

# EXAMINATION CONTENT OUTLINE

## IDAHO PUBLIC ADJUSTER

# of Items	Minimum Passing Score	Time Allowed
50	70% (35 correct)	75 minutes

### CONTENT OUTLINE

IDAHO STATUTES, RULES, AND REGULATIONS COMMON TO LIFE, DISABILITY/HEALTH, PROPERTY, CASUALTY, AND PERSONAL LINES INSURANCE (6 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)
Examinations (Ref: 41-210, 219, 220)
Hearings/notice of hearings/orders (Ref: 41-212, 232, 235, 1321)
Penalties (Ref: 41-117, 117A)
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 (reciprocal (Ref: 41-301, 302, 2902))
Certificate of authority (Ref: 41-111, 305, 306)
Transacting insurance (Ref: 41-112)
Licensing and adjuster's legal responsibilities
Persons required to be licensed
Public Adjuster (Ref: 41-5802, 5803, 5804)
Resident/nonresident (Ref: 41-5809)
Obtaining a license
Qualifications (Ref: 41-401,5806)
License application (Ref: 41-5805, 5809)
Written examinations (Ref: 41-5807)
Exemptions/exceptions (Ref: 41-5804, 5808)
Bond or letter of credit (Ref: 41-5812)
License denial/refusal (Ref: 41-5811)
Maintaining a license

Change of address/place of business (Ref: 41-5810)
Fees/renewal (Ref:41- 5810, 5811, 5814)
Record keeping (Ref: 41-5817)
License renewal/expiration (Ref: 41-5810, 5813)
Continuing education (Ref: 41-5813)
Suspension or revocation of licenses/felony convictions (Ref: 41-5811; 41-5819)
Escrow or trust accounts (Ref: 41-5816)
Commissions and compensation (Ref: 41-5814)
Contract Between Public Adjuster and Insured (Ref: 41-5815)
Standards of Conduct (Ref: 5818)
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)
Renewal, nonrenewal, cancellation
Commercial, homeowners, personal auto, and casualty policies
Idaho Property and Casualty Guaranty (Association act (Ref: 41-3603, 3606, 3607))
Unfair Claims Practices (Ref: 41-1329)
IDAHO STATUTES, RULES, AND REGULATIONS PERTINENT TO PROPERTY INSURANCE ONLY (3 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 (5 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)
<b>INSURANCE TERMS AND RELATED CONCEPTS (9 Items)</b>
Abandonment
Accident
Actual cash value
Additional coverages
Appraisal
Binders
Bodily Injury
Burglary
Deductible
Depreciation
Earnings
Estimating
Estoppel
Extensions of coverage
Hazard
Moral
Morale
Indemnity
Insurance
Insurable interest
Liability
Limits of liability
Loss
Direct
Indirect
Mysterious disappearance
Negligence
Obsolescence
Occurrence
Pair and set clause
Peril
Proximate cause
Replacement cost
Risk
Robbery
Tariff Liability
Theft
Vacancy and unoccupancy

Value Policy
Waiver/Non-Waiver Agreement
<b>POLICY PROVISIONS AND CONTRACT LAW (6 Items)</b>
Additional (supplementary) payments
Apportionment clause
Appraisal
Arbitration
Assignment
Cancellation and Nonrenewal provisions
Claims Made policy form
Coinsurance
Conditions
Declarations
Definition of the insured
Duties of the insured after a loss
Elements of a contract
Endorsements
Exclusions
Insuring agreement
Limitations
Loss settlement provisions including consent to settle a loss
Mortgagee rights
Notice of claim
Obligations of the insurer
Other Insurance provision
Proof of loss
Salvage
Subrogation
Warranties, representations, and concealment
<b>GENERAL PROPERTY INSURANCE PRODUCT KNOWLEDGE PERTINENT TO ADJUSTERS (12 Items)</b>
Standard Fire Policy (Ref: New York Standard Fire Policy)
Basic coverages, provisions, and clauses
Limitations, restrictions and exclusions
Proof of Loss
Periods of Limitation Tolled
Loss requirements and inventories
Taxes and Demolition Expenses
Appraisal
Duties of the insured/insurer



Cancellation
Additional coverages
Replacement costs
Actual cash value
Assignment
Personal lines (Ref: ISO Homeowners policies)
Dwelling and contents (DP forms)
Personal liability
Homeowners and forms/coverages
Policy provisions
Replacement costs
Appraisal
Optional provisions
Special limits of liability
Proof of Loss
Exclusions
Mobile Homes
Commercial lines (Ref: ISO Business Policies, Standard Boiler and Machinery policies)
Commercial property
Commercial building and personal property form
Causes of loss forms
Business income
Extra expense
Commercial Package Policy (CPP)
Equipment Breakdown Coverage
Businessowners Policy (BOP)
Commercial and Special Multi-peril
Builder's Risk
Inland marine (Ref: Personal Article Floaters, Personal Property Floaters, Commercial Property Floaters)
Nationwide Definition
Policies
Personal floaters
Commercial floaters
Commercial inland marine policy
Automotive: Personal auto and Business (commercial) auto
Liability
Medical Payments
Physical damage (collision and other than collision/comprehensive)

Uninsured motorists
Underinsured motorists
Who is an insured
Types of auto
Owned
Non-owned
Hired
Temporary Substitute
Additional Coverages and Exclusions
Business Interruption
Time Element
Law and Ordinance exclusion
Law and Ordinance coverage
Valuable Papers and Records
Vandalism and Malicious Mischief
Broad Form
Crime
Employee Theft
Inside the Premises-Theft of Money and Securities
Inside the Premises-Robbery or Safe Burglary of Other Property
Inside the Premises - Robbery or Burglary of Other Property
Definitions
Custodian
Messenger
Guard or watchperson
Surety Bonding
Definitions
Obligee
Principal
Surety
Others
National Flood
Personal Watercraft
Commercial Ocean Marine
Earthquake
Aviation
Professional liability
Errors and Omissions
Directors and Officers
Umbrella/Excess liability



<b>PUBLIC ADJUSTER (6 Items)</b>
Roles and responsibilities of public adjuster
Loss Report
Essential Elements
Inception/Expiration Date
Occurrence Date
Identification of Parties Involved
Policy Form/Number
Description of Loss
Coverages
Deductible
Tort/Tort Feasors
Loss/Damage Valuation
Direct Loss vs. Indirect Loss (Loss of Use)
Damages