

## IDAPA 18 – IDAHO DEPARTMENT OF INSURANCE

### Consumer Services

#### 18.06.03 – Rules Governing Disclosure Requirements For Insurance Producers When Charging Fees

**Who does this rule apply to?**

*This rule applies to all resident and non-resident insurance producers.*

**What is the purpose of this rule?**

*The purpose of this rule provides disclosure requirements when charging a fee to consumers.*

**What is the legal authority for the agency to promulgate this rule?**

*This rule implements the following statute passed by the Idaho Legislature:*

Insurance -

The Department of Insurance:

- [Section 41-211, Idaho Code](#) – Rules

**Who do I contact for more information on this rule?**

Department of Insurance

700 W. State Street, 3<sup>rd</sup> Floor

Boise, ID 83720-0043

P.O. Box 83720

Boise, ID 83720-0043

Phone: 1(800) 721-3272 or (208) 334-4250

Fax: (208) 334-4398

Email: [rulesreview@doi.idaho.gov](mailto:rulesreview@doi.idaho.gov)

Web: <https://doi.idaho.gov/>

# Table of Contents

---

## 18.06.03 – Rules Governing Disclosure Requirements for Insurance Producers When Charging Fees

000. Legal Authority. ....	3
001. Title And Scope. ....	3
002. -- 010. (Reserved) .....	3
011. Disclosure Requirements. ....	3
012. -- 999. (Reserved) .....	3

**18.06.03 – RULES GOVERNING DISCLOSURE REQUIREMENTS FOR  
INSURANCE PRODUCERS WHEN CHARGING FEES**

**000. LEGAL AUTHORITY.**

Title 41, Chapter 2, Section 41-211, Idaho Code.

(3-31-22)

**001. TITLE AND SCOPE.**

**01. Title.** IDAPA 18.06.03, “Rules Governing Disclosure Requirements for Insurance Producers When Charging Fees.” (3-31-22)

**02. Scope.** This chapter applies to all resident and non-resident insurance producers who charge a fee to consumers as authorized by Section 41-1030, Idaho Code. (3-31-22)

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

**011. DISCLOSURE REQUIREMENTS.**

**01. Before Charging a Fee.** Before charging a fee to a consumer, a retail producer will furnish to each consumer a written disclosure statement containing at least the following information: (3-31-22)

**a.** A description of the nature of the work to be performed by the insurance producer. (3-31-22)

**b.** The fee schedule and any other expenses that the insurance producer charges, and whether fees may be negotiated. (3-31-22)

**02. Prior Information Disclosure.** A retail producer will disclose information prescribed under this chapter to each consumer to whom a fee will be charged prior to engaging in any act for or on behalf of the consumer. (3-31-22)

**03. Fee for Intended Services.** A retail producer may charge a fee for those services intended to be provided and that are not contingent upon a future event occurring outside of the terms of the insurance contract. (3-31-22)

**04. Non-Chargeable Fee.** A retail producer will not charge a fee for services in connection with statutorily mandated insurance coverage. (3-31-22)

**012. -- 999. (RESERVED)**