

EXAMINATION CONTENT OUTLINE

IDAHO SURETY PRODUCER

# of Items	Minimum Passing Score	Time Allowed
35	70% (25 correct)	45 minutes

CONTENT OUTLINE

IDAHO STATUTES, RULES, AND REGULATIONS COMMON TO LIFE, DISABILITY/HEALTH, PROPERTY, CASUALTY, AND PERSONAL LINES INSURANCE (10 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))
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)
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)
Temporary license (Ref: 41-1015)
Adjuster (Ref: 41-1102, 1103, 1106, 1107)
Surplus lines** (Ref: 41-1009(4), 1223)
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)
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)
False financial statements (Ref: 41-293, 1306)
Boycott, coercion, intimidation (Ref: 41-1309)
Unfair discrimination (Ref: 41-1313)
Coercion of borrower (Ref: 41-1310-1312)
Fraud (Ref: 41-290, 293)
Penalties (Ref: 41-117, 1016, 1327, 1329A)
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 of DEARBORN)
Renewal, nonrenewal, cancellation
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 TERMS AND RELATED CONCEPTS (2 items)
Insurance
Insurable interest
Risk
Hazard
Peril
Loss
Direct
Indirect
Proximate cause
Deductible
Indemnity
Actual cash value
Replacement cost
Limits of liability
Extensions of coverage
Additional coverages
Accident
Occurrence
Cancellation
Nonrenewal
Liability
Negligence
POLICY PROVISIONS AND CONTRACT LAW (2 items)
Insuring agreement
Conditions
Exclusions
Definition of the insured
Duties of the insured
Obligations of the insurance company
Proof of loss
Notice of claim
Assignment
Subrogation
Arbitration
Elements of a contract
Warranties, representations, and concealment
Binders
Sources of insurability information

Fair Credit Reporting Act
FIDELITY AND SURETY CONTRACTS (6 items)
Ref: Title 41-507, Title 41-Chapter 26, Bulletin 85-4, Units 16 and 18 of DEARBORN
Definition of fidelity and surety
Parties of a contract
Obligation of the surety
Parties to the surety
Principal
Obligee
Surety
Underwriting considerations
Premiums and terms of obligations
Surety
Fidelity
Claims
Power of attorney
PURPOSE AND TYPE OF SURETY BONDS (6 items)
Ref: Title 41-507, Title 41-Chapter 26, Bulletin 85-4, Units 16 and 18 of DEARBORN
Public official
Court
Judicial
Fiduciary
Miscellaneous
Contract
PURPOSE AND TYPE OF FIDELITY BONDS (2 items)
Ref: Title 41-507, Title 41-Chapter 26, Bulletin 85-4, Units 16 and 18 of DEARBORN
Individual
Schedule
Blanket
Financial institutions
BAIL BONDS (4 items)
Ref: Title 41-507, Title 41-Chapter 26, Bulletin 85-4, Units 16 and 18 of DEARBORN
Surety bail bond
Surety bond fee
Types of bail
Real property
Cash
Acceptable collateral
Appeal bonds
Appointing company's underwriting standard