flood Insurance Program (NFIP) (Ref: Bulletin 07-1)

General Product Knowledge, Terms and Concepts

LICENSING AND REGULATION (2 items)
Federal Regulation
Fair Credit Reporting Act
Fraud and False Statements (18 USC Sections 1033 and 1034)
Privacy (Gramm Leach Bliley; ; McCarron-Ferguson Act)
National Flood Insurance Program
GENERAL INSURANCE CONCEPTS (9 items)
Risk
Methods of Handling Risk (e.g., Avoidance, Retention, Sharing, Reduction, Transfer)
Elements of Insurable Risks
Definitions (e.g., Risk, Hazard, Peril, Loss)
Classifications of Insurers
Mutual, Stock
Admitted, Non-Admitted
Foreign, Domestic, Alien
Elements of a Contract
Consideration
Competent Parties
Legal Purpose
Offer
Acceptance
Authority and Powers of Producers
Express
Implied
Apparent
The Law of Agency
Legal Interpretations Affecting Contracts
Reasonable Expectations
Indemnity
Good Faith
Fraud
Warranties, Representations, Misrepresentations, and Concealment
PROPERTY AND CASUALTY INSURANCE BASICS (20 items)
Insurable Interest
Liability
Absolute
Strict
Vicarious



Underwriting
Purpose
Process
Results
Rate Development
Types
Components
Types of Hazards
Types of Perils
Named
Special
Types of Loss
Direct
Indirect
Loss Valuation
Actual Cash Value
Replacement Cost
Functional Replacement Cost
Market Value
Agreed Value
Valued Policy
Basic Types of Construction
Negligence
Torts
Elements of a Negligent Act
Defense Against Negligence
Accident versus Occurrence
Policy Structure
Declarations
Definitions
Insuring Agreement
Supplementary Coverage
Conditions
Exclusions
Endorsements
Policy Conditions
Insureds
Policy Period
Policy Territory
Cancellation and Non-Renewal
Deductibles

Other insurance (e.g. Primary and Excess, Pro Rata, Nonconcurrency, Contribution by Equal Shares)
Limits of Liability
Per Accident
Per Occurrence
Per Person
Aggregate
Split
Combined Single Limit
Coinsurance
Purpose
Definition
Calculation
Penalties
Total versus Partial Loss
Specific, Scheduled, and Blanket Insurance
Vacant versus Unoccupied
Named Insured Provisions
First Named Insured versus Other Insureds
Duties After Loss
Assignment
Waiver of Rights
Insurer Provisions
Liberalization
Subrogation
Claim Settlement Options
Duty to Defend
Third-Party Provisions
Standard Mortgage Clause
Loss Payable Clause
DWELLING POLICY CONCEPTS (6 items)
Dwelling Policy
Characteristics
Eligibility
Purpose
Policy Definitions
Coverage Forms Specifying Perils Insured Against
DP-1 Basic
DP-2 Broad
DP-3 Special
Property Coverages
Dwelling



Other Structures
Personal Property
Fair Rental Value
Additional Living Expense
Dwelling Policy Exclusions
Dwelling Policy Conditions
Dwelling Policy Endorsements
Automatic Increase in Insurance
Dwelling Under Construction
Theft Coverage
Personal Liability Supplement
HOMEOWNERS POLICY CONCEPTS (10 items)
Homeowners Policy
Characteristics
Eligibility
Purpose
Policy Definitions
Perils Insured Against
Basic
Broad
Special
Homeowners Policy Coverage Forms
Broad (HO-2)
Special (HO-3)
Contents Broad (HO-4)
Unit-Owners (HO-6)
Modified Coverages (HO-8)
Property Coverages
Dwelling
Other Structures
Personal Property
Loss of Use
Additional Coverages
Liability Coverages
Personal Liability
Medical Payments to Others
Homeowners Policy Exclusions
Homeowners Policy Conditions
Homeowners Policy Endorsements
Business Pursuits
Earthquake

Home Day Care
Personal Injury
Personal Property Replacement Cost
Watercraft
Identity Theft
Scheduled Personal Property/Personal Articles Floater
PERSONAL AUTOMOBILE POLICY (9 ITEMS)
Personal Automobile Policy
Definitions
General Provisions
Conditions
Duties After an Accident
Endorsements
Personal Automobile Policy Liability
Bodily Injury and Property Damage
Supplemental Payments
Persons Insured
Exclusions
Expenses for Medical Services
Uninsured/Underinsured Motorist Coverage
Physical Damage
OTHER TYPES OF PROPERTY INSURANCE (4 items)
Personal Umbrella and Excess Policies
Mobile Home Policy
Purpose of Difference in Conditions
Flood and Earthquake Insurance Coverages

