

ACTIVITIES WHICH DO NOT REQUIRE A PRODUCER LICENSE:

LICENSE REQUIRED

Idaho Code responding to this question:

41-1004(1) License required: to **sell, solicit, negotiate**, including offering any advice, counsel, opinion or service with respect to benefits advantages or disadvantages under any policy of insurance that could be issued in Idaho.

41-1003 Definitions:

See (6) **Negotiate**, means the act of conferring directly with or offering advice directly to a purchaser or prospective purchaser of a particular contract of insurance concerning any of the substantive benefits, terms or conditions of the contract, provided that the person engaged in the act either sells insurance or obtains insurance from insurers for purchasers.

See (10) **Sell**, means to exchange a contract of insurance by any means, for money or its equivalent, on behalf of an insurance company.

See (11) **Solicit**, means attempting to sell insurance or asking or urging a person to apply for a particular kind of insurance from a particular company or companies.

ACTIVITIES WHICH DO NOT REQUIRE AN INSURANCE LICENSE

Idaho Code responding to this question:

41-1005 Exceptions to Licensing—provided only *indirectly related to the sale of insurance and not receiving commissions*:

Activities of an officer, director or employee—*if executive, administrative, managerial, clerical or combination of any of these*

Or

Activities for *underwriting, loss control, inspection or processing, adjusting, investigating, or settling of a claim on a contract of insurance*

Or

Acting in the capacity of a special agent or agency supervisor assisting producers and limited to providing technical advice and assistance and does not include the sale, solicitation or negotiation of insurance

Or

Person who *secures and furnishes information for the purpose of group life, group property & casualty, group annuities, group or blanket accident or health or for purposes of enrolling individuals under plans, issuing certificates under plans or otherwise assisting in administering plans or performing administrative services related to mass-marketed P&C insurance*

Or

Person engaged in the administration or operation of a program of employee benefits for the employer's or association's own employees or employees of subsidiaries or affiliates as long as not compensated directly by carrier issuing contracts

Or

Employees engaging in the inspection rating or classification of risks or in the supervision of the training of insurance producers and who are not engaged in sale, solicitation, negotiation or receiving a commission