

Dear Senators TIPPETS, Patrick, Schmidt, and
Representatives HENDERSON, Thompson, Smith:

The Legislative Services Office, Research and Legislation, has received the enclosed rules of the Department of Insurance:

IDAPA 18.01.44 - Rules Pertaining To The Schedule of Fees, Licenses, and Miscellaneous Charges (Fee Rule) - Proposed Rule (Docket No. 18-0144-1401);

IDAPA 18.01.53 - Rules Pertaining To Continuing Education - Proposed Rule (Docket No. 18-0153-1401).

Pursuant to Section 67-454, Idaho Code, a meeting on the enclosed rules may be called by the cochairmen or by two (2) or more members of the subcommittee giving oral or written notice to Research and Legislation no later than fourteen (14) days after receipt of the rules' analysis from Legislative Services. The final date to call a meeting on the enclosed rules is no later than 09/24/2014. If a meeting is called, the subcommittee must hold the meeting within forty-two (42) days of receipt of the rules' analysis from Legislative Services. The final date to hold a meeting on the enclosed rules is 10/23/2014.

The germane joint subcommittee may request a statement of economic impact with respect to a proposed rule by notifying Research and Legislation. There is no time limit on requesting this statement, and it may be requested whether or not a meeting on the proposed rule is called or after a meeting has been held.

To notify Research and Legislation, call 334-4834, or send a written request to the address on the memorandum attached below.



Jeff Youtz
Director

Legislative Services Office Idaho State Legislature

Serving Idaho's Citizen Legislature

MEMORANDUM

TO: Rules Review Subcommittee of the Senate Commerce & Human Resources Committee and the House Business Committee
FROM: Legislative Research Analyst - Elizabeth Bowen
DATE: September 05, 2014
SUBJECT: Department of Insurance

IDAPA 18.01.44 - Rules Pertaining To The Schedule of Fees, Licenses, and Miscellaneous Charges (Fee Rule) - Proposed Rule (Docket No. 18-0144-1401)

IDAPA 18.01.53 - Rules Pertaining To Continuing Education - Proposed Rule (Docket No. 18-0153-1401)

The Department of Insurance submits notice of proposed rulemaking at IDAPA 18.01.44 and 18.01.53. The first proposed rule clarifies language regarding registration fees for self-funded health insurance plans. It also provides that public adjusters pay the same licensing and examination fees as other adjusters and producers. Finally, it changes the fee charged for examinations from \$60 to an amount not to exceed \$80.

The second proposed rule requires adjusters and public adjusters to meet continuing education requirements.

Neither rule has a negative fiscal impact on the state general fund. Negotiated rulemaking was conducted. The rules are consistent with the Department's authority under Section 41-211, Idaho Code.

cc: Department of Insurance
Thomas A. Donovan

IDAPA 18 - DEPARTMENT OF INSURANCE

18.01.44 - SCHEDULE OF FEES, LICENSES, AND MISCELLANEOUS CHARGES

DOCKET NO. 18-0144-1401 (FEE RULE)

NOTICE OF RULEMAKING - PROPOSED RULE

AUTHORITY: In compliance with Section 67-5221(1), Idaho Code, notice is hereby given that this agency has initiated proposed rulemaking procedures. The action is authorized pursuant to Sections 41-211, 41-401, 41-1025, 41-4020, and 41-5820, Idaho Code.

PUBLIC HEARING SCHEDULE: Public hearing(s) concerning this rulemaking will be scheduled if requested in writing by twenty-five (25) persons, a political subdivision, or an agency, not later than September 17, 2014.

The hearing site(s) will be accessible to persons with disabilities. Requests for accommodation must be made not later than five (5) days prior to the hearing, to the agency address below.

DESCRIPTIVE SUMMARY: The following is a nontechnical explanation of the substance and purpose of the proposed rulemaking:

Title 41, Chapter 40, was amended in 2013 to provide that post-secondary educational institutions could provide students self-funded health care plans in Idaho. Previously, registration of such plans was limited to employee plans. The rulemaking will seek to clarify the language that the registration fee is paid by all self-funded plans registering with the department.

Title 41, Chapter 58, Idaho Code, permits the department to license public adjusters. The proposed rule provides that public adjusters pay the same licensing and examination fees as producers and adjusters.

The department contracts with a private contractor to administer insurance producer, adjuster and public adjuster examinations. The examination fee is currently established per rule at \$60. The rulemaking will seek to revise language concerning the fee for producer, adjuster and public adjuster examinations to allow an amount not to exceed \$80.

Technical corrections are also made.

FEE SUMMARY: The following is a specific description of the fee or charge imposed or increased:

- The fee amount of \$500 for self-funded health plans applying to register and filing their annual statements with the department is not changing, but current language referring to “self-funded employee health care plans” will be revised consistent with recent legislation so the rule is not improperly read to limit the fee to employee plans but will also apply to post-secondary student plans. Idaho Code Sections 41-4005(4) and 41-4011(4) authorize the fees.
- Producers and adjusters pay an initial application and biennial license fees of \$80. This rule will apply the same fee to public adjusters.
- The current fee to take an examination to be licensed as a producer, adjuster, or public adjuster (the latter license category will be expressly added in this rulemaking) is \$60. The department contracts with a vendor to administer the testing. The department seeks to increase the fee to an amount “not to exceed \$80.” Idaho Code Sections 41-401, 41-1006(2), 41-1007(1)(d), 41-1108, 41-5806(1)(g) and 41-5807(2) and (3) authorize the fees.

FISCAL IMPACT: The following is a specific description, if applicable, of any negative fiscal impact on the state general fund greater than ten thousand dollars (\$10,000) during the fiscal year resulting from this rulemaking:

The fiscal impact of the changes is expected to be revenue neutral.

NEGOTIATED RULEMAKING: Pursuant to Section 67-5220(1), Idaho Code, negotiated rulemaking was conducted. The Notice of Intent to Promulgate Rules - Negotiated Rulemaking was published in the July 2, 2014, Idaho Administrative Bulletin, [Vol. 14-7, page 82](#).

INCORPORATION BY REFERENCE: Pursuant to Section 67-5229(2)(a), Idaho Code, the following is a brief synopsis of why the materials cited are being incorporated by reference into this rule: NA

ASSISTANCE ON TECHNICAL QUESTIONS, SUBMISSION OF WRITTEN COMMENTS: For assistance on technical questions concerning the proposed rule, contact Thomas Donovan, tom.donovan@doi.idaho.gov, (208) 334-4214.

Anyone may submit written comments regarding this proposed rulemaking. All written comments must be directed to the undersigned and must be delivered on or before September 24, 2014.

DATED this 6th Day of August, 2014.

William Deal, Director
Idaho Department of Insurance
700 W. State St - 3rd Floor
P.O. Box 83720
Boise, ID 83720-0043
Phone: (208) 334-4250
Fax: (208) 334-4398

**THE FOLLOWING IS THE PROPOSED TEXT OF FEE DOCKET NO. 18-0144-1401
(Only those Sections being amended are shown.)**

020. INSURER FEES.

01. Annual Continuation Fee. All insurers and other entities (set forth in Section 020) licensed, listed, or otherwise approved to do business in the state of Idaho shall pay an annual continuation fee. (7-1-00)

a. The annual continuation fee shall be due on March 1st each year and shall provide for payment of the insurer's fees due through the last day of February next proceeding. (7-1-00)

b. The annual continuation fee shall be charged at the time the insurer applies for admission to do business in the state of Idaho. If the application is approved, the fee paid shall cover the insurer's fees through the last day of February next proceeding. (7-1-00)

02. Fee for Insurers. For all insurance companies receiving a certificate of authority pursuant to Chapter 3, Title 41, Idaho Code, the amount of the annual continuation fee shall be as follows: (7-1-00)

a. If insurer's surplus as regards policyholders at the preceding December 31 is less than ten million dollars (\$10,000,000) - One thousand dollars (\$1,000). (7-1-00)

b. If insurer's surplus as regards policyholders at the preceding December 31 is ten million (\$10,000,000) or more, but less than one hundred million (\$100,000,000) -- Two thousand five hundred dollars (\$2,500). (7-1-00)

c. If insurer's surplus as regards policyholders at the preceding December 31 is one hundred million (\$100,000,000) or greater - Four thousand five hundred dollars (\$4,500). (7-1-00)

03. Fees of Other Entities. For the following entities, the amount of the annual continuation fee shall be: (7-1-01)

<ul style="list-style-type: none"> a. Five hundred dollars (\$500): i. Accredited reinsurers, listed pursuant to Section 41-514(1)(b), Idaho Code. ii. Trusteed reinsurers, listed pursuant to Section 41-514(1)(d), Idaho Code. iii. Authorized surplus line insurers. iv. County mutual insurers. v. Fraternal benefit societies. vi. Hospital and/or professional service corporations. vii. Hospital liability trusts. viii. Self funded <i>employee</i> health care plans. ix. Domestic Risk retention groups. x. Petroleum clean water trusts. xi. Rating organizations. xii. Advisory organizations. b. One hundred dollars (\$100): i. Purchasing groups. 	<ul style="list-style-type: none"> (7-1-01) (7-1-00) (7-1-00) (7-1-00) (7-1-00) (7-1-00) (7-1-00) (7-1-00) (7-1-01) (7-1-00) (7-1-00) (7-1-00) (7-1-01) (7-1-00) (7-1-01) (7-1-00)
<p>04. What Payment of Fee Shall Cover. Payment of the annual continuation fee shall be deemed to be payment of all fees that would ordinarily be paid to the Department by the insurer or entity during the relevant year, including, but not limited to, the following:</p>	
<ul style="list-style-type: none"> a. Certificate of authority renewal, license renewal, and annual registration. b. Arson, Fire and Fraud. c. Annual statement filing. d. Agent appointment and renewal of appointment. e. Filings under Chapter 38, Title 41, Idaho Code, Acquisition of control and insurance holding company systems. f. Filing of amendments to Articles of Incorporation. g. Filing of amendments to Bylaws. h. Amendments to Certificate of Authority. i. Filing of notice of significant transactions pursuant to Section 41-345, Idaho Code. j. Quarterly statement filing. k. Examination expenses, <i>except for those set forth in Subsection 020.05.g.</i> 	<ul style="list-style-type: none"> (7-1-00) (7-1-00) (7-1-00) (7-1-00) (7-1-00) (7-1-00) (7-1-00) (7-1-00) (7-1-00) (7-1-00) (7-1-01)

- 05. Fees Not Included.** Payment of the annual continuation fee will not exempt the insurer or entity from the following: (7-1-00)
- a. Fees for application for producer license. (7-1-00)
 - b. Costs incurred by the Department for investigation of an applicant for producer license. (7-1-00)
 - c. Attorney’s fees and costs incurred by the Department when allowed pursuant to Idaho Code. (7-1-00)
 - d. Costs incurred for experts and consultants when allowed by Idaho Code. (7-1-00)
 - e. Penalties or fines levied by or payable to the Department of Insurance. (7-1-00)
 - f. All fees set forth under Section 040. (7-1-00)
- 06. Failure to Pay Fee.** Failure to pay the annual continuation fee on or before March 1st each year shall be treated as failure to pay the continuation fee and will result in expiration of the insurer’s or entity’s authority to do business in the state of Idaho pursuant to Section 41-324, Idaho Code. (7-1-00)
- 07. Reinstatement Fee.** The reinstatement fee referenced in Section 41-324(3), Idaho Code, shall be the amount referenced above for the insurer or entity continuation fee. (7-1-00)

(BREAK IN CONTINUITY OF SECTIONS)

030. PRODUCER AND MISCELLANEOUS LICENSING FEES.

- 01. Original License Application.** The following fees are due and must be paid with the filing application for original license, which fees include the issuance of a license, if issued: (3-13-02)
- a. Administrators -- three hundred dollars (\$300). (7-1-00)
 - b. Producers -- eighty dollars (\$80). (3-13-02)
 - c. Designation as a managing general agent -- eighty dollars (\$80). (3-13-02)
 - d. Adjusters and public adjusters -- eighty dollars (\$80). (~~3-13-02~~)()
 - e. Reinsurance intermediary -- eighty dollars (\$80). (3-13-02)
 - f. Surplus line brokers -- eighty dollars (\$80). (3-13-02)
 - g. Life settlement providers -- five hundred dollars (\$500). (3-29-10)
 - h. Life settlement brokers -- three hundred dollars (\$300). (3-29-10)
 - i. Independent review organization -- five hundred dollars (\$500). (3-29-10)
 - j. Vendor of portable electronics insurance, a type of limited lines producer: (3-27-13)
 - i. A vendor of portable electronic insurance who is engaged in portable electronic transactions at more than ten (10) locations in the state of Idaho -- one thousand dollars (\$1,000). (3-27-13)
 - ii. A vendor of portable electronic insurance who is engaged in portable electronic transactions at ten (10) or fewer locations in the state of Idaho -- one hundred dollars (\$100). (3-27-13)

02. Examination Fees. The following fees are due and must be paid in order to take examinations for the following licenses: (3-13-02)

a. Producers, public adjusters, and adjusters -- application for examination and each time taken— ~~sixty~~ not to exceed eighty dollars (~~\$680~~). (~~3-13-02~~)()

03. Fingerprint Processing. Processing fingerprints (when required) -- not to exceed eighty dollars (\$80). (3-27-13)

04. License Renewal. The following fees are due and must be paid for each license in order to renew or continue each and every license: (3-13-02)

a. Adjusters, public adjusters, and producers (biennial) -- eighty dollars (\$80), or sixty dollars (\$60) if renewed electronically. (~~3-16-04~~)()

i. A vendor of portable electronic insurance who is engaged in portable electronic transactions at more than ten (10) locations in the state of Idaho -- five hundred dollars (\$500). (3-27-13)

ii. A vendor of portable electronic insurance who is engaged in portable electronic transactions at ten (10) or fewer locations in the state of Idaho -- one hundred dollars (\$100). (3-27-13)

b. Redesignation as managing general agent (annual) -- eighty dollars (\$80). (3-13-02)

c. Administrators (biennial) -- eighty dollars (\$80). (3-19-07)

i. Renewal form shall be filed on or before December 31. (3-19-07)

ii. Any renewal form postmarked after December 31 shall include a penalty in an amount equal to the renewal fee. (3-19-07)

iii. A renewal form postmarked after January 31 must be submitted as a new application with supporting documents and the full application fee. (3-19-07)

d. Surplus line brokers (biennial) -- eighty dollars (\$80), or sixty dollars (\$60) if renewed electronically. (3-16-04)

e. Life settlement providers (biennial) -- three hundred dollars (\$300). (3-29-10)

f. Life settlement brokers (biennial) -- eighty dollars (\$80). (3-29-10)

g. Independent review organization (biennial) -- three hundred dollars (\$300). (3-29-10)

PROPOSED RULE COST/BENEFIT ANALYSIS

Section 67-5223(3), Idaho Code, requires the preparation of an economic impact statement for all proposed rules imposing or increasing fees or charges. This cost/benefit analysis, which must be filed with the proposed rule, must include the reasonably estimated costs to the agency to implement the rule and the reasonably estimated costs to be borne by citizens, or the private sector, or both.

Department or Agency: Idaho Department of Insurance

Agency Contact: Tom Donovan Phone: (208) 334-4214

Date: August 627, 2014

IDAPA, Chapter and Title Number and Chapter Name:

18.01.44 – SCHEDULE OF FEES, LICENSES AND MISCELLANEOUS CHARGES

Fee Rule Status: xx Proposed ___ Temporary

Rulemaking Docket Number: 18-0144-1401

STATEMENT OF ECONOMIC IMPACT:

Fees for producer, adjuster, and public adjuster exams

The agency contracts with a vendor to administer insurance producer, adjuster, and public adjuster exams as a prerequisite for licensure. The examination fee is currently limited by rule to \$60. However, the vendor's customary examination fee is \$70. The rulemaking will seek to revise language concerning the fee for producer, adjuster, and public adjuster exams to allow the fee to be set in a revenue neutral manner to cover the vendor's costs of administering the examination. By setting the examination fee at "not to exceed \$80" the rule also permits future increases in the fee without requiring new rulemaking. However, the amount the vendor is permitted to charge is controlled by contract so the vendor may not unilaterally increase the examination fee to the rule maximum. The agency anticipates an increase in the examination fee of \$10 and does not consider that to be an undue burden on the individuals seeking to take the exams. The fees imposed on public adjusters are the same as those imposed on adjusters. There is no increase cost to the Department of Insurance to implement this revised rule.

[Fees for public adjusters](#)

[The department will charge the same application and biennial licensing fees for public adjusters, added pursuant to title 41, chapter 58, Idaho Code in 2008, as are assessed to producers and adjusters. The fee is appropriate for reviewing applications and maintaining oversight of public adjusters commensurate with that involved for producers and agents.](#)

[Fees for self-funded post-secondary secondary educational institution health plans](#)

The department has overseen the registration of certain self-funded health plans (typically non single-employer private plans). Title 41, chapter 40, Idaho Code, was amended in 2013 to provide that post-secondary educational institutional self-funded health plans could also register with the department. Oversight of these plans will be comparable to that of employer plans, which are assessed an initial and annual \$500 fee. Benefits provided by the plan registration and payment of the fee include maintaining operational viability and financial solvency for the plan beneficiaries.

IDAPA 18 - DEPARTMENT OF INSURANCE

18.01.53 - CONTINUING EDUCATION

DOCKET NO. 18-0153-1401

NOTICE OF RULEMAKING - PROPOSED RULE

AUTHORITY: In compliance with Section 67-5221(1), Idaho Code, notice is hereby given that this agency has initiated proposed rulemaking procedures. The action is authorized pursuant to Sections 41-211, 41-1013, 41-1108, 41-5813, and 41-5820, Idaho Code.

PUBLIC HEARING SCHEDULE: Public hearing(s) concerning this rulemaking will be scheduled if requested in writing by twenty-five (25) persons, a political subdivision, or an agency, not later than September 17, 2014.

The hearing site(s) will be accessible to persons with disabilities. Requests for accommodation must be made not later than five (5) days prior to the hearing, to the agency address below.

DESCRIPTIVE SUMMARY: The following is a nontechnical explanation of the substance and purpose of the proposed rulemaking:

The rulemaking will expressly provide that resident adjusters and public adjusters are required to meet continuing education requirements, and that the specifics of this chapter (Rule 53), such as the approval of courses by the CE Committee, will apply. The revised rule also adds required rule sections.

FEE SUMMARY: The following is a specific description of the fee or charge imposed or increased: N/A

FISCAL IMPACT: The following is a specific description, if applicable, of any negative fiscal impact on the state general fund greater than ten thousand dollars (\$10,000) during the fiscal year resulting from this rulemaking: N/A

NEGOTIATED RULEMAKING: Pursuant to Section 67-5220(1), Idaho Code, negotiated rulemaking was conducted. The Notice of Intent to Promulgate Rules - Negotiated Rulemaking was published in the July 2, 2014, Idaho Administrative Bulletin, Vol. 14-7, p. 84.

INCORPORATION BY REFERENCE: Pursuant to Section 67-5229(2)(a), Idaho Code, the following is a brief synopsis of why the materials cited are being incorporated by reference into this rule: N/A

ASSISTANCE ON TECHNICAL QUESTIONS, SUBMISSION OF WRITTEN COMMENTS: For assistance on technical questions concerning the proposed rule or to submit comments, contact Thomas Donovan, tom.donovan@doi.idaho.gov, (208) 334-4214. Anyone may submit written comments regarding this proposed rulemaking. All written comments must be delivered on or before September 24, 2014.

DATED this August 6, 2014.

William Deal, Director
Idaho Department of Insurance
700 W. State St, 3rd Floor
P.O. Box 83720
Boise, ID 83720-0043
Phone: (208) 334-4250
Fax: (208) 334-4398

THE FOLLOWING IS THE PROPOSED TEXT OF DOCKET NO. 18-0153-1401
(Only those Sections being amended are shown.)

000. LEGAL AUTHORITY.

The statutory authority for this rule is Title 41, Chapter 10, Sections 41-1013(5) and 41-1013(7), Idaho Code.

(5-3-03)

001. TITLE AND SCOPE.

01. Title. This rule shall be referred to as IDAPA 18.01.53, "Continuing Education." ()

02. Scope. The purpose of this rule is to help protect the public by maintaining high standards of professional competence in the insurance industry and to maintain and improve the insurance skills and knowledge of producers licensed by the Department of Insurance by prescribing a minimum education in approved subjects that a licensee must periodically complete, procedures and standards for the approval of such education, and a procedure for establishing that continuing education requirements have been met. (3-20-04)()

002. WRITTEN INTERPRETATIONS.

This agency may have written statements which pertain to the interpretation of the rules of this chapter, or to the documentation of compliance with the rules of this chapter. These documents will be available for public inspection and copying in accordance with the Idaho Public Records Act, Title 9, Chapter 3, Idaho Code. ()

003. Administrative Appeals.

Any administrative appeal regarding this chapter should be made in accordance with Title 41, Chapter 2, Idaho Code, and to the extent not in conflict therewith, Title 67, Chapter 52, Idaho Code, as well as IDAPA 04.11.01, "Idaho Rules of Administrative Procedure of the Attorney General." ()

004. Incorporation By Reference.

There are no documents to be incorporated by reference. ()

005. OFFICE-OFFICE HOURS-MAILING ADDRESS AND STREET ADDRESS.

01. Office Hours. The Department of Insurance is open from 8 a.m. to 5 p.m. except Saturday, Sunday and legal holidays. ()

02. Mailing Address. The department's mailing address is: Idaho Department of Insurance, P.O. Box 83720, Boise ID 83720-0043. ()

03. Street Address. The department's principal place of business is 700 West State Street, 3rd Floor, Boise, Idaho 83720-0043. ()

04. Web Site Address. The department's website is <http://www.doi.idaho.gov>. ()

006. PUBLIC RECORDS ACT COMPLIANCE.

Any records associated with this rule are subject to the provisions of the Idaho Public Records Act, Title 9, Chapter 3, Idaho Code. ()

~~007-009.~~ (RESERVED)

010. Definitions.

01. Licensee. As used in this rule a “licensee” means an individual holding a license as a producer, adjuster, or public adjuster pursuant to Title 41, Chapters 10, 11, or 58, Idaho Code. ()

011. APPLICABILITY.

01. Applicability to Certain Insurance Professionals. This rule applies to all resident ~~producers licensed by the Department of Insurance~~ licensees except for producers licensed to sell only “limited lines (other than crop) insurance” as defined by Title 41, Chapter 10, Idaho Code. (3-19-10)()

02. High Standards for Programs. The Department of Insurance anticipates and expects that licensees will maintain high standards of professionalism in selecting quality education programs to fulfill the continuing education requirements set forth herein. (7-1-93)

012. BASIC REQUIREMENTS.

01. Proof of Completion. As a condition for the continuation of a license, a licensee must furnish the Director of the Department of Insurance (“Director”), on or before the licensing renewal date, proof of satisfactory completion of approved subjects or courses meeting the following requirements: (4-5-00)

a. Twenty-four (24) hours of continuing education credit during each licensing period, which licensing period is for two (2) years. (3-20-04)

b. At least three (3) hours of continuing education credit in ethics must be earned each licensing period. (4-7-11)

c. No more than four (4) hours of continuing education credit from courses approved for ~~adjusters or public adjusters~~ shall apply toward the continuation of a producer license. (3-19-10)()

02. Relicensing Procedures After Voluntary Termination of License. An ~~insurance agent~~ licensee who voluntarily terminates his/her license can apply to be relicensed without testing if the application is received by the Department within twelve (12) months after the termination and if the continuing education requirements were completed during the licensing period prior to voluntary termination. Non-resident ~~insurance agents~~ licensees who were former resident ~~agents~~ licensees and who wish to obtain a resident license once again will be subject to the continuing education requirements on a pro-rata basis. (4-5-00)()

03. Completion Within Two Years. Each course to be applied toward satisfaction of the continuing education requirement must have been completed within the two (2) year period immediately preceding renewal of the license. Courses may not have been duplicated in the same renewal period. The date of completion for a self-study course is the date of successful completion of exam. (3-20-04)

(BREAK IN CONTINUITY OF SECTIONS)

016. PROGRAMS WHICH QUALIFY.

01. Requirements of Acceptable Program. A specific program will qualify as an acceptable continuing education program if it is a formal program of learning which contributes directly to the professional competence of a licensee. It will be left to each individual licensee to determine the course of study to be pursued. All programs must meet the standards outlined in Section 018. (7-1-93)

02. Subjects Which Qualify. (7-1-93)

a. The following general subjects are acceptable ~~for producers~~ as long as they contribute to the knowledge and professional competence of an individual licensee as a producer and demonstrate a direct and specific application to insurance. (3-0-04)()

- i. Insurance, annuities, and risk management. (7-1-93)
 - ii. Insurance laws and rules. (7-1-93)
 - iii. Mathematics, statistics, and probability. (7-1-93)
 - iv. Economics. (7-1-93)
 - v. Business law. (7-1-93)
 - vi. Finance. (7-1-93)
 - vii. Taxes, Trusts, Estate Planning. (4-5-00)
 - viii. Business environment, management, or organization. (7-1-93)
 - ix. Securities. (7-1-98)
- b.** The following general subjects are acceptable for adjusters and public adjusters as long as they contribute to the knowledge and professional competence of an individual licensee as an adjuster or public adjuster ~~(3-19-10)~~()
- i. Insurance. (3-19-10)
 - ii. Insurance laws and rules. (3-19-10)
 - iii. Mathematics, statistics, and probability. (3-19-10)
 - iv. Economics. (3-19-10)
 - v. Business law. (3-19-10)
 - vi. Restoration. (3-19-10)
 - vii. Communications. (3-19-10)
 - viii. Arbitration. (3-19-10)
 - ix. Mitigation. (3-19-10)
 - x. Glass replacement and/or repair. (3-19-10)
- c.** Areas other than those listed above may be acceptable if the licensee can demonstrate that they contribute to professional competence and otherwise meet the standards set forth in this rule. The responsibility for substantiating that a particular program meets the requirements of this rule rests solely upon the licensee. (7-1-93)