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## **18.01.32 - QUALIFICATIONS OF LICENSED INSURANCE CONSULTANTS**

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**IDAPA 18  
TITLE 01  
CHAPTER 32**

**18.01.32 - QUALIFICATIONS OF LICENSED INSURANCE CONSULTANTS**

**000. LEGAL AUTHORITY**

Title 67, Chapter 52, Idaho Code; Title 41, Chapter 10, Idaho Code. (7-1-93)

**001. TITLE AND SCOPE.**

The purpose of this rule is to give notice of certain code sections that apply to insurance consultants, and to supplement the provisions of Section 41-1035(2), Idaho Code, by identifying what shall be deemed to be the special experience, education or training required of insurance consultants. (7-1-93)

**002. -- 010. (RESERVED).**

**011. INSURANCE CONSULTANT QUALIFICATIONS.**

01. Compliance With Specific Code Sections. A licensed insurance consultant must comply with the Idaho Code, particularly the following sections: (7-1-93)

- a. Section 41-1028, Consultant defined; (7-1-93)
- b. Section 41-1035, Qualifications of a consultant; (7-1-93)
- c. Section 41-1036, Licensing; (7-1-93)
- d. Section 41-1070, Consultant's bond; (7-1-93)
- e. Section 41-1071, Consultant's place of business and records; (7-1-93)
- f. Section 41-1073, Sharing of commissions prohibited; (7-1-93)
- g. Section 41-1076, Change of address. (7-1-93)

02. Special Experience, Education, Or Training. The "special experience, education or training" required under Section 41-1035(2), Idaho Code, is hereby deemed to be, but shall not be limited to, any of the following: (7-1-93)

- a. Life consultant. (7-1-93)
  - i. Designation as a Chartered Life Underwriter by the American College. (7-1-93)
  - ii. Five (5) years full time experience as a life and disability insurance agent or broker during six (6) years prior to application for the consultant's license. (7-1-93)
  - iii. Five (5) years full time experience in the business of life and disability insurance consulting in a state other than Idaho during the six (6) years prior to application for the consultant's license. (7-1-93)
  - iv. Post graduate degree from an accredited college or university in a field of study that emphasizes evaluation and use of life and disability insurance plans. (7-1-93)
  - v. Five (5) years experience as a life insurance company manager or executive, or as an insurance regulator in an area directly related to evaluation and use of life and disability insurance plans. (7-1-93)
- b. General Lines Consultant. (7-1-93)
  - i. Designation as a Chartered Property and Casualty Underwriter by the American Institute for

Property and Casualty Underwriters, Inc. (7-1-93)

ii. Five (5) years full time experience as a general lines agent or broker during six (6) years prior to application for the consultant's license. (7-1-93)

iii. Five (5) years full time experience in the business of general lines insurance consulting in a state other than Idaho during the six (6) years prior to application for the consultant's license. (7-1-93)

iv. Post graduate degree from an accredited college or university in a field of study that emphasizes evaluation and use of general lines insurance. (7-1-93)

v. Five (5) years experience as a general lines insurance company manager or executive, or as an insurance regulator in an area directly related to evaluation and use of general lines insurance. (7-1-93)

**012. SEVERABILITY.**

If any provision of this rule shall be held invalid, the remainder of the rule shall not be affected thereby. (7-1-93)

**013. -- 999. (RESERVED).**