

EXAMINATION CONTENT OUTLINE

IDAHO CASUALTY PRODUCER

Portion	# of Items	Minimum Passing Score	Time Allowed
State	20	70% (14 correct)	30 minutes
General	60	70% (42 correct)	90 minutes
Both	80	70% (56 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 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, 1850, 2401(1.j), 2506-2510, IDAPA 18.01.19, 18.01.20)
Renewal, nonrenewal, cancellation
Commercial, homeowners, personal auto, and casualty policies
Certificate of insurance
Countersignature requirements (Ref: 41-337, 338, 1023)
Idaho Property and Casualty Guaranty Association Act (Ref: 41-3603, 3606, 3607)
Insurance Rates and Credit Rating (Ref: 41-1843; IDAPA 18.01.19)
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, 1208, 1212, 1229, 1232; IDAPA 18.01.34)
Proof of financial responsibility defined
Persons required to show proof
Penalty for noncompliance (Ref: Title 49-1208, 49-1428)
Methods of satisfying financial responsibility
Uninsured/underinsured motorists coverage (Ref: 41-2502, 2504, Title 49-117, Bulletin 08-08)
Mature driver (Ref: 41-2515)
Assigned risk plan (Ref: 41-1441, 2508(4), Title 49-1225, IDAPA 18.01.20.015c)
Workers' Compensation (Ref: Title 41-Chapter 16, Title 72)
Comparative Negligence (Ref: 6-802)

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)
Motor Carrier Act (MCS-90 and others)

GENERAL INSURANCE CONCEPTS (8 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
CASUALTY INSURANCE BASICS (13 ITEMS)
Damages
Compensatory versus Punitive
General versus Special
Liability
Absolute
Strict
Vicarious
Underwriting
Purpose
Process
Results
Rate Development
Types



Components
Basis
Types of Hazards
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/Self-Insured Retention
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
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
No Benefit to the Bailee
PERSONAL AUTOMOBILE POLICY (6 ITEMS)
Personal Automobile Policy
Definitions
General provisions
Conditions
Duties After an Accident
Endorsements
Personal Automobile Policy Liability
Bodily Injury and Property Damage
Supplementary Payments
Persons Insured
Exclusions
Expenses for Medical Services
Uninsured/Underinsured Motorist Coverage
Physical Damage
COMMERCIAL AUTOMOBILE POLICY (6 ITEMS)
Commercial Automobile Policy
Definitions
Provisions and Conditions
Duties After an Accident
Endorsements
Commercial Automobile Policy Liability
Bodily Injury and Property Damage
Supplementary Payments
Persons Insured
Exclusions
Physical Damage
Other Commercial Automobile forms (e.g., Motor Carrier, Auto Dealers)
COMMERCIAL GENERAL LIABILITY (11 ITEMS)
Commercial Policy Components
Declarations
Conditions
Interline Endorsements
Commercial General Liability Coverages
Bodily Injury and Property Damage
Personal and Advertising Injury
Medical Payments
Fire Damage



Supplementary Payments
Elements of Commercial General Liability
Conditions
Definitions
Exclusions
Occurrence versus Claims-Made
Claims-Made Features
Trigger
Retroactive Date
Prior Acts
Extended Reporting Periods
Claim Information
Commercial General Liability Exposures
Premises and Operations
Products and Completed Operations
Contractual Liability
COMMERCIAL CRIME (3 ITEMS)
Definitions
Insuring Agreements
Coverage form Classifications (types of coverage forms only)
WORKERS' COMPENSATION INSURANCE (8 ITEMS)
Definitions
Coverages
Workers' Compensation Insurance
Employers Liability Insurance
Other States Insurance
Benefits
Death
Medical
Survivor
Rehabilitation
Lost Wages
Levels of Disability
Permanent Partial
Permanent Total
Temporary Partial
Temporary Total
Impairment Rating
Accident versus Occupational Disease and Illness

Federal Laws
Federal Employers Liability Act (FELA)
Jones Act
Longshore and Harbor Workers' Compensation Act
Migrant Farm Workers
Rating and Job Classification
Experience Rating
Premium Basis
Claim Reporting Procedures
OTHER TYPES OF CASUALTY INSURANCE (3 ITEMS)
Specialty Liability Insurance
Directors and Officers
Professional/Errors and Omissions
Employment Practices
Employee Benefits
Internet Liability and Network Protection
Surety Bonds
Types
Parties to a Bond
Personal, Commercial Umbrella, and Excess Policies
Underlying Limits
Self-Insured Retention
Defense Costs
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