



Nevada

Insurance Licensing

CANDIDATE HANDBOOK

October 2024

STATE LICENSING INFORMATION

Candidates may contact the Nevada Division of Insurance with questions about obtaining or maintaining a license after the examination has been passed.

Nevada Department of Business and Industry Division of Insurance

1818 E. College Parkway, Ste.103 Carson City, NV 89706

Phone

(775) 687-0700 [option 2]

Website

www.doi.nv.gov

EXAMINATION INFORMATION

Candidates may contact Pearson VUE with questions about this handbook or about an upcoming examination.

Pearson VUE Nevada Insurance

Attn: Regulatory Program 5601 Green Valley Dr. Bloomington, MN 55437

Phone

(800) 274-2609

Email

pearsonvuecustomerservice@pearson.com

Web

www.pearsonvue.com

QUICK REFERENCE

RESERVATIONS

Before making an exam reservation

Candidates should thoroughly review this handbook, which contains examination content outlines and important information regarding eligibility and the examination and licensing application process.

Making an exam reservation (details on page 5)

Candidates may make a reservation by either visiting www.pearsonvue.com or calling Pearson VUE.

Candidates have the option to register to take their online examinations or at a physical Pearson VUE testing location.

Candidates should make a reservation online at least twenty-four (24) hours before the desired examination date. **Walk-in examinations are not available.**

SCHEDULES & FEES

Test center locations

A list of test centers appears on the back cover of this handbook. Candidates should contact Pearson VUE to confirm specific locations and examination schedules.

Exam fees

The examination fee (as detailed on the back cover) must be paid at the time of reservation by credit card, debit card, or voucher. **Fees will not be accepted at the test center.** Examination fees are nonrefundable and nontransferable, except as detailed in *Change/Cancel Policy*.

EXAM DAY

What to bring to the exam

Candidates should bring to the examination proper identification and other materials as dictated by the state licensing agency. A complete list appears in *What to Bring* (page 7).

Exam procedures

Candidates should report to the test center at least thirty (30) minutes before the examination begins to complete registration. The time allotted for the examinations is detailed on page 3 of the handbook, and each candidate will leave the test center with an official score report in hand.

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OVERVIEW

The candidate handbook is a useful tool in preparing for an examination.

It is highly recommended that the *Nevada Insurance Candidate Handbook* be reviewed, with special attention given to the [content outlines](#), before taking the examination.

Individuals who wish to obtain an insurance license in the state of Nevada must:

1. If required for your desired license type, complete the prelicensing education.

The prelicensing education must be completed before applying for a license and before sitting for an examination. Visit the Division's website for information on prelicensing education requirements at <http://doi.nv.gov> and search for available courses through Sircon at www.sircon.com/Nevada.

2. Study for the examination.

In addition to completing prelicensing education course(s) (if required for your desired license type), a candidate will need to review the content outlines contained in this handbook, study relevant Nevada statutes and regulations, and may need to reference other resources to prepare for the examination. The prelicensing course may not provide all information needed to pass an examination.

3. Make an examination reservation and pay the examination fee.

Make a reservation online or by phone with Pearson VUE for the examination. (See page 5.)

4. Go to the test center or prepare for your online proctored examination.

Go to the test center or prepare for your online proctored examination, bringing along all required materials. (See page 7.)

5. Within 90 days of applying, submit fingerprints for a criminal history background report.

For a list of approved vendors and additional information about fingerprinting go to <https://doi.nv.gov>.

6. Apply for a license.

Within one year after passing the examination, apply for your license online through Sircon at www.sircon.com/Nevada. You must upload with your application:

- Your signed *Fingerprint Background Waiver Form*;
- The receipt for your fingerprints; and
- Any other required supporting documentation, as indicated in the application or on the Division's website at <http://doi.nv.gov>.

INTRODUCTION

CONTACT INFORMATION

Candidates may contact Pearson VUE with questions about this handbook or about an upcoming examination.

FOR EXAMINATIONS		
Pearson VUE/Nevada Insurance Attn: <i>Regulatory Program Coordinator</i> 5601 Green Valley Dr., Bloomington, MN 55437		
Phone: (800) 274-2609	Website: www.pearsonvue.com	Email: pearsonvuecustomerservice@pearson.com

Live Chat is available to address your support inquiries and is the quickest way to reach a customer service agent. It's available from 8:00 AM through 5:00 PM Central Time, Monday through Friday, subject to change during locally designated holidays.

Please visit www.pearsonvue.com/nv/insurance/contact for further information.

Candidates may contact the Nevada Department of Business and Industry, Division of Insurance, with questions about obtaining or maintaining a license.

FOR STATE LICENSING	
Nevada Department of Business and Industry Division of Insurance Website: www.doi.nv.gov	
1818 East College Parkway, Suite 103 Carson City, Nevada 89706-7986 Phone: (775) 687-0700, [option 2]	3300 W. Sahara Ave., Suite 275 Las Vegas, NV 89102

LICENSURE PROCESS

Licensure is the process by which an agency of state government or other jurisdiction grants permission to individuals to engage in the practice of, and prohibits all others from legally practicing, a particular profession, vocation, or occupation. By ensuring a minimum level of competence, the licensure process protects the general public. The state regulatory agency is responsible for establishing the acceptable level of safe practice and for determining whether an individual meets that standard.

The state of Nevada has retained the services of Pearson VUE to develop and administer its insurance licensing examination program. Pearson VUE is a leading provider of assessment services to regulatory agencies and national associations.

PRACTICE TESTS

Practice tests are offered exclusively online at www.pearsonvue.com, giving candidates even more opportunity to succeed on insurance examinations. Our practice tests will not only help prepare candidates for the types of questions they will see on the licensure exam but also familiarize them with taking computer-based examinations. Pearson VUE offers practice tests in the areas of Life, Health, and Property and Casualty that contain questions developed by subject matter experts using concepts found in the general portion of the licensure examination. The tests closely reflect the format of the real licensure examination, can be scored instantly, and provide immediate feedback to help candidates identify correct and incorrect answers. Candidates can purchase practice tests anytime at www.pearsonvue.com.

NEVADA LICENSING REQUIREMENTS

This handbook provides information about the license examination and application process for becoming licensed by the Nevada Division of Insurance to sell, solicit, negotiate or provide insurance services and products in Nevada. A review of the examination content outlines in this handbook will help you understand the scope of knowledge required for each type of license.

The Division wishes you well in preparing for your examination and reminds you that, by law, you are required to continue your insurance education after becoming licensed. To find out more about continuing education and other requirements for license maintenance, please visit the Division's website at <http://doi.nv.gov>.

Be aware that you are not permitted to sell, solicit or negotiate contracts of insurance or otherwise act as a licensee until the Division has issued your license, nor may you receive or accept, directly or indirectly, any commission or other valuable consideration unless you are properly licensed and appointed at the time of the transaction from which the right to such commission or other valuable consideration arose.

Issuance of the license depends on review and approval of all license application materials. Passing an examination does not guarantee that you will be issued a license.

If the Division approves your application, a license will be issued and you may solicit insurance for the license type and lines of authority for which you have been licensed. If your application is incomplete or is denied, you will be notified in writing of the reason. All communication regarding applications and licenses is completed electronically. Please ensure that a valid email address remains on file with the Division during the application and licensing periods.

You may print your license through Sircon at www.sircon.com/Nevada. The Division does not print or mail licenses. You may verify your license status on the Division's website by clicking on "Verify a License." The license will appear as soon as the license has been issued. After you verify that your license has been issued, you may print your license free for 30 days from issuance by visiting www.sircon.com/Nevada. There is a charge to print the license after the first 30 days from issuance.

LICENSES AND LINES OF AUTHORITY REQUIRING AN EXAMINATION

The following licenses and lines of authority require examinations prior to applying for a license. Review the information carefully to determine which exam is needed for the license type being sought.

EXAM CODE	LINE OF AUTHORITY	EXAMINATION NAME	TIME ALLOTTED
INSURANCE PRODUCER OR INSURANCE CONSULTANT			
01	Life (Includes Fixed Annuities)	NV Life	2 hours
02	Health	NV Accident and Health	2 hours 15 minutes
03	Property	NV Property	2 hours
04	Casualty	NV Casualty	2 hours 15 minutes
55	Personal Lines (Noncommercial Property & Casualty)	NV Personal Lines	2 hours 15 minutes
06	Property & Casualty Combined	NV Property and Casualty	3 hours 35 minutes
05	Life and Health Combined	NV Life and Health	3 hours 35 minutes
INDEPENDENT ADJUSTER			
15	Property & Casualty	NV Property and Casualty Adjuster	2 hours
16	Workers Compensation	NV Workers Compensation Adjuster	1 hour
STAFF ADJUSTER			
16	Workers Compensation	NV Workers Compensation Adjuster	1 hour
COMPANY ADJUSTER			
15	Property & Casualty	NV Property and Casualty Adjuster	2 hours
16	Workers Compensation	NV Workers Compensation Adjuster	1 hour
PUBLIC ADJUSTER			
15	Property & Casualty	NV Property & Casualty Adjuster	2 hours
BAIL AGENT, BAIL SOLICITOR AND BAIL ENFORCEMENT AGENT			
23	N/A	NV Bail	1 hour 15 minutes
EXCHANGE ENROLLMENT FACILITATOR			
84	EEF-Health	NV Exchange Enrollment Facilitator	1 hour 15 minutes

NONRESIDENT LICENSING REQUIREMENTS

If you are a producer, consultant or adjuster and Nevada is not your home state, you are currently licensed and in good standing in your home state, and your home state issues nonresident licenses to Nevada residents on a reciprocal basis, you may apply for a Nevada nonresident license through www.sircon.com/Nevada or www.nipr.com. You are not required to pass an examination or complete prelicensing education, if you are applying for a similar license type and line of authority held in your home state. For additional information or assistance, visit the Division's website at <http://doi.nv.gov>.

Nonresident adjusters who hold an Adjuster Designated Home State (DHS) license in good standing in the designated nonresident state may apply for a nonresident adjuster license for the same or similar authority held in the designated home state and will not be required to pass an examination or complete prelicensing education. Adjusters with a DHS license must apply through Sircon at www.sircon.com/Nevada.

To designate Nevada as a home state, an applicant must apply for an Adjuster DHS license type through Sircon at www.sircon.com/Nevada. To qualify for an Adjuster DHS license, the applicant must first meet all resident requirements before applying. The applicant must pass an examination; complete fingerprints for a criminal history background report; and meet all other eligibility criteria. The exam can be administered at any Pearson VUE test site

Nonresident applicants requesting to become licensed as a Nevada resident due to relocation must complete and submit an application through www.sircon.com/Nevada. The applicant must either present a Letter of Clearance or have the previous resident license information on the Producer Database (PDB). The application must be submitted within 90 days of the cancellation of the resident license and within 90 days of establishing Nevada as a home state. The Division requires new resident applicants to be fingerprinted for a criminal history background report prior to being licensed.

For detailed information on nonresident licensing requirements, visit the Division's website at <http://doi.nv.gov>.

RESERVATIONS

MAKING AN EXAMINATION RESERVATION

Walk-in examinations are not available. Online reservations are the most efficient way for candidates to schedule their examination. Candidates **must** go to www.pearsonvue.com/nv/insurance to make an online reservation for an examination. First-time users are required to create an account. The candidate will need to fill in all required fields, which are preceded by an asterisk (*), on the online form in order to create an ID and be assigned a password. Step-by-step instructions will lead the candidate through the rest of the examination reservation process.

Candidates **must** make an online reservation at least twenty-four (24) hours before the desired examination date. Candidates who wish to make a phone reservation at (800) 274-2609 must do so at least twenty-four (24) hours before the desired examination date.

Before making a reservation, candidates should have the following:

- Legal name, address, Social Security number, daytime telephone number, and date of birth
- The name(s) of the examination(s)
- The preferred examination date and test center location (a list of test centers appears on the back cover of this handbook)
- For major line exams (if required by license type): the provider code number, the course completion date, and the instructor code number. (**All** educational requirements must be **completed** before an examination can be reserved.) This information will be supplied by the provider after candidates complete their educational requirements.

EXAM FEES

- **The examination fee for Single Line Exams is \$37 and Combo Exams (Life/Health or Property/Casualty) is \$47.** All examination fees must be paid at the time of reservation by credit card, debit card, or voucher. **Payment will not be accepted at the test center.** Examination fees are nonrefundable and nontransferable. Candidates are responsible for knowing the proper examination fees.

Vouchers

Vouchers offer another convenient way to pay for tests. Vouchers can be purchased online at www.pearsonvue.com/vouchers/pricelist/nvins.asp by credit card either singly or in volume. To redeem a voucher as payment when scheduling a test, simply indicate voucher as the payment method and provide the voucher number. **All vouchers are pre-paid. Vouchers are non-refundable and non-returnable.**

Vouchers expire twelve (12) months from the date they are issued. Voucher expiration dates cannot be extended. The exam must be taken by the expiration date printed on the voucher.

CHANGE/CANCEL POLICY

Candidates should call (800) 274-2609 at least forty-eight (48) hours before the examination to change or cancel a reservation. Candidates who change or cancel a reservation with proper notice may either transfer the fee to a new reservation or request a refund. **Candidates who change or cancel a reservation without proper notice will forfeit the examination fee.** Refunds for credit/debit cards are immediate, while refunds for vouchers will be processed in two to three (2-3) weeks.

Candidates are individually liable for the full amount of the examination fee once a reservation has been made, whether individually or by a third party.

ABSENCE/LATENESS POLICY

Candidates who are late or absent from an exam may call Pearson VUE within 14 days of the exam date to request an excused absence for the following reasons:

- Illness of the candidate or of the candidate's immediate family member
- Death in their immediate family
- Disabling traffic accident
- Court appearance or jury duty
- Military duty
- Weather emergency

A case number will be assigned and instructions provided for emailing supporting documentation. **Candidates absent from or late to an exam who have not changed or canceled the reservation according to the Change/Cancel Policy will not be admitted to the exam and will forfeit the exam fee.**

WEATHER DELAYS AND CANCELLATIONS

If severe weather or a natural disaster makes the Pearson VUE test center inaccessible or unsafe, the examination may be delayed or canceled. Pearson VUE will notify and reschedule candidates in the case of severe weather.

ACCOMMODATIONS

Pearson VUE complies with the provisions of the Americans with Disabilities Act as amended. The purpose of accommodations is to provide candidates with full access to the test. Accommodations are not a guarantee of improved performance or test completion. Pearson VUE provides reasonable and appropriate accommodations to individuals with documented disabilities who demonstrate a need for accommodations.

Test accommodations may include things such as:

- A separate testing room
- Extra testing time
- A Reader or Recorder, for individuals with mobility or vision impairments and cannot read or write on their own

Test accommodations are individualized and considered on a case-by-case basis. All candidates who are requesting accommodations because of a disability must provide appropriate documentation of their condition and how it is expected to affect their ability to take the test under standard conditions. This may include:

- Supporting documentation from the professional who diagnosed the condition, including the credentials that qualify the professional to make this diagnosis
- A description of past accommodations the candidate has received

The steps to follow when requesting test accommodations vary, depending on your test program sponsor. To begin, go to <http://pearsonvue.com/accommodations>, and then select your test program sponsor from the alphabetized list. Candidates who have additional questions concerning test accommodations may contact the ADA Coordinator at accommodationspearsonvue@pearson.com.

ENGLISH AS A SECOND LANGUAGE (ESL)

Candidates for whom English is a second language may request additional time for the examination by sending the *English as a Second Language Request Form* (found in the back of this handbook). Candidates should include with this form a letter from his/her English instructor or sponsoring company (on official letterhead, if from a company) stating that English is not a primary language for the candidate. Candidates should not attempt to make a reservation until after they have been notified by Pearson VUE that their request for additional time has been approved. Candidates who have additional questions about ESL examinations should contact the Special Examination Coordinator at (800) 466-0450.

Candidates who need to reschedule or need to retest should notify Pearson VUE Special Accommodations that special arrangements were used for the prior examination.

EXAM DAY

WHAT TO BRING/NEEDED FOR EXAMS

Required Materials

All candidates are required to bring identification that is deemed acceptable, as listed under *Acceptable Forms of Candidate Identification*, to the test center on the day of examination.

Candidates who have changed their names must provide written documentation of the change. This documentation may be a copy of a marriage license, divorce decree, or other official document.

REQUIRED ITEMS

Candidates who do not present the required items will be denied admission to the examination, will be considered absent, and will forfeit the examination fee.

Acceptable Forms of Candidate Identification

Candidates must present **two (2) forms** of current signature identification. The name on the identification must exactly match the name on the registration. The primary identification must be government-issued and photo-bearing with a signature, and the secondary identification must contain a valid signature. Identification must be in English.

Primary ID (photograph and signature, not expired)

- Government-issued Driver's License
- U.S. Dept. of State Driver's License
- U.S. Learner's Permit (plastic card only with photo and signature)
- National/State/Country ID card
- Passport
- Passport Card
- Military ID
- Military ID for spouses and dependents

Secondary ID (signature, not expired)

- U.S. Social Security card
- Debit (ATM) or Credit card
- Any form of ID on the Primary ID list

If the ID presented has an embedded signature that is not visible (microchip), or is difficult or impossible to read, the candidate must present another form of identification from the Primary ID or Secondary ID list that contains a visible signature.

Pearson VUE does not recognize grace periods. For example, if a candidate's driver's license expired yesterday and the state allows a 30-day grace period for renewing the ID, the ID is considered to be expired.

EXAM PROCEDURES

At Physical Test Location

Candidates should report to the test center thirty (30) minutes before the examination and check in with the test center administrator. The candidate's identification and other documentation will be reviewed and he/she will be photographed for the score report.

Candidates are required to review and sign a **Candidate Rules Agreement** form. If the **Candidate Rules Agreement** is not followed and/or cheating or tampering with the examination is suspected, the incident will be reported as such and the appropriate action will be taken. The examination fee will not be refunded, the exam may be determined invalid, and/or the state may take further action such as prohibiting candidates from retaking the examination and/or denying a license.

Candidates will have an opportunity to take a tutorial on the computer on which the examination will be administered. The time spent on this tutorial will not reduce the examination time. The examination administrators will answer questions, but candidates should be aware that the administrators are not familiar with the content of the examinations or with the state's licensing requirements. Examination administrators have been instructed not to advise candidates on requirements for licensure.

Candidates may begin the examination once they are familiar with the computer and certify that they have read and understood the State Rules (as shown on page 2). The examination begins the moment a candidate looks at the first examination question. The time allotted for each examination is detailed on page 3. The examination will end automatically after the examination time has expired, and candidates will leave the test center with their official scores in hand.

ONVUE ONLINE PROCTORED EXAMINATIONS

You are required to take photos of your government-issued ID, your testing environment and a headshot. **(Note: we are unable to accept restricted ID types such as U.S. military IDs).** Your photos will be reviewed and your exam will be queued up. Most candidates will start their exam within 15 minutes of their appointment time. If your pictures don't pass review, you'll be joined by a greeter as soon as possible to help you troubleshoot. You'll be monitored by a VUE-certified proctor via webcam and microphone throughout your test to ensure the integrity and security of your exam experience.

ABOUT THE EXAM

The content of the general examination is based upon information obtained from a job analysis performed by Pearson VUE. Responses from insurance professionals were analyzed to determine the nature and scope of tasks they perform and the knowledge and skills needed to perform them. This information is the basis upon which examination questions are written and ensures that examinations reflect the practice of insurance. The examination has been developed to reflect the laws, statutes, rules, and regulations for the practice of insurance in Nevada, and has been reviewed and approved by Nevada insurance professionals.

Each major lines examination is given in a multiple-choice format and consists of two parts. The general section deals with basic insurance product knowledge. The state section deals with insurance laws, rules, regulations, and practices that are unique to Nevada.

Examination scores are based on the number of questions answered correctly. Candidates who are uncertain about the correct answer to a question may be able to eliminate one or more of the answer choices as incorrect. It is always better to guess at the correct answer than to not answer a question because there is no penalty for incorrect answers.

The passing score for the examination is determined by the Nevada Division of Insurance. Through standardization and control, Pearson VUE ensures that no individual has an unfair disadvantage or advantage because of a particular examination format.

Pearson VUE maintains examination administration and examination security standards designed to ensure that all candidates are given the same opportunity to demonstrate their abilities and to prevent some candidates from gaining an unfair advantage over others because of testing irregularities or misconduct. Pearson VUE routinely reviews irregularities and examination scores believed to be earned under unusual or nonstandard circumstances.

Pearson VUE maintains the right to question any examination score whose validity is in doubt because the score may have been obtained unfairly. Pearson VUE first undertakes a confidential review of the circumstances contributing to the questions about score validity. If there is sufficient cause to question the score, Pearson VUE will refer the matter to the state licensing agency, which will make the final decision on whether or not to cancel the score.

The performance of all candidates is monitored and may be analyzed statistically for the purpose of detecting and verifying fraud. If it is determined that a score has questionable validity, the Division of Insurance will be so notified and will determine whether the candidate's scores will be released.

The examination will contain "pretest" questions. Pretest questions are questions on which statistical information is being collected for use in constructing future examinations. Responses to pretest questions do not affect a candidate's score. Pretest questions are mixed in with the scored questions and are not identified.

SCORE EXPLANATION

Equating and Scaling

There are multiple versions of each of the licensing examinations. These versions are known as forms. Although all forms of an examination are developed based on the content outlines, the difficulty of the forms of an examination may vary slightly because different questions appear on each form. To ensure that no candidate is put at an unfair advantage or disadvantage due to the particular form of an examination that he or she is given, a statistical procedure known as equating is used to correct for differences in form difficulty.

For example, in an examination with two (2) forms, Form A and Form B, the state licensing agency determines that answering 30 questions correctly on Form A demonstrates the minimum amount of knowledge necessary to be licensed. It is further determined through the equating process that Form B contains slightly more difficult questions than Form A; therefore, answering 30 questions correctly on Form A would indicate the same level of knowledge as answering only 28 questions correctly on Form B. Under this set of circumstances, a score of 30 questions correct would be used as the passing score on Form A whereas a score of 28 questions correct would be used as the passing score on Form B.

A second statistical procedure known as scaling is used to derive the numerical score to report for each candidate. Scaling is used to place a raw score on a common reporting scale on which each scaled score represents a given level of knowledge regardless of the difficulty of the form on which the raw score was achieved.

To illustrate how scaling works, suppose that in the examination example used above, the state licensing agency decides to use a score of 500 as the passing score for reporting purposes. (Note that the score selected to be used as the reported passing score is not related to, and has no bearing on, the difficulty of the examination.) Based on the information provided above, a raw score of 30 on Form A would translate to a scaled score of 500; a raw score of 28 on Form B would also translate to a scaled score of 500 since a raw score of 30 on Form A represents the same level of knowledge as a raw score of 28 on Form B.

Scaled Score and Percent Score

The passing score of an examination was set by the State of Nevada Insurance (in conjunction with Pearson VUE) after a comprehensive study was completed for each examination. Currently, the State of Nevada Insurance uses a scaled cut of 70 as required by Nevada Administrative Code 683A.270, for all examinations except for the Bail exams. Raw scores are converted into scaled scores that can range from 0 to 100. The scaled score that is reported to candidates is neither the number of questions they answered correctly nor the percentage of questions they answered correctly. With a passing score of 70, any score below 70 indicates how close the candidate came to passing, rather than the actual number or percentage of questions the candidates answered correctly. Nevada Administrative Code 697.125 requires an applicant for a license as a bail agent, bail solicitor or bail enforcement agent achieve a score of at least 67% to pass the licensing examination. Candidates need to answer 67% of the questions correctly to pass the examination. As such, a percent correct score is printed on the candidate score report for the Bail exams and a scaled score is printed on the candidate score report for all other Nevada Insurance exams.

DUPLICATE SCORE REPORTS

As of October 06, 2022, candidates may obtain a copy of their score report by logging into their Pearson VUE account. For candidates who tested prior to October 06, 2022, a duplicate score report can be requested by emailing Pearson VUE at pearsonvuecustomerservice@pearson.com

SCORE REPORTING

When candidates complete the examination, they will receive a score report marked "pass" or "fail." Candidates who fail the examination will receive a score report that includes a numeric score. Candidates who fail receive diagnostic information relevant to each major area of the examination. Diagnostic information is intended to help failing candidates identify their areas of strength and weakness in order to prepare for future examinations. The content outlines can be used to interpret the diagnostic information on a failing score report.

Although the examination consists of two sections (General Knowledge and State Specific), candidates receive a single score. Failing candidates will be required to retake the entire examination.

RETAKE POLICY

Physical Test Locations

Reservations for re-examination are not made at the test center, and **candidates must wait twenty-four (24) hours before making one.**

OnVUE Retake Policy

Candidates taking an online examination are allowed two attempts per exam. All subsequent examination attempts will have to be taken at a Pearson VUE testing center.

QUESTIONS OR COMMENTS ABOUT THE EXAM

For security reasons, examination material is not available to candidates for review. Candidates who have questions, comments, or concerns about the examinations, or who wish to verify any data held in Pearson VUE files, should direct written inquiries to Pearson VUE at the address provided on the inside front cover of this handbook.

In all correspondence, candidates should provide their name and address information. If questions or comments concern an examination already taken, candidates should also include:

- the name of the examination
- the date the examination was taken
- the location of the test center

All examination questions, each form of the examination, and any other examination materials are copyrighted and are the property of Pearson VUE. Consequently, any distribution of the examination content or materials through any form of reproduction or oral or written communication is strictly prohibited and punishable by law.

PEARSON VUE TESTING POLICIES

Physical Test Location

The following policies are observed at each test center. **Candidates who violate any of these policies will not be permitted to finish the examination and will be dismissed from the test center, forfeiting the examination fee.**

- **No personal items are allowed in the testing room.** Personal items include but are not limited to cellular phones, hand-held computers or other electronic devices, pagers, watches, wallets, purses, firearms or other weapons, hats, bags, coats, books, and/or notes, pens, or pencils.
- Candidates must store all personal items in a secure area as indicated by the administrator, or return items to their vehicle. All electronic devices must be turned off before storing them in a locker. **The test center is not responsible for lost, stolen, or misplaced personal items.**
- Studying **is not** allowed in the test center. Visitors, children, family, or friends **are not** allowed in the test center.
- Dictionaries, books, papers (including scratch paper), and reference materials are not permitted in the examination room (unless permitted by the exam sponsor), and candidates are strongly urged not to bring such materials to the test center. When the candidate enters and is seated in the testing room, the test administrator will provide the candidate with materials to make notes or calculations and any other items specified by the exam sponsor. **The candidate may not write on these items before the exam begins or remove these items from the testing room.**
- Eating, drinking, chewing gum, smoking, and/or making noise that creates a disturbance for other candidates is prohibited during the exam.
- Break policies are established by the exam sponsor. Most sponsors allow unscheduled breaks. To request an unscheduled break, the candidate **must** raise his/her hand to get the administrator's attention. **The exam clock will not stop while the candidate is taking a break.**

- Candidates must leave the testing room for all breaks. However, candidates **are not permitted to leave the floor or building for any reason during this time, unless specified by the administrator and the exam sponsor**. If a candidate is discovered to have left the floor or building, he/she will not be permitted to proceed with the examination and may forfeit the exam fees.
- While taking a break, candidates are permitted to access personal items that are being stored during the exam only if necessary—for example, personal medication that must be taken at a specific time. **However, a candidate must receive permission from the administrator prior to accessing personal items that have been stored**. Candidates are **not** allowed access to other items, including but not limited to cellular phones, exam notes, and study guides, unless the exam sponsor specifically permits this.
- Any candidate discovered causing a disturbance of any kind or engaging in any kind of misconduct—giving or receiving help; using notes, books, or other aids; taking part in an act of impersonation; or removing examination materials or notes from the examination room—will be summarily dismissed from the examination and will be reported to the state licensing agency. Decisions regarding disciplinary measures are the responsibility of the state licensing agency.

OnVUE Testing

There are a few simple requirements for candidates to take an OnVUE online proctored exam:

- Quiet, private location
- Reliable device with a webcam
- Strong internet connection

For more information, please go to <https://home.pearsonvue.com/Test-Owner/Deliver/Online-Proctored.aspx>.

HOW TO PREPARE FOR THE EXAM

HELPFUL HINTS

Testing in a physical Pearson VUE testing location

- Double check physical address to ensure you can arrive 30 minutes prior to your exam time.
- Ensure you have the proper identification for exam entrance.

OnVUE testing

- If you are testing online and not in a physical Pearson VUE testing location, you should first review the materials and watch the short video at <https://home.pearsonvue.com/Test-Owner/Deliver/Online-Proctored.aspx> before you begin your online exam.
- Please familiarize yourself with the disciplines expected of a candidate testing online. This would include remaining in screen view of the proctor during the entire session, workspace preparation, cell phones being placed out of reach and general candidate behaviors.
- There are no unscheduled breaks in the exam therefore be prepared to commit your full time and attention during the entire exam to avoid the exam being revoked.

CONTENT OUTLINES

Each examination is based on a detailed content outline of topics, subtopics, and references to applicable state laws, statutes, and regulations. These content outlines are provided to publishers of study materials and to state-approved education providers for their use in developing and updating their educational materials and programs. Content outlines are updated periodically to reflect changes in practice, state laws, and regulations. Nevada offers these content outlines as part of the handbook.

STUDY MATERIALS

Neither the Nevada Insurance Division nor Pearson VUE specifically endorses any particular study materials. Candidates are encouraged to visit the Nevada Insurance Division website for more information at <http://doi.nv.gov> and to study the relevant Nevada statutes and regulations found at www.leg.state.nv.us.

NEVADA

Insurance Content Outlines

Content Outlines: Effective October 1, 2024

**LIFE-GENERAL KNOWLEDGE
CONTENT OUTLINE**

Product Knowledge, Terms and Concepts
(50 scored plus 5 pretest questions)

I. TYPES OF POLICIES..... 15

A. Traditional whole life products

1. Ordinary whole life
2. Limited-pay and single-premium life

B. Interest/market-sensitive/adjustable life products

1. Universal life
2. Variable whole life
3. Variable universal life
4. Interest-sensitive whole life
5. Indexed life

C. Term life

1. Types
 - a. Level
 - b. Decreasing
 - c. Return of premium
 - d. Annually renewable
2. Special features
 - a. Renewable
 - b. Convertible

D. Annuities

1. Single and flexible premium
2. Immediate and deferred
3. Fixed and variable
4. Indexed
5. Accumulation and Annuity Periods
6. Payout options

E. Combination plans and variations

1. Joint life (first to die)
2. Survivorship life (second to die)

**II. LIFE PROVISIONS, RIDERS, OPTIONS, AND EXCLUSIONS
..... 15**

A. Policy riders

1. Waiver of premium and waiver of monthly deduction
2. Guaranteed insurability
3. Payor benefit
4. Accidental death and/or accidental death and dismemberment
5. Term riders
6. Other insureds
7. Long term care
8. Return of premium
9. Disability
10. Cost of Living

B. Policy provisions and options

1. Entire contract
2. Insuring clause
3. Free look
4. Consideration
5. Owner's rights

6. Beneficiary designations

- a. Primary and contingent
- b. Revocable and irrevocable
- c. Common disaster
- d. Minor beneficiaries
- e. Designation by class

7. Premium Payment

- a. Modes
- b. Grace period
- c. Automatic premium loan
- d. Level or flexible

8. Reinstatement

9. Policy loans, withdrawals, partial surrenders

10. Non-forfeiture options

11. Dividends and dividend options (eg. participating, non-participating)

12. Incontestability

13. Assignments

14. Suicide

15. Misstatement of age and gender

16. Settlement options

17. Accelerated death benefits

C. Policy exclusions

1. War
2. Aviation
3. Dangerous Occupation

III. COMPLETING THE APPLICATION, UNDERWRITING, AND DELIVERING THE POLICES..... 12

A. Completing the application

1. Required signatures
2. Changes in the application
3. Consequences of incomplete applications
4. Warranties and representations
5. Collecting the initial premium and issuing the receipt
6. Replacement
7. Disclosures at point of sale (e.g., HIPAA, HIV consent)
8. USA PATRIOT Act/anti-money laundering
9. Gramm-Leach-Bliley Act (GLBA) Privacy

B. Underwriting

1. Insurable interest
2. Medical information and consumer reports
3. Fair Credit Reporting Act
4. Risk classification
5. Stranger/Investor-owned life insurance (STOLI/IOLI)

C. Delivering the policy

1. When coverage begins
2. Explaining the policy and its provisions, riders, exclusions, and ratings to the client

D. Contract law

1. Elements of a contract
 - a. Consideration
 - b. Offer and Acceptance
 - c. Competent parties
 - d. Legal purpose

- 2. Unique aspects of the insurance contract
 - a. Conditional
 - b. Unilateral
 - c. Adhesion
 - d. Aleatory

IV. RETIREMENT, AND OTHER INSURANCE CONCEPTS.....8

A. Third-party ownership

B. Life Settlements

C. Group life insurance

- 1. Conversion privilege
- 2. Contributory vs. noncontributory

D. Retirement plans

- 1. Qualified plans
- 2. Nonqualified plans

E. Life insurance needs analysis/suitability

- 1. Personal insurance needs
- 2. Business insurance needs
 - a. Key person
 - b. Buy sell

F. Social Security benefits

G. Tax treatment of insurance premiums, proceeds, and dividends

- 1. Individual life
- 2. Group life
- 3. Modified Endowment Contracts (MECs)

- Ref: 683A.261, .271, .291*
- c. Prepaid Funeral contract agent
Ref: 689.225
- d. Limited Lines producer
Ref: 683A.261
- e. Insurance Consultant
Ref: 683C.010, .020, .080
- f. Reinsurance intermediary
Ref: 681A.420
- g. Administrator
Ref: 683A.025, .085-.0863, .0868-.0893
- 2. Obtaining a license
 - a. Insurance company appointment
Ref: 683A.321, .331
 - b. License requirements
Ref: 683A.251
- 3. Termination of license
Ref: 683A.451, .490
 - a. Renewal/Continuing Education
Ref: 683A.261; (NAC) 683A.320-.330
 - b. Suspension, revocation, and refusal of license
Ref: 683A.451
- 4. Name of licensee—true, fictitious
Ref: 683A.301

D. Marketing practices

- 1. Unfair practices
Ref: 686A (and other entries as noted)
 - a. Unfair claims methods and practices; Settlement of claims
Ref: 686A.300-.310
 - b. Rebating - Inducement
Ref: 686A.110-.120
 - c. Twisting
Ref: 686A.050
 - d. Misrepresentation
Ref: 686A.030
 - e. Fraud
Ref: 686A.281-.295
 - f. Unfair discrimination
Ref: 686A.100-.120, (NAC) 686A.110-.160
 - g. Defamation
Ref: 686A.080
- 2. Fiduciary responsibilities
Ref: 683A.400, .520; (NAC) 683A.390-.440
- 3. Commissions - payments, acceptance, sharing, prohibitions
Ref: 683A.361;683A.325
- 4. Required records and record retention
Ref: 683A.351

E. Nevada Life & Health Insurance Guaranty Association

Ref: 686C.020, .030, .210, .230

**LIFE – NEVADA SPECIFIC
CONTENT OUTLINE
State Statutes and Codes**

(30 scored plus 5 pretest questions)

I. NEVADA STATUTES AND REGULATIONS COMMON TO LIFE, HEALTH, PROPERTY, AND CASUALTY INSURANCE.....20

Ref: All references refer to the Nevada Revised Statute (NRS) unless otherwise noted

A. Insurance Commissioner

- 1. General powers and duties
Ref: 679B.110, .120-.130, 679B.180-.190
- 2. Examinations
Ref: 679B.230-.250; 679B.290-.300
- 3. Notice and hearings, penalties
Ref: 679B.310-.370; 683A.461

B. Definitions

- 1. Insurer
Ref: 679A.100, 680A.030, .050
- 2. Authorized and unauthorized
Ref: 679A.030; 685B.030., 070
- 3. Domestic, foreign, and alien
Ref: 679A.090
- 4. Transacting insurance
Ref: 679A.130
- 5. Certificate of authority
Ref: 680A.060-.090
- 6. Premiums
Ref: 679A.115

C. Licensing

- 1. Persons required to be licensed
 - a. Producer
Ref: 679A.117; 683A.201, 683A.211
 - b. Nonresident

II. NEVADA STATUTES AND CODES COMMON TO LIFE AND HEALTH INSURANCE ONLY.....4

A. Credit life and health insurance

Ref: 690A.015 - .016

B. Group life and health insurance

Ref: 688B, (NAC) 679B.036

- 1. Eligible groups
- 2. Required provisions

C. Advertising

Ref: (NAC) 689A.010-.270

III. NEVADA STATUTES AND CODES PERTINENT TO LIFE INSURANCE ONLY.....6

A. Marketing methods and practices

1. Replacement

Ref: 686A.060; (NAC) 686A.510-..512, .514-.562, .564-.570

a. Definition

b. Duties of agents

2. Disclosure, statement of policy cost in benefit information, Buyer's Guide

Ref: (NAC) 686A.410-.455

3. Fraternal

Ref: 695A.010, .050, .180, .330, .550

B. Ten-day free look

Ref: 688A.165

C. Viaticals

Ref: 688c

ACCIDENT & HEALTH – GENERAL KNOWLEDGE CONTENT OUTLINE

Product Knowledge, Terms, and Concepts

(50 scored plus 5 pretest questions)

I. TYPES OF POLICIES.....16

A. Disability income

- 1. Individual disability income policy
- 2. Business overhead expense policy
- 3. Business disability buyout policy
- 4. Group disability income policy
- 5. Key employee policy

B. Accidental death and dismemberment

C. Medical expense insurance

- 1. Basic hospital, medical, and surgical policies
- 2. Major medical policies
- 3. Health Maintenance Organizations (HMOs)
- 4. Preferred Provider Organizations (PPOs)
- 5. Point of Service (POS) plans
- 6. Flexible Spending Accounts (FSAs)
- 7. High Deductible Health Plans (HDHPs) and related Health Savings Accounts (HSAs)
- 8. Health Reimbursement Accounts (HRAs)

D. Medicare supplement policies

E. Group insurance

- 1. Differences between individual and group contracts
- 2. General characteristics
- 3. COBRA

F. Individual/Group Long Term Care (LTC)

- 1. Eligibility
- 2. Levels of care

G. Other policies

- 1. Dental
- 2. Vision
- 3. Cancer
- 4. Critical illness or specified disease
- 5. Worksite (employer-sponsored)
- 6. Hospital indemnity
- 7. Short-term medical
- 8. Accident

II. POLICY PROVISIONS, CLAUSES, AND RIDERS.....15

A. Mandatory and optional provisions

- 1. Entire contract
- 2. Time limit on certain defenses (incontestable)
- 3. Grace period
- 4. Reinstatement
- 5. Notice of claim
- 6. Claim forms
- 7. Proof of loss
- 8. Time of payment of claims
- 9. Payment of claims
- 10. Physical examination and autopsy
- 11. Legal actions
- 12. Change of beneficiary
- 13. Misstatement of age or gender
- 14. Change of occupation
- 15. Illegal occupation
- 16. Relation of earnings to insurance

B. Other provisions and clauses

- 1. Insuring clause
- 2. Free look
- 3. Consideration clause
- 4. Probationary period
- 5. Elimination period
- 6. Waiver of premium
- 7. Exclusions and limitations
- 8. Preexisting conditions
- 9. Coinsurance
- 10. Deductibles
- 11. Eligible expenses
- 12. Copayments
- 13. Pre-authorizations and prior approval requirements
- 14. Usual, reasonable, and customary (URC) charges
- 15. Lifetime, annual, or per cause maximum benefit limits

C. Riders

- 1. Impairment/exclusions
- 2. Guaranteed insurability
- 3. Future increase option

D. Rights of renewability

- 1. Noncancelable
- 2. Cancelable
- 3. Guaranteed renewable

III. SOCIAL INSURANCE.....6

A. Medicare (Parts A, B, C, D)

B. Medicaid

C. Social Security benefits

IV. OTHER INSURANCE CONCEPTS.....5

A. Total, partial, recurrent and residual disability

B. Owner's rights

C. Dependent children benefits

D. Primary and contingent beneficiaries

E. Modes of premium payments

F. Nonduplication and coordination of benefits (e.g., primary vs. excess)

G. Occupational vs. non-occupational

H. Tax treatment of premiums and proceeds of insurance contracts (e.g., disability income and medical expenses, etc.)

I. Managed care

J. Workers Compensation

- K. Subrogation
- L. Cost containment
- V. FIELD UNDERWRITING PROCEDURES.....8
 - A. Completing the application
 - B. Explaining sources of insurability and HIPAA privacy information (e.g., MIB Report, Fair Credit Reporting Act, etc.)
 - C. Initial premium payment and receipt and consequences of the receipt (e.g., medical examination, etc.)
 - D. Submitting application (and initial premium if collected) to company for underwriting
 - E. Policy delivery
 - F. Explaining policy and its provisions, riders, exclusions, and ratings to clients
 - G. Replacement
 - H. Contract law
 - 1. Elements of a contract
 - 2. Insurable interest
 - 3. Warranties and representations
 - 4. Unique aspects of the insurance contract
 - a. Conditional
 - b. Unilateral
 - c. Adhesion
 - d. Aleatory

- c. Nonresident
 - Ref: 683A.261, .271, .291
- i. Limited Lines producer
 - Ref: 683A.261
- j. Insurance Consultant
 - Ref: 683C.010, .020, .080
- k. Reinsurance intermediary
 - Ref: 681A.420
- l. Administrator
 - Ref: 683A.025, .085-.0893
- m. Exchange Enrollment Facilitator
 - Ref: 695J
- 2. Obtaining a license
 - a. Insurance company appointment
 - Ref: 683A.321, .331
 - b. License requirements
 - Ref: 683A.251
- 3. Termination of license
 - Ref: 683A.451, .490
 - a. Renewal/Continuing Education
 - Ref: 683A.261;(NAC) 683A.320-.330
 - b. Suspension, revocation, and refusal of license
 - Ref: 683A.451
- 4. Name of licensee—true, fictitious
 - Ref: 683A.301

D. Marketing practices

- 1. Unfair practices
 - Ref: 686A (and other entries as noted)
 - a. Unfair claims methods and practices; Settlement of claims
 - Ref: 686A.300-.310
 - b. Rebating - Inducement
 - Ref: 686A.110-.120
 - c. Twisting
 - Ref: 686A.050
 - d. Misrepresentation
 - Ref: 686A.030
 - e. Fraud
 - Ref: 686A.281-.295
 - f. Unfair discrimination
 - Ref: 686A.100-.120, (NAC) 686A.110-.160
 - g. Defamation
 - Ref: 686A.080
- 2. Fiduciary responsibilities
 - Ref: 683A.400, .520; (NAC) 683A.390-.440
- 3. Commissions - payments, acceptance, sharing, prohibitions
 - Ref: 683A.361; 683A.325
- 4. Required records and record retention
 - Ref: 683A.351
- 5. Silver State Health Insurance Exchange
 - Ref: 695.I
- 6. Affordable Care Act (ACA)
 - Ref: 695J

E. Nevada Life & Health Insurance Guaranty Association

Ref: 686C.020, .030, .210, .230

II. NEVADA STATUTES AND CODES COMMON TO LIFE AND HEALTH INSURANCE ONLY.....4

- A. Credit life and health insurance
 - Ref: 690A.014 - .016

**HEALTH – NEVADA SPECIFIC
CONTENT OUTLINE
State Statutes, Rules and Regulations**

(38 scored plus 5 pretest questions)

I. NEVADA STATUTES AND CODES COMMON TO LIFE, HEALTH, PROPERTY, AND CASUALTY INSURANCE...20

Ref: All references refer to the Nevada Revised Statute (NRS) unless otherwise noted

A. Insurance Commissioner

- 1. General powers and duties
 - Ref: 679B.110, .120-.130, 679B.180-.190
- 2. Examinations
 - Ref: 679B.230-.250; 679B.290-.300
- 3. Notice and hearings, penalties
 - Ref: 679B.310-.370; 683A.461

B. Definitions

- 1. Insurer
 - Ref: 679A.100, 680A.030 - .050
- 2. Authorized and unauthorized
 - Ref: 679A.030; 685B.030,.070
- 3. Domestic, foreign, and alien
 - Ref: 679A.090
- 4. Transacting insurance
 - Ref: 679A.130
- 5. Certificate of authority
 - Ref: 680A.060-.090
- 6. Premiums
 - Ref: 679A.115
- 7. Cost-sharing
 - Ref: NAC 695C.215

C. Licensing

- 1. Persons required to be licensed
 - a. Producer
 - Ref: 679A.117;683A.201,683A.211

B. Group life and health insurance

Ref: 688B, 689B;(NAC)679B.036

- 1. Eligible groups
- 2. Required provisions

C. Advertising

Ref: (NAC) 689A.010-.270

III. NEVADA STATUTES AND CODES PERTINENT TO HEALTH INSURANCE ONLY 14

A. Mandatory policy clauses and provisions

- 1. Coverage for physical handicap or intellectual disability for dependent children
Ref: 689B.035
- 2. Coverage for newborn children
Ref: 689A.043; 689B.033; 695B.193; 695C.173
- 3. Coverage for preventive healthcare services

B. Availability of coverage for mental health and treatment of alcohol abuse/drug abuse

Ref: 687B.404

C. Coverage for reconstructive surgery

Ref: 689A.041; 689B.0375; 695B.191; 695C.171

D. Hospice care

Ref: 689A.030; 689B.030; 695C.176; Related Laws 449.0115

E. Medicare

- 1. Medicare supplement regulation
(NAC) 687B.220, .226, .250
- 2. Medicare Advantage Plans
*Ref: Pursuant to the Medicare Prescription Drug Improvement and Modernization Action
Ref. (NAC) 687B.2034*
- 3. Prescription Drug Plan (PDP)
Ref: 687B.2036

F. Long Term Care

(NAC) 687B.030, .060, .070, .075, .090, .111, .113, .116

PROPERTY – GENERAL KNOWLEDGE

Content outline

Product Knowledge, Terms, and Concepts

(50 scored plus 5 pretest questions)

I. TYPES OF POLICIES..... 22

A. Homeowners

- 1. HO-2
- 2. HO-3
- 3. HO-4
- 4. HO-5
- 5. HO-6
- 6. HO-8

B. Dwelling policies

- 1. DP-1
- 2. DP-2
- 3. DP-3

C. Commercial lines

- 1. Commercial Package Policy (CPP)
- 2. Commercial property
 - a. Commercial building and business personal property form
 - b. Causes of loss forms
 - c. Business income
 - d. Extra expense
 - e. Equipment breakdown

- 3. Business Owners Policy (BOP)
- 4. Builders Risk
- 5. Cyber First-Party Coverage

D. Inland marine

- 1. Personal Articles floaters
- 2. Commercial Property floaters

E. National Flood Insurance Program

F. Others

- 1. Earthquake
- 2. Mobile Homes
- 3. Watercraft
- 4. Farm Owners
- 5. Windstorm

II. INSURANCE TERMS AND RELATED CONCEPTS..... 15

A. Insurance

- 1. Law of Large Numbers

B. Insurable interest

C. Risk

- 1. Pure vs. Speculative Risk

D. Hazard

- 1. Moral
- 2. Morale
- 3. Physical

E. Peril

F. Loss

- 1. Direct
- 2. Indirect

G. Loss Valuation

- 1. Actual cash value
- 2. Replacement cost
- 3. Market value
- 4. Stated/agreed value
- 5. Salvage value

H. Proximate cause

I. Deductible

J. Indemnity

K. Limits of liability

L. Coinsurance/Insurance to value

M. Occurrence

N. Cancellation

O. Nonrenewal

P. Vacancy and unoccupancy

Q. Liability

- 1. Absolute
- 2. Strict
- 3. Vicarious

R. Negligence

S. Binder

T. Endorsements

U. Blanket vs. Specific

III. POLICY PROVISIONS AND CONTRACT LAW 13

A. Declarations

B. Insuring agreement

C. Conditions

D. Exclusions

E. Definition of the insured

F. Duties of the insured

G. Obligations of the insurance company

H. Mortgagee rights

I. Proof of loss

- J. Notice of claim
- K. Appraisal
- L. Other Insurance Provision
- M. Subrogation
- N. Elements of a contract
- O. Warranties, representations, and concealment
- P. Sources of underwriting information
- Q. Fair Credit Reporting Act
- R. Privacy Protection (Gramm Leach Bliley)
- S. Policy Application
- T. Terrorism Risk Insurance Act (TRIA)
- U. Territory

- Ref: 683C.010, .020, .080*
- j. Reinsurance intermediary
Ref: 681A.420
- k. Administrator
Ref: 683A.025, .085-.0893
- 2. Obtaining a license
 - a. Insurance company appointment
Ref: 683A.321, .331
 - b. License requirements
Ref: 683A.251
- 3. Termination of license
Ref: 683A.451, .490
 - a. Renewal/Continuing Education
Ref: 683A.261;(NAC) 683A.320-.330
 - b. Suspension, revocation, and refusal of license
Ref: 683A.451
- 4. Name of licensee—true, fictitious
Ref: 683A.301

**PROPERTY – NEVADA SPECIFIC
CONTENT OUTLINE
State Statutes and Codes**

(32 scored plus 5-pretest questions)

I. NEVADA STATUTES AND CODES COMMON TO LIFE, HEALTH, PROPERTY, AND CASUALTY INSURANCE...20

Ref: All references refer to the Nevada Revised Statute (NRS) unless otherwise noted

A. Insurance Commissioner

- 1. General powers and duties
Ref: 679B.110, .120-.130, 679B.180-.190
- 2. Examinations
Ref: 679B.230-.250; 679B.290-.300
- 3. Notice and hearings
Ref: 679B.310-.370; 683A.461

B. Definitions

- 1. Insurer
Ref: 679A.100, 680A.030,- .050
- 2. Authorized and unauthorized
Ref: 679A.030; 685B.030,.070
- 3. Domestic, foreign, and alien
Ref: 679A.090
- 4. Transacting insurance
Ref: 679A.130
- 5. Certificate of authority
Ref: 680A.060-.090
- 6. Premiums
Ref: 679A.115

C. Licensing

- 1. Persons required to be licensed
 - a. Producer
Ref: 679A.117; ; 683A.201,683A.211
 - b. Managing general agent
Ref: 683A.060
 - c. Nonresident
Ref: 683A.261, .271, .291
 - d. Adjuster
Ref: 684A.020, 030
 - e. Bail agent
Ref: 697.040, .100, .150, .190
 - f. Bail enforcement agent
Ref: 697.055, .150, .173
 - g. Surplus lines broker
Ref: 685A.030, .040, .120
 - h. Limited Lines producer
Ref: 683A.261
 - i. Insurance Consultant

D. Marketing practices

- 1. Unfair practices
Ref: 686A (and other entries as noted)
 - a. Unfair claims methods and practices; Settlement of claims
Ref: 686A.300-.310
 - b. Rebating - Inducement
Ref: 686A.130-140
 - c. Twisting
Ref: 686A.050
 - d. Misrepresentation
Ref: 686A.030
 - e. Fraud
Ref: 686A.281-.295
 - f. Unfair discrimination
Ref: 686A.100-.120, (NAC) 686A.130-.140
 - g. Defamation
Ref: 686A.080
- 2. Fiduciary responsibilities; trusts
Ref: 683A.400, .520; (NAC) 683A.390-.440
- 3. Commissions - payments, acceptance, sharing, prohibitions
Ref: 683A.361; 683A.325; 683A.211
- 4. Required records and record retention
Ref: 683A.351

E. Nevada Insurance Guaranty Association (NIGA)

Ref: 687A.033, .035, .060, .090

II. NEVADA STATUTES AND CODES COMMON TO PROPERTY AND CASUALTY INSURANCE.....10

A. Cancellation and nonrenewal of policies

Ref: 687B.310-.420

B. General rate standard and regulation

Ref: 686B.010-.175

C. Countersigning of policies

Ref: 680A.300

D. Surplus lines

Ref: (NAC) 685A

- 1. Definition
- 2. Fees and filing requirements

E. Payment of motor vehicle physical damage claims

Ref: 686A.300

F. Binders

Ref: 687B.015, .182-.187

G. Motor vehicle physical damage appraiser

Ref: 684B.010, .020, .030

III. NEVADA STATUTES AND CODES PERTINENT TO PROPERTY INSURANCE ONLY.....2

A. Inland Marine and Transportation

Ref: 681A.050

B. Property insurance defined

Ref: 681A.060

C. Property insurance contracts

Ref: 691A

**CASUALTY – GENERAL KNOWLEDGE
CONTENT OUTLINE**

Product Knowledge, Terms, and Concepts

(50 scored plus 5 pretest questions)

I. TYPES OF POLICIES, BONDS, AND RELATED TERMS.....23

A. Commercial general liability

- 1. Exposures
 - a. Premises and Operations
 - b. Products and Completed Operations
- 2. Coverage
 - a. Coverage A: Bodily Injury and Property Damage Liability (Occurrence, Claims made including Retroactive Date)
 - b. Coverage B: Personal Injury and Advertising Injury
 - c. Coverage C: Medical Payments
 - d. Supplemental Payments
 - e. Who is an insured
 - f. First named insured
 - g. Limits (Per occurrence, Annual Aggregate)
 - h. Damage to Property of Others

B. Automobile: personal auto and business auto

- 1. Liability
 - a. Bodily Injury
 - b. Property Damage
 - c. Split Limits
 - d. Combined Single Limit
- 2. Medical Payments
- 3. Physical Damage (collision; other than collision; specified perils)
- 4. Uninsured motorists
- 5. Underinsured motorists
- 6. Who is an insured
- 7. Types of Auto
 - a. Owned
 - b. Non-owned
 - c. Hired
 - d. Temporary Substitute
 - e. Newly Acquired Autos
 - f. Transportation Expense and Rental Reimbursement Expense
- 8. Auto Dealers Coverage Form, including Garagekeepers Insurance
- 9. Exclusions
- 10. Individual Insured and Drive Other Car (DOC)
- 11. Mobile equipment

C. Workers Compensation Insurance, Employers Liability Insurance, and Related Issues

(This section does not deal with specifics of state law, which are addressed elsewhere in this outline.)

- 1. Standard policy concepts
 - a. Who is an employee/employer
 - b. Compensation
- 2. Work-related vs. non-work-related
- 3. Other states' insurance
- 4. Employers Liability
- 5. Exclusive remedy
- 6. Premium Determination

D. Crime

- 1. Employee Dishonesty
- 2. Theft
- 3. Robbery
- 4. Burglary
- 5. Forgery and Alteration
- 6. Mysterious disappearance

E. Bonds

- 1. Surety
- 2. Fidelity

F. Professional liability

- 1. Errors and Omissions
- 2. Medical Malpractice
- 3. Directors and Officers (D&O)
- 4. Employment Practices Liability (EPLI)
- 5. Cyber liability and data breach, funds transfer
- 6. Liquor liability

G. Umbrella/Excess Liability

H. Businessowners Policy (BOP)

II. INSURANCE TERMS AND RELATED CONCEPTS.....15

A. Risk

B. Hazards

- 1. Moral
- 2. Morale
- 3. Physical

C. Indemnity

D. Insurable interest

E. Loss valuation

- 1. Actual cash value
- 2. Replacement cost
- 3. Market value
- 4. Stated/agreed value
- 5. Salvage value

F. Negligence

G. Liability

H. Occurrence

I. Binders

J. Warranties

K. Representations

L. Concealment

M. Deposit Premium/Audit

N. Certificate of Insurance

O. Law of Large Numbers

P. Pure vs. Speculative Risk

Q. Endorsements

R. Damages

- 1. Compensatory
 - a. General
 - b. Special
- 2. Punitive

S. Compliance with provisions of Fair Credit Reporting Act

III. POLICY PROVISIONS.....12

- A. Declarations**
- B. Insuring agreement**
- C. Conditions**
- D. Exclusions and Limitations**
- E. Definition of the insured**
- F. Duties of the insured after a loss**
- G. Cancellation and nonrenewal provisions**
- H. Supplementary payments**
- I. Proof of loss**
- J. Notice of claim**
- K. Other insurance**
- L. Subrogation**
- M. Loss settlement provisions including consent to settle a loss**
- N. Terrorism Risk Insurance Act (TRIA)**

- f. Bail enforcement agent
Ref: 697.055, .150, .173
- g. Surplus lines broker
Ref: 685A.030, .040, .120
- h. Limited Lines producer
Ref: 683A.261
- i. Insurance Consultant
Ref: 683C.010, .020, .080
- j. Reinsurance intermediary
Ref: 681A.420
- k. Administrator
Ref: 683A.025, .085-.0893
- 2. Obtaining a license
 - a. Insurance company appointment
Ref: 683A.321, .331
 - b. License requirements
Ref: 683A.251
 - c. Authorization to act
- 3. Termination of license
Ref: 683A.451, .490
 - a. Renewal/Continuing Education
Ref: 683A.261;(NAC) 683A.320-.330
 - b. Suspension, revocation, refusal of license
Ref: 683A.451
- 4. Name of licensee—true, fictitious
Ref: 683A.301

**CASUALTY – NEVADA SPECIFIC
CONTENT OUTLINE
State Statute and Codes**

(39 scored plus 5 pretest questions)

I. NEVADA STATUTES AND CODES COMMON TO LIFE, HEALTH, PROPERTY, AND CASUALTY INSURANCE...20

Ref: All references refer to the Nevada Revised Statute (NRS) unless otherwise noted

- A. Insurance Commissioner**
 - 1. General powers and duties
Ref: 679B.110, .120-.130, 679B.180-.190
 - 2. Examinations
Ref: 679B.230-.250; 679B.290-.300
 - 3. Notice and hearings; penalties
Ref: 679B.310-.370; 683A.461
- B. Definitions**
 - 1. Insurer
Ref: 679A.100, 680A.030,- .050
 - 2. Authorized and unauthorized
Ref: 679A.030; 685B.030,.070
 - 3. Domestic, foreign, and alien
Ref: 679A.090
 - 4. Transacting insurance
Ref: 679A.130
 - 5. Certificate of authority
Ref: 680A.060-.090
 - 6. Premiums
Ref: 679A.115
- C. Licensing**
 - 1. Persons required to be licensed
 - a. Producer
Ref: 679A.117; 683A.201, 683A.211
 - b. Managing general agent
Ref: 683A.060
 - c. Nonresident
Ref: 683A.261, .271, .291
 - d. Adjuster
Ref: 684A.020, 030
 - e. Bail agent
Ref: 697.040, .100, .150, .190

D. Marketing practices

- 1. Unfair practices
Ref: 686A (and other entries as noted)
 - a. Unfair claims methods and practices; Settlement of claims
Ref: 686A.300-.310
 - b. Rebating - Inducement
Ref: 686A.130-.140
 - c. Twisting
Ref: 686A.050
 - d. Misrepresentation
Ref: 686A.030
 - e. Fraud
Ref: 686A.281-.295
 - f. Unfair discrimination
Ref: 686A.100-.120, (NAC) 686A.110-.160
 - g. Defamation
Ref: 686A.080
- 2. Fiduciary responsibilities, trusts
Ref: 683A.400, .520; (NAC) 683A.390-.440
- 3. Commissions - payments, acceptance, sharing, prohibitions
Ref: 683A.361; 683A.325
- 4. Required records and record retention
Ref: 683A.351

E. Nevada Insurance Guaranty Association (NIGA)

Ref: 687A.033, .035, .060, .090

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- A. Cancellation and nonrenewal of policies**
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- B. General rate standard and regulation**
Ref: 686B.010-.175
- C. Countersigning of policies**
Ref: 680A.300

D. Surplus lines

Ref: 685A (NAC) 685A.

- 1. Definition
- 2. Fees and filing requirements

E. Payment of motor vehicle physical damage claims

Ref: 686A.300

F. Binders

Ref: 687B.015, 182-.187

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Ref: 684B.010, .020, .030

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 - a. General requirements
 - b. Required limits
- 3. Premium determination
(NAC) 690B.210-.250
- 4. Premium reduction for older drivers
Ref: 690B.029
- 5. Policy coverages, limitations and exclusions of certain drivers from a policy
Ref: 687B.147

B. Casualty contracts

Ref: 681A.070; 681A.020

- 1. Vehicle Insurance
- 2. Liability
- 3. Theft/Burglary
- 4. Surety

Ref: 681A.070; 691B

C. Workers compensation

Ref: Related Laws 616A, B

- 1. Who is required to have coverage
Ref: 616B.612
- 2. Exceptions
Ref: 616A.110
- 3. Sole remedy
Ref: 616A.020
- 4. Compliance
Ref: 616D.110-.200
 - a. Self-insurance
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- 5. Premium Rating
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**LIFE/HEALTH
LIFE-GENERAL KNOWLEDGE
CONTENT OUTLINE
Product Knowledge, Terms and Concepts
(50 scored plus 5 pretest questions)**

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- 1. Ordinary whole life

- 2. Limited-pay and single-premium life

B. Interest/market-sensitive/adjustable life products

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- 5. Indexed life

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 - a. Level
 - b. Decreasing
 - c. Return of premium
 - d. Annually renewable
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- 2. Guaranteed insurability
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- 5. Term riders
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- 7. Long term care
- 8. Return of premium
- 9. Disability
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- 3. Free look
- 4. Consideration
- 5. Owner's rights
- 6. Beneficiary designations
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 - b. Revocable and irrevocable
 - c. Common disaster
 - d. Minor beneficiaries
 - e. Designation by class
- 7. Premium Payment
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 - b. Grace period
 - c. Automatic premium loan
 - d. Level or flexible
- 8. Reinstatement
- 9. Policy loans, withdrawals, partial surrenders
- 10. Non-forfeiture options

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6. Incontestability
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8. USA PATRIOT Act/anti-money laundering
9. Gramm-Leach-Bliley Act (GLBA) Privacy

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1. Insurable interest
2. Medical information and consumer reports
3. Fair Credit Reporting Act
4. Risk classification
5. Stranger/Investor-owned life insurance (STOLI/IOLI)

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2. Explaining the policy and its provisions, riders, exclusions, and ratings to the client

D. Contract law

1. Elements of a contract
 - a. Consideration
 - b. Offer and Acceptance
 - c. Competent parties
 - d. Legal purpose
2. Unique aspects of the insurance contract
 - a. Conditional
 - b. Unilateral
 - c. Adhesion
 - d. Aleatory

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B. Life Settlements

C. Group life insurance

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1. Personal insurance needs
2. Business insurance needs
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2. Group life
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**LIFE/HEALTH
ACCIDENT & HEALTH – GENERAL KNOWLEDGE
CONTENT OUTLINE**

Product Knowledge, Terms, and Concepts

(50 scored plus 5 pretest questions)

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2. Business overhead expense policy
3. Business disability buyout policy
4. Group disability income policy
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2. Major medical policies
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4. Preferred Provider Organizations (PPOs)
5. Point of Service (POS) plans
6. Flexible Spending Accounts (FSAs)
7. High Deductible Health Plans (HDHPs) and related Health Savings Accounts (HSAs)
8. Health Reimbursement Accounts (HRAs)

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E. Group insurance

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2. General characteristics
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7. Proof of loss
8. Time of payment of claims
9. Payment of claims
10. Physical examination and autopsy
11. Legal actions
12. Change of beneficiary

13. Misstatement of or gender
14. Change of occupation
15. Illegal occupation
16. Relation of earnings to insurance

B. Other provisions and clauses

1. Insuring clause
2. Free look
3. Consideration clause
4. Probationary period
5. Elimination period
6. Waiver of premium
7. Exclusions and limitations
8. Preexisting conditions
9. Coinsurance
10. Deductibles
11. Eligible expenses
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D. Submitting application (and initial premium if collected) to company for underwriting

E. Policy delivery

F. Explaining policy and its provisions, riders, exclusions, and ratings to clients

G. Replacement

H. Contract law

1. Elements of a contract
2. Insurable interest
3. Warranties and representations
4. Unique aspects of the insurance contract
 - a. Conditional
 - b. Unilateral
 - c. Adhesion
 - d. Aleatory

**LIFE/HEALTH – NEVADA SPECIFIC
CONTENT OUTLINE**

State Statutes, Rules, and Regulations

(44 scored plus 5 pretest questions)

I. NEVADA STATUTES AND CODES COMMON TO LIFE, HEALTH, PROPERTY, AND CASUALTY INSURANCE...20

Ref: All references refer to the Nevada Revised Statute (NRS) unless otherwise noted

A. Insurance Commissioner

1. General powers and duties
Ref: 679B.110, .120-.130, 679B.180-.190
2. Examinations
Ref: 679B.230-.250; 679B.290-.300
3. Notice and hearings, penalties
Ref: 679B.310-.370; 683A.461

B. Definitions

1. Insurer
Ref: 679A.100, 680A.030,- .050
2. Authorized and unauthorized
Ref: 679A.030; 685B.030,.07
3. Domestic, foreign, and alien
Ref: 679A.090
4. Transacting insurance
Ref: 679A.130
5. Certificate of authority
Ref: 680A.060-.090
6. Premiums
Ref: 679A.115
7. Cost-sharing

C. Licensing

1. Persons required to be licensed
 - a. Producer
Ref: 679A.117; 683A.201, 683A.211
 - b. Nonresident
Ref: 683A.261, .271, .291
 - c. Prepaid Funeral contract agent
Ref: 689.225
 - d. Limited Lines producer
Ref: 683A.261
 - e. Insurance Consultant
Ref: 683C.010, .020, .080
 - f. Reinsurance intermediary
Ref: 681A.420
 - g. Administrator
Ref: 683A.025, .085-.0863, .0868-.0893
 - h. Exchange Enrollment Facilitator
Ref: 695J
2. Obtaining a license
 - a. Insurance company appointment

- Ref: 683A.321, .331*
- b. License requirements
Ref: 683A.251
- 3. Termination of license
Ref: 683A.451, .490
 - a. Renewal/Continuing Education
Ref: 683A.261;(NAC) 683A.320-.330
 - b. Suspension, revocation, and refusal of license
Ref: 683A.451
- 4. Name of licensee—true, fictitious
Ref: 683A.301

D. Marketing practices8

- 1. Unfair practices
Ref: 686A (and other entries as noted)
 - a. Unfair claims methods and practices;
Settlement of claims
Ref: 686A.300-.310
 - b. Rebating - Inducement
Ref: 686A.110-.120
 - c. Twisting
Ref: 686A.050
 - d. Misrepresentation
Ref: 686A.030
 - e. Fraud
Ref: 686A.281-.295
 - f. Unfair discrimination
Ref: 686A.100-.120, (NAC) 686A.110-.160
 - g. Defamation
Ref: 686A.080
- 2. Fiduciary responsibilities
Ref: 683A.400, .520; (NAC) 683A.390-.440
- 3. Commissions - payments, acceptance, sharing, prohibitions
Ref: 683A.361;683A.325
- 4. Required records and record retention
Ref: 683A.351
- 5. Silver State Health Insurance Exchange
Ref: 695.I
- 6. Affordable Care Act (ACA)

E. Nevada Life & Health Insurance Guaranty Association

Ref: 686C.020, .030, .210, .230

F. Administrator

II. NEVADA STATUTES AND CODES COMMON TO LIFE AND HEALTH INSURANCE ONLY.....4

A. Credit life and health insurance

Ref: 690A.014 - .016

B. Group life and health insurance

Ref: 688B, 689B; (NAC) 679B.036

- 1. Eligible groups
- 2. Required provisions

C. Advertising

Ref: (NAC) 689A.010-.270

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- 1. Replacement
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 - a. Definition
 - b. Duties of agents

- 2. Disclosure, statement of policy cost in benefit information, Buyer's Guide
Ref: (NAC) 686A.410-.455
- 3. Fraternal
Ref: 695A.010, .050, .180, .330, .550

B. Ten-day free look

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C. Viaticals

Ref: NRS 688c

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- 1. Coverage for physical handicap or mental retardation for dependent children
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- 2. Coverage for newborn children
Ref: 689A.043; 689B.033; 695B.193; 695C.173
- 3. Coverage for preventive healthcare services

B. Availability of coverage for mental health and treatment of alcohol abuse/drug abuse

Ref: 687B.404

C. Coverage for reconstructive surgery

Ref: 689A.041; 689B.0375; 695B.191; 695C.171

D. Hospice care

Ref: 689A.030; 689B.030; 695C.176; Related Laws 449.0115

E. Medicare

- 1. Medicare Supplement Regulation
(NAC) 687B.220, .226, .250
- 2. Medicare Advantage Plans
Ref: Pursuant to the Medicare Prescription Drug Improvement and Modernization Action
Ref: (NAC) 687B.2034
- 3. Prescription Drug Plan (PDP)
Ref: 687B.2036

F. Long Term Care

(NAC) 687B.030, .060, .070, .075, .090, .111, .113, .116

**PROPERTY/CASUALTY
PROPERTY – GENERAL KNOWLEDGE
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(50 scored plus 5 pretest questions)

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- 2. DP-2
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 - a. Commercial building and business personal property form
 - b. Causes of loss forms

- c. Business income
- d. Extra expense
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- 3. Business Owners Policy (BOP)
- 4. Builders Risk
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- 1. Pure vs. Speculative Risk

D. Hazard

- 1. Moral
- 2. Morale
- 3. Physical

E. Peril

F. Loss

- 1. Direct
- 2. Indirect

G. Loss Valuation

- 1. Actual cash value
- 2. Replacement cost
- 3. Market value
- 4. Stated/agreed value
- 5. Salvage value

H. Proximate cause

I. Deductible

J. Indemnity

K. Limits of liability

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**PROPERTY/CASUALTY
CASUALTY – GENERAL KNOWLEDGE
CONTENT OUTLINE**

Product Knowledge, Terms, and Concepts

(50 scored plus 5 pretest questions)

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 - b. Coverage B: Personal Injury and Advertising Injury
 - c. Coverage C: Medical Payments
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 - e. Who is an insured
 - f. First named insured
 - g. Limits (Per Occurrence, Annual Aggregate)
 - h. Damage to Property of Others

B. Automobile: personal auto and business auto

- 1. Liability
 - a. Bodily Injury
 - b. Property Damage
 - c. Split Limits
 - d. Combined Single Limit
- 2. Medical Payments
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- 4. Uninsured motorists
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- 6. Who is an insured
- 7. Types of Auto
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 - b. Non-owned
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 - d. Temporary Substitute
 - e. Newly Acquired Autos
 - f. Transportation Expense and Rental Reimbursement Expense
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- 10. Individual Insured and Drive Other Car (DOC)
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(This section does not deal with specifics of state law, which are addressed elsewhere in this outline.)

- 1. Standard policy concepts
 - a. Who is an employee/employer
 - b. Compensation
- 2. Work-related vs. non-work-related
- 3. Other states' insurance
- 4. Employers Liability
- 5. Exclusive remedy
- 6. Premium Determination

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- 1. Employee Dishonesty
- 2. Theft
- 3. Robbery
- 4. Burglary
- 5. Forgery and Alteration
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E. Bonds

- 1. Surety
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F. Professional liability

- 1. Errors and Omissions
- 2. Medical Malpractice
- 3. Directors and Officers (D&O)
- 4. Employment Practices Liability (EPLI)
- 5. Cyber liability and data breach, funds transfer
- 6. Liquor liability

G. Umbrella/Excess Liability

H. Businessowners Policy (BOP)

II. INSURANCE TERMS AND RELATED CONCEPTS 15

A. Risk

B. Hazards

- 1. Moral
- 2. Morale
- 3. Physical

C. Indemnity

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E. Loss valuation

- 1. Actual cash value
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F. Negligence

G. Liability

H. Occurrence

I. Binders

J. Warranties

K. Representations

L. Concealment

M. Deposit Premium/Audit

N. Certificate of Insurance

O. Law of Large Numbers

P. Pure vs. Speculative Risk

Q. Endorsements

R. Damages

1. Compensatory

- a. General
- b. Special

2. Punitive

S. Compliance with provisions of Fair Credit Reporting Act

III. POLICY PROVISIONS.....12

A. Declarations

B. Insuring agreement

C. Conditions

D. Exclusions and Limitations

E. Definition of the insured

F. Duties of the insured after a loss

G. Cancellation and nonrenewal provisions

H. Supplementary payments

I. Proof of loss

J. Notice of claim

K. Other insurance

L. Subrogation

M. Loss settlement provisions including consent to settle a loss

N. Terrorism Risk Insurance Act (TRIA)

PROPERTY/CASUALTY – NEVADA SPECIFIC CONTENT OUTLINE

State Statutes, Rules, and Regulations

(41 scored plus 5-pretest questions)

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- 2. Authorized and unauthorized
Ref: 679A.030; 685B.030.,070
- 3. Domestic, foreign, and alien
Ref: 679A.090
- 4. Transacting insurance
Ref: 679A.130
- 5. Certificate of authority
Ref: 680A.060-.090
- 6. Premiums
Ref: 679A.115

C. Licensing

- 1. Persons required to be licensed
 - a. Producer
Ref: 679A.117; 683A.201,683A.211
 - b. Managing general agent
Ref: 683A.060
 - c. Nonresident

Ref: 683A.261, .271, .291

d. Adjuster

Ref: 684A.020, 030

e. Bail agent

Ref: 697.040, .100, .150, .190

f. Bail enforcement agent

Ref: 697.055, .150, .173

g. Surplus lines broker

Ref: 685A.030, .040, .120

h. Limited Lines producer

Ref: 683A.261

i. Insurance Consultant

Ref: 683C.010, .020, .080

j. Reinsurance intermediary

Ref: 681A.420

k. Administrator

Ref: 683A.025, .085-.0893

2. Obtaining a license

a. Insurance company appointment

Ref: 683A.321, .331

b. License requirements

Ref: 683A.251

3. Termination of license

Ref: 683A.451, .490

a. Renewal/Continuing Education

Ref: 683A.261; (NAC) 683A.320-.330

b. Suspension, revocation, and refusal of license

Ref: 683A.451

4. Name of licensee—true, fictitious

Ref: 683A.301

D. Marketing practices

1. Unfair practices

Ref: 686A (and other entries as noted)

a. Unfair claims methods and practices; Settlement of claims

Ref: (NAC) 686A.675

b. Rebating - Inducement

Ref: 686A.130-.140

c. Twisting

Ref: 686A.050

d. Misrepresentation

Ref: 686A.030

e. Fraud

Ref: 686A.281-.295

f. Unfair discrimination

Ref: 686A.100-.120, (NAC) 130-.140

g. Defamation

Ref: 686A.080

2. Fiduciary responsibilities, trusts

Ref: 683A.400, .520; (NAC) 683A.390-.440

3. Commissions - payments, acceptance, sharing, prohibitions

Ref: 683A.361; 683A.325

4. Required records and record retention

Ref: 683A.351

E. Nevada Insurance Guaranty Association (NIGA)

Ref: 687A.033, .035, .060, .090

II. NEVADA STATUTES AND CODES COMMON TO PROPERTY AND CASUALTY INSURANCE.....10

A. Cancellation and nonrenewal of policies

Ref: 687B.310-.420

B. General rate standard and regulation

Ref: 686B.010-.175

C. Countersigning of policies

Ref: 680A.300

D. Surplus lines

Ref: 685A. (NAC) 685A.

1. Definition

2. Fees and filing requirements

E. Payment of motor vehicle physical damage claims

Ref: 686A.300

F. Binders

Ref: 687B.015, .182-.187

G. Motor vehicle physical damage appraiser

Ref: 684B.010, .020, .030

III. NEVADA STATUTES AND CODES PERTINENT TO PROPERTY INSURANCE ONLY.....2

A. Inland Marine and Transportation

Ref: 681A.050

B. Property insurance defined

Ref: 681A.060

C. Property insurance contracts

Ref: 691A

IV. NEVADA STATUTES AND CODES PERTINENT TO CASUALTY INSURANCE ONLY.....9

A. Automobile insurance

1. Uninsured/underinsured motorists provisions

Ref: 687B.145; 690B.020, NAC 690B.030-.060

2. Proof of financial responsibility

Ref: 690B.023-.025; also Motor Vehicle Safety and Responsibility Act (Related Laws Chapter 485)

485.050, .105, .185-.186, .190, .210, .220, .306-308, .3091-.3099

a. General requirements

b. Required limits

3. Premium determination

(NAC) 690B.210-.250, 686A.685

4. Premium reduction for older drivers

Ref: 690B.029

5. Policy coverages, limitations and exclusions of certain drivers from a policy

Ref: 687B.147

B. Casualty contracts

Ref: 681A.070

1. Vehicle Insurance

2. Liability

3. Theft/Burglary

4. Surety

Ref: 681A.070; 691B

C. Workers compensation

Ref: Related Laws 616A, B

1. Who is required to have coverage

Ref: 616B.612

2. Exceptions

Ref: 616A.110

3. Sole remedy

Ref: 616A.020

4. Compliance

Ref: 616D.110-.200

a. Self-insurance

**PERSONAL LINES– GENERAL KNOWLEDGE
 CONTENT OUTLINE**

General Product Knowledge, Terms, and Concepts

(75 scored plus 5 pretest questions)

I. TYPES OF PROPERTY POLICIES..... 10

A. Homeowners

1. HO-2
2. HO-3
3. HO-4
4. HO-5
5. HO-6
6. HO-8

B. Dwelling policies

1. DP-1
2. DP-2
3. DP-3

C. Inland marine

1. Personal Articles floaters

D. National Flood Insurance Program

E. Others

1. Earthquake
2. Mobile Homes
3. Watercraft
4. Windstorm

II. TYPES OF CASUALTY POLICIES 13

A. Automobile: personal auto

1. Liability
 - a. Bodily Injury
 - b. Property Damage
 - c. Split Limits
 - d. Combined Single Limit
2. Medical Payments
3. Physical Damage (collision; other than collision; specified perils)
4. Uninsured motorists
5. Underinsured motorists
6. Who is an insured
7. Types of Auto
 - a. Owned
 - b. Non-owned
 - c. Hired
 - d. Temporary Substitute
 - e. Newly Acquired Autos
 - f. Transportation Expense and Rental Reimbursement Expense
8. Exclusions

B. Umbrella/Excess liability

III. PROPERTY AND CASUALTY INSURANCE TERMS AND RELATED CONCEPTS.....28

A. Insurance

1. Law of Large Numbers

B. Insurable interest

C. Risk

1. Pure vs. Speculative Risk

D. Hazard

1. Moral

2. Morale
3. Physical

E. Peril

F. Loss

1. Direct
2. Indirect

G. Loss Valuation

1. Actual cash value
2. Replacement cost
3. Market value
4. Stated value
5. Salvage value

H. Proximate cause

I. Deductible

J. Indemnity

K. Limits of liability

L. Coinsurance/Insurance to value

M. Occurrence

N. Cancellation

O. Nonrenewal

P. Vacancy and unoccupancy

Q. Liability

1. Absolute
2. Strict
3. Vicarious

R. Negligence

S. Binder

T. Endorsements

U. Blanket vs. Specific

V. Burglary, Robbery, Theft, and Mysterious Disappearance

W. Warranties

X. Representations

Y. Concealment

Z. Deposit Premium/Audit

AA. Certificate of Insurance

BB. Damages

1. Compensatory
 - a. General
 - b. Special
2. Punitive

CC. Compliance with Provisions of Fair Credit Reporting Act

IV. PROPERTY AND CASUALTY POLICY PROVISIONS AND CONTRACT LAW24

A. Declarations

B. Insuring agreement

C. Conditions

D. Exclusions

E. Definition of the insured

F. Duties of the insured after a loss

G. Obligations of the insurance company

H. Mortgagee rights

I. Proof of loss

J. Notice of claim

K. Appraisal

L. Other Insurance Provision

M. Subrogation

N. Elements of a contract

O. Sources of underwriting information

P. Fair Credit Reporting Act

- Q. Privacy Protection (Gramm Leach Bliley)
- R. Policy Application
- S. Terrorism Risk Insurance Act (TRIA)
- T. Cancellation and nonrenewal provisions
- U. Supplementary payments
- V. Loss settlement provisions including consent to settle a loss
- W. Territory

**PERSONAL LINES - NEVADA SPECIFIC
CONTENT OUTLINE**

State Statutes, Rules, and Regulations

(25 scored plus 2 pretest questions)

I. NEVADA STATUTES AND CODES COMMON TO PROPERTY, AND CASUALTY INSURANCE.....20

Ref: All references refer to the Nevada Revised Statute (NRS) unless otherwise noted

A. Insurance Commissioner

- 1. General powers and duties
Ref: 679B.110, .120, .130, 679B.180, .190
- 2. Examinations
Ref: 679B.230-.250; 679B.290-.300
- 3. Notice and hearings; penalties
Ref: 679B.310-.370; 683A.461

B. Definitions

- 1. Insurer
Ref: 679A.100, 680.030 - .050
- 2. Authorized and unauthorized
Ref: 679A.030; 685B.030.070
- 3. Domestic, foreign, and alien
Ref: 679A.090
- 4. Transacting insurance
Ref: 679A.130
- 5. Certificate of authority
Ref: 680A.060-.090
- 6. Premiums
Ref: 679A.115

C. Licensing

- 1. Persons required to be licensed
 - a. Producer
Ref: 679A.117; 683A.211; 683A.201
 - b. Managing general agent
Ref: 683A.060
 - c. Nonresident
Ref: 683A.261, .271, .291
 - d. Adjuster
Ref: 684A.030, .070,
 - e. Insurance Consultant
Ref: 683C.010, .020, .080
 - f. Administrator
Ref: 683A.025, .085-.0893
- 2. Obtaining a license
 - a. Insurance company appointment
Ref: 683A.321, .331
 - b. License requirements
Ref: 683A.251
- 3. Termination of license
Ref: 683A.490, 683A.451
 - a. Renewal/Continuing Education
Ref: 683A.261;(NAC) 683A.320-.330

- b. Suspension, revocation, and refusal of license
Ref: 683A.451, .461

D. Marketing practices

- 1. Unfair practices
Ref: 686A (and other entries as noted)
 - a. Unfair claims methods and practices; Settlement of claims
Ref: 686A.300-.310
 - b. Rebating - Inducement
Ref: 686A.130-.140
 - c. Twisting
Ref: 686A.050
 - d. Misrepresentation
Ref: 686A.030
 - e. Fraud
Ref: 686A.281-.295
 - f. Unfair discrimination
Ref: 686A.130-.140
 - g. Defamation
Ref: 686A.080
- 2. Fiduciary responsibilities, trusts
Ref: 683A.400, .520; (NAC) 683A.390-.440
- 3. Commissions - payments, acceptance, sharing, prohibitions
Ref: 683A.361; 683A.325
- 4. Required records and record retention
Ref: 683A.351

E. Nevada Insurance Guaranty Association (NIGA)

Ref: 687A.033, .035, .060, .090

F. Cancellation and nonrenewal of policies

Ref: 687B.310-.420

G. General rate standard and regulation

Ref: (NAC) 686B.010-.175

H. Countersigning of policies

Ref: 680A.300

I. Payment of motor vehicle physical damage claims

Ref: 686A.300

J. Binders

Ref: 687B.015, 182-.187

K. Motor vehicle physical damage appraiser

Ref: 684B.010, .020, .030

II. NEVADA STATUTES AND CODES PERTINENT TO PERSONAL LINES INSURANCE ONLY.....5

A. Automobile insurance

- 1. Uninsured/underinsured motorists provisions
Ref: 687B.145; 690B.020
- 2. Proof of financial responsibility
Ref: 690B.023-.025; also Motor Vehicle Safety and Responsibility Act (Related Laws Chapter 485) 485.050, .105, .185-.186, .190, .210, .220, .306-308, .3091-.3099
 - a. General requirements
 - b. Required limits
- 3. Premium determination
Ref: 690B.210-.250
- 4. Premium reduction for older drivers
Ref: 690B.029
- 5. Policy coverages, limitations and exclusions of certain drivers from a policy
Ref: 687B.147

B. Inland Marine and Transportation

Ref: 681A.050

C. Property insurance defined

Ref: 681A.060

D. Property insurance contracts

Ref: 691A

**BAIL – NEVADA SPECIFIC
CONTENT OUTLINE**

State Laws, Rules, and Regulations

(50 scoreable questions plus 5 pretest questions)

I. General Knowledge

A. Division Bulletins

B. Violent Crime Control Act

Ref: 18 USC 1033, 1044

II. Nevada Revised Statutes Title 14, Procedures In Criminal Cases

A. General provisions–Bail

Ref: Chapter 178.484–.548

B. General provision–Motions

Ref: Chapter 178.552

III. Nevada Revised Statutes Title 57, Nevada Insurance Code

Ref: NRS & NAC Chapter 697

A. Scope and definitions

Ref: NRS 679A.130–.140

Ref: NRS 697 & NAC 697

B. Commissioner of Insurance

Ref: Chapter 679B.130, .180, .240, .320, .330

C. Provisions of Producers of Insurance applicable to Bail licensees

Ref: NRS 683A.261, .301, .311, .331, .341, .361, .400, .451, .461, .500, .520

D. Applicability of Other Provisions

Ref: NRS 697.360 (various provisions)

E. Trade Practices and frauds

Ref: NRS 686A .010–.310

F. Bail Agent

Ref: NRS 697

G. License Qualifications and Disqualifications

Ref: NRS 683A.451; NRS 697.150, .170, .173; NRS 697.183 - .186

IV. Nevada Administrative Code (Regulation)

A. Bail Agent

Ref: NAC 697, NAC 683A, NAC 686A, NAC 679A, NAC 679B

**EXCHANGE ENROLLMENT FACILITATOR
CONTENT OUTLINE**

Product Knowledge, Terms and Concepts

(50 scoreable questions plus 5 pretest questions)

I. AFFORDABLE CARE ACT

A. Intent of the Law

B. Major Provisions

C. Essential Health Benefits

D. Exemptions

E. Financial assistance availability and determination

1. Individuals and families
2. Public programs (i.e., Medicaid and CHIP)
3. Subsidies and tax credits for small businesses

4. Groups and financial subsidies

5. Calculating the Advanced Premium Tax Credit (APTC)

F. Tax Penalties

G. Special Populations

1. Identifying and reaching (demographic and geographic)
2. Cultural and linguistic approaches and materials

H. Tribal Considerations

II. BASIC HEALTH CONCEPTS

A. Health care options

1. Health Maintenance Organizations (HMO)
2. Preferred Provider Organizations (PPO)
3. Point of Service (POS) plans
4. Exclusive Provider Organizations (EPO)
5. High Deductible Health Plans (HDHPs)
6. Health Savings Account (HSA) / Health Reimbursement Arrangement (HRA)

B. Cost-sharing, premiums, payments

1. Copayments
2. Deductibles
3. Coinsurance
4. Low cost and no-cost care available in the Exchange

III. HEALTH INSURANCE EXCHANGES

A. Types of Exchanges

1. State Based Marketplace (SBM)
2. State Partnership Marketplace (SPM)
3. Federally-Facilitated Marketplace (FFM)
4. Supported State Based Marketplace (SSBM)

B. Functions of Exchanges

1. One-stop marketplace
2. Eligibility & Enrollment
3. Single Streamlined Application Process
4. Federal Subsidies

C. Individual Exchanges

D. Small Business Health Options (SHOP) Exchanges

E. Qualified Health Plans (QHPs)

1. Essential Health Benefits
2. Preventive Health Services
3. Children's Coverage
4. Dental and Vision Benefits

IV. EXCHANGE ENROLLMENT FACILITATORS

A. Types

1. Navigators
2. Enrollment Assistants
3. Certified Application Counselors

B. Roles and Responsibilities

1. Definition and eligible entities
2. Training and certification of Enrollment Facilitators
3. Provide information fairly, accurately and impartially
4. Plan eligibility and overview
5. Plan enrollment procedures (signatures)
6. Exchange eligibility and changes (individuals and families)
7. Expanded Medicaid eligibility
8. Medicare disqualification
9. Consumer questions
10. Compensation
11. QHP selection (referrals and information)
12. Conflicts of interest

C. Privacy and security of health information

1. HIPAA
2. Confidentiality, integrity, and availability of Protected Health Information (PHI)
3. Penalties for violations or noncompliance with HHS regulations
4. Criminal acts

V. BROKERS, AGENTS, AND PRODUCERS

A. Roles and responsibilities

1. Ineligibility as a Navigator or Assister due to compensation
2. Producer licensing, certification and training
3. Compensation
4. Performance metrics

VI. OUTREACH AND EDUCATION

A. Identify goals (role of Producers, Navigators and Assistors)

B. Digital literacy

- 1. Computer use
- 2. Identify best practices for assisting customers who are not online
- 3. Community computer resources
- 4. Tracking and reporting results

C. Medicare and Medicaid

D. Employer-sponsored plans

- 1. Large Group Employers (51+ employees)
- 2. Self-insured plans and MEWAs and METs
- 3. Fully insured plans
- 4. Small Group Employers

VII. NEVADA STATUTES AND REGULATIONS COMMON TO LIFE, HEALTH, PROPERTY, AND CASUALTY INSURANCE

Ref: All references refer to the Nevada Revised Statute (NRS) unless otherwise noted as a Regulation in Nevada Administrative Code (NAC)

A. Insurance Commissioner

- 1. General powers and duties
Ref: 679B.110, .120-.130, 679B.180-.190, (NAC) 679B.154
- 2. Examinations
Ref: 679B.230-.250; 679B.290-.300
- 3. Notice and hearings
Ref: 679B.310-.370; 683A.461

B. Definitions

- 1. Insurer
Ref: 679A.100, 680A.030, .050
- 2. Authorized and unauthorized
Ref: 679A.030; 685B.030, .070
- 3. Domestic, foreign, and alien
Ref: 679A.090
- 4. Transacting insurance
Ref: 679A.130
- 5. Certificate of authority
Ref: 680A.060-.090
- 6. Premiums
Ref: 679A.115

C. Licensing

- 1. Persons required to be licensed/certified
 - a. Producer
Ref: 679A.117; 683A.201, 683A.211
 - b. Insurance Consultant
Ref: 683C.010, .020, .080
 - c. Exchange Enrollment Facilitator; Navigator; Certified Application Counselor
Ref: AB425
- 2. Obtaining a license/certification
- 3. Termination of license/certification
Ref: 683A.451, .490
 - a. Renewal/Continuing Education

Ref: (NAC) 683A.320-.330, NRS 683A.261

b. Suspension

Ref: 683A.451

c. Revocation

Ref: 683A.451

d. Limitation and refusal of license/certification

Ref: 683A.451; AB425 Sec. 2-26

D. Marketing practices

1. Unfair practices

Ref: 686A (and other entries as noted)

a. Unfair claims methods and practices; Settlement of claims

Ref: 686A.300-.310

b. Rebating - Inducement

Ref: 686A.110-.140

c. Twisting

Ref: 686A.050

d. Misrepresentation

Ref: 686A.030

e. Fraud

Ref: 686A.281-.295

f. Unfair discrimination

Ref: 686A.100-.120, (NAC) 686A.110-.160

g. Defamation

Ref: 686A.080

2. Commissions - payments, acceptance, sharing

Ref: 683A.361

3. Required records and record retention

Ref: 683A.351

E. Insurance Guaranty Associations

1. Nevada Life & Health Insurance Guaranty Association

Ref: 686C.020, .030, .210, .230

VIII. NEVADA STATUTES AND REGULATIONS COMMON TO LIFE AND HEALTH INSURANCE ONLY

A. Advertising

Ref: (NAC) 689A.010-.270

IX. NEVADA STATUTES AND REGULATIONS PERTINENT TO HEALTH INSURANCE ONLY

A. Mandatory policy clauses and provisions

1. Coverage for physical handicap or intellectual disability for dependent children

Ref: 689A.045; 689B.035

2. Coverage for newborn children

Ref: 689A.043; 689B.033; 695B.193; 695C.173

B. Coverage for reconstructive surgery

Ref: 689A.041; 689B.0375; 695B.191; 695C.171

C. Hospice care

Ref: 689A.030; 689B.030; 695C.176; Related Laws 449.0115

NEVADA PROPERTY AND CASUALTY ADJUSTER EXAMINATION CONTENT OUTLINE PRODUCT KNOWLEDGE, LAWS, AND REGULATIONS

(90 scoreable questions)

I. PROPERTY AND CASUALTY INSURANCE TERMS AND RELATED CONCEPTS20

- A. Abandonment**
- B. Accident**
- C. Actual cash value**

- D. Additional coverages
 - E. Appraisal
 - F. Binders
 - G. Burglary
 - H. Deductible
 - I. Depreciation
 - J. Earnings
 - K. Estimating
 - I. Estoppel
 - M. Extensions of coverage
 - N. Hazard
 - 1. Moral
 - 2. Morale
 - O. Indemnity
 - P. Insurance
 - Q. Insurable interest
 - R. Liability
 - S. Limits of liability
 - T. Loss
 - 1. Direct
 - 2. Indirect
 - U. Mysterious disappearance
 - V. Negligence
 - 1. Comparative vs. Modified Comparative
 - 2. Contributory
 - 3. Elements of Negligence/Torts
 - a. Proximate Cause
 - b. Foreseeability
 - W. Obsolescence
 - X. Occurrence
 - Y. Pair and set clause
 - Z. Peril
 - AA. Proximate cause
 - BB. Replacement cost
 - CC. Right of salvage
 - DD. Risk
 - EE. Robbery
 - FF. Tariff Liability
 - GG. Theft
 - H.H. Vacancy and unoccupancy
 - II. Value Policy
 - JJ. Voiding and suspension of policy: differences
 - KK. Waiver/Non-Waiver Agreement
- II. PROPERTY AND CASUALTY POLICY PROVISIONS AND CONTRACT LAW20
- A. Additional (supplementary) payments
 - B. Apportionment clause
 - C. Appraisal
 - D. Arbitration
 - E. Assignment
 - F. Cancellation and Nonrenewal provisions
 - G. Claims Made policy form
 - H. Coinsurance
 - I. Concealment
 - J. Conditions
 - K. Declarations
 - L. Definition of the insured
 - M. Duties of the insured after a loss
 - N. Elements of a contract
 - O. Endorsements
 - P. Exclusions
 - Q. Fair Credit Reporting Act (Compliance)
 - R. Insuring agreement
 - S. Limitations
 - T. Loss settlement provisions including consent to settle a loss
 - U. Mortgagee rights
 - V. Nonconcurrency
 - W. Notice of claim
 - X. Obligations of the insurance company
 - Y. Other Insurance provision
 - Z. Proof of loss
 - AA. Representations and misrepresentations
 - BB. Salvage
 - CC. Sources of underwriting information
 - DD. Statute of limitations
 - EE. Subrogation
 - FF. Voiding and suspension of policies
 - GG. Warranties
 - HH. Bodily injury liability
 - II. Deposit premium/audit
 - JJ. Personal injury liability
 - KK. Property damage liability
- III. GENERAL PROPERTY INSURANCE PRODUCT KNOWLEDGE PERTINENT TO ADJUSTERS.....20
- Ref: All topics make reference to general product knowledge, unless otherwise note*
- A. Standard Fire Policy

Ref: New York Standard Fire Policy

 - 1. Basic coverages, provisions, and clauses
 - 2. Limitations, restrictions and exclusions
 - 3. Proof of Loss
 - a. Periods of Limitation Tolled
 - 4. Loss requirements and inventories
 - a. Taxes and Demolition Expenses
 - 5. Appraisal
 - 6. Duties of the insured/insurer
 - 7. Cancellation
 - 8. Additional coverages
 - 9. Replacement costs
 - 10. Actual cash value
 - 11. Assignment
 - 12. Claims payment
 - B. Personal lines

Ref: ISO Homeowners policies

 - 1. Dwelling and contents (DP forms)
 - 2. Personal liability
 - 3. Homeowners and forms/coverages
 - a. Policy provisions
 - b. Replacement costs
 - c. Appraisal
 - d. Optional provisions
 - e. Special limits of liability
 - f. Proof of Loss
 - g. Exclusions
 - 4. Mobile Homes
 - C. Commercial lines

Ref: ISO Business Policies, Standard Boiler and Machinery policies

 - 1. Commercial property
 - a. Commercial building and personal property form

- b. Causes of loss forms
- c. Business income
- d. Extra expense
- 2. Commercial Package Policy (CPP)
- 3. Equipment Breakdown Coverage
- 4. Businessowners Policy (BOP)
- 5. Commercial and Special Multi-peril
- 6. Builder's Risk

D. Inland marine

Ref: Personal Article Floaters, Personal Property Floaters, Commercial Property Floaters

- 1. Nationwide Definition
- 2. Policies
 - a. Personal floaters
 - b. Commercial floaters
 - c. Commercial inland marine

E. Others

- 1. Flood
- 2. Personal Watercraft
- 3. Commercial Ocean Marine
- 4. Earthquake

IV. GENERAL CASUALTY INSURANCE PRODUCT KNOWLEDGE PERTINENT TO ADJUSTERS.....20

A. Automotive: Personal auto and Business auto

- 1. Liability
- 2. Medical Payments
- 3. Physical damage (collision and other than collision/comprehensive)
- 4. Uninsured motorists
- 5. Underinsured motorists
- 6. Who is an insured
- 7. Types of auto
 - a. Owned
 - b. Non-owned
 - c. Hired
 - d. Temporary Substitute
- 8. Garage coverage form
 - a. Standard coverages
 - (1) Liability
 - (2) Garagekeepers
 - (3) Physical damage
 - b. Garagekeepers options
- 9. Truckers coverage form

B. Additional Coverages and Exclusions

- 1. Business Interruption
- 2. Time Element
- 3. Law and Ordinance exclusion
- 4. Law and Ordinance coverage
- 5. Valuable Papers and Records
- 6. Vandalism and Malicious Mischief
- 7. Broad Form

C. Crime

- 1. Employee Theft
- 2. Inside the Premises-Theft of Money and Securities
- 3. Inside the Premises-Robbery or Safe Burglary of Other Property
- 4. Inside the Premises - Robbery or Burglary of Other Property
- 5. Definitions
 - a. Custodian

- b. Messenger
- c. Guard or watchperson

D. Surety Bonding

- 1. Definitions
 - a. Obligee
 - b. Principal
 - c. Surety
- 2. Types
 - a. Performance

E. Professional liability

- 1. Errors and Omissions
- 2. Directors and Officers

F. Umbrella/Excess liability

V. NEVADA STATUTES, RULES, AND REGULATIONS PERTINENT TO ADJUSTERS.....10

Ref: All references refer to the Nevada Revised Statute (NRS) unless otherwise noted as a Regulation in Nevada Administrative Code. (NAC)

A. Insurance Commissioner

- 1. General powers and duties

Ref: 679B.110, .120-.130, 679B.180-.190, (NAC) 679B.154
- 2. Examinations

Ref: 679B.230-.250; 679B.290-.300
- 3. Notice and hearings

Ref: 679B.310-.370; 683A.461

B. Definitions

- 1. Insurer

Ref: 679A.100, 680A.030 - .050
- 2. Authorized and unauthorized

Ref: 679A.030; 685B.030.,070
- 3. Domestic, foreign, and alien

Ref: 679A.090
- 4. Transacting insurance

Ref: 679A.130
- 5. Certificate of authority

Ref: 680A.060-.090
- 6. Premiums

Ref: 679A.115

C. Licensing

- 1. Persons required to be licensed
 - a. Adjuster

Ref: 684A.020, 030
- 2. Termination of license

Ref: 683A.451, .490

 - a. Renewal/Continuing Education

Ref: (NAC) 683A.320-.330, NRS 683A.261
 - b. Suspension

Ref: 683A.451
 - c. Revocation

Ref: 683A.451
 - d. Limitation and refusal of license

Ref: 683A.451
- 3. Name of licensee—true, fictitious

Ref: 683A.301

D. Marketing practices

- 1. Unfair practices

Ref: 686A (and other entries as noted)

 - a. Unfair claims methods and practices; Settlement of claims

Ref: 686A.300-.310

- b. Fraud
Ref: 686A.281-.295
- c. Unfair discrimination
Ref: 686A.100-.120, (NAC) 686A.110-.160
- d. Defamation
Ref: 686A.080
- 2. Required records and record retention
Ref: 683A.351
- E. Administrator**
Ref: 683A.025, .085-.0866, .0868-.0893
- F. Cancellation and nonrenewal of policies**
Ref: 687B.310-.420
- G. Payment of motor vehicle physical damage claims**
Ref: 686A.300
- H. Motor vehicle physical damage appraiser**
Ref: 684B.010, .020, .030
- I. Inland Marine and Transportation**
Ref: 681A.050
- J. Property insurance defined**
Ref: 681A.060
- K. Property insurance contracts**
Ref: 691A
- L. Automobile insurance**
 - 1. Uninsured/underinsured motorists provisions
Ref: 687B.145; 690B.020, NAC 690B.030-.060
 - 2. Policy coverages, limitations and exclusions of certain drivers from a policy
Ref: 687B.147
- M. Casualty contracts**
Ref: 681A.070
 - 1. Vehicle Insurance
 - 2. Liability
 - 3. Theft/Burglary
 - 4. Surety
Ref: NRS 681A.070; 691B

**NEVADA
WORKERS COMPENSATION ADJUSTER
CONTENT OUTLINE**
(50 scoreable questions)

- I. INSURANCE TERMS AND CONCEPTS.....5**
 - A. Arbitration**
 - B. Binder**
 - C. Concealment**
 - D. Coinsurance**
 - E. Deductible**
 - F. Definition of Insured**
 - G. Endorsement**
 - H. Estoppel**
 - I. Hazard**
 - J. Indemnity**
 - K. Insurable Interest**
 - L. Liability**
 - M. Misrepresentation**
 - N. Perils:**
 - 1. Definition
 - 2. Named vs. Open
 - O. Negligence**

- 1. Comparative vs. Modified Comparative
- 2. Contributory
- 3. Elements of Negligence/Torts
 - a. Proximate Cause
 - b. Foreseeability
- P. "Other Insurance"**
- Q. Peril**
- R. Risk**
- S. Subrogation**
- T. Warranties**
- II. THE INSURANCE CONTRACT.....4**
 - A. Declaration Sheet**
 - B. Insuring Agreement, Conditions and Exclusions**
 - C. Replacement Cost Provision and Actual Cash Value**
 - D. Liberalization Clause**
 - E. Endorsement**
 - F. Limitations**
- III. ADJUSTER.....1**
 - A. Roles and responsibilities of adjuster**
 - B. Loss Report**
 - 1. Essential Elements
 - a. Inception/Expiration Date
 - b. Occurrence Date
 - c. Identification of Parties Involved
 - d. Policy Form/Number
 - e. Description of Loss
 - f. Coverages
 - g. Deductible
 - h. Tort/Tort Feasors
 - C. Loss/Damage Valuation**
 - 1. Direct Loss vs. Indirect Loss (Loss of Use)
 - 2. Damages
 - a. Special
 - b. General
 - c. Physical Damage Estimates
 - d. Diminution of Value
 - 3. Valuation Clause
 - a. Replacement Cost Provisions
 - b. Actual Cash Value
 - c. Stated Value
 - c. Reproduction Cost
- IV. WORKERS COMPENSATION INSURANCE, EMPLOYERS LIABILITY INSURANCE, AND RELATED ISSUES.....30**
Ref: 616C, 616D
 - A. Standard policy concepts**
 - B. Self-insurers**
 - C. Work-related vs. non-work-related**
 - D. Other states' insurance**
 - E. Average monthly wage**
 - F. Indemnity benefits**
 - G. Reports of injuries/illness and claims for compensation**
 - H. Provider responsibilities**
 - I. Claims administration**
 - J. Determination and payment of benefits**
 - K. Contested claims**
 - L. Medical benefits**
- V. NEVADA LAWS, RULES AND REGULATIONS PERTINENT TO WORKERS COMPENSATION ADJUSTERS.....10**

Ref: All references refer to the Nevada Revised Statute (NRS) unless otherwise noted as a Regulation in Nevada Administrative Code. (NAC)

A. Insurance Commissioner

1. General powers and duties
Ref: 679B.110, .120-.130, 679B.180-.190, (NAC) 679B.154
2. Examinations
Ref: 679B.230-.250; 679B.290-.300
3. Notice and hearings
Ref: 679B.310-.370; 683A.461

B. Definitions

1. Insurer
Ref: 679A.100, 680A.030 - .050
2. Authorized and unauthorized
Ref: 679A.030; 685B.030.,070
3. Domestic, foreign, and alien
Ref: 679A.090
4. Transacting insurance
Ref: 679A.130
5. Certificate of authority
Ref: 680A.060-.090
6. Premiums
Ref: 679A.115

C. Licensing

1. Persons required to be licensed
 - a. Adjuster
Ref: 684A.020, 030
2. Termination of license
Ref: 683A.451, .490
 - a. Renewal/Continuing Education
Ref: (NAC) 683A.320-.330, NRS 683A.261
 - b. Suspension
Ref: 683A.451
 - c. Revocation
Ref: 683A.451
 - d. Limitation and refusal of license
Ref: 683A.451
3. Name of licensee—true, fictitious
Ref: 683A.301

D. Marketing practices

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E. Administrator

Ref: 683A.025, .085-.0866, .0868-.0893

F. Cancellation and nonrenewal of policies

Ref: 687B.310-.420

G. Workers compensation

Ref: Related Laws 616A, B

1. Who is required to have coverage

Ref: 616B.612

2. Exceptions

Ref: 616A.110

3. Sole remedy

Ref: 616A.020

4. Compliance

Ref: 616D.110-.200

a. Self-insurance

Ref: 616B.300 (NAC) 616B.141, .418, 424

5. Premium Rating

Ref: 616B.222

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InsNV_Prop03	Property	2 hours	\$37
InsNV_Cas04	Casualty	2 hours and 15 minutes	\$37
InsNV_LAH05	Life/Health Combo	3 hours and 35 minutes	\$47
InsNV_PC06	Property/Casualty Combo	3 hours and 35 minutes	\$47
InsNV-PCAdj15	Property/Casualty Adjuster	2 hours	\$37
InsNV_WCAdj16	Workers Compensation Adjuster	1 hour	\$37
InsNV-Bail23	Bail	1 hour and 15 minutes	\$37
InsNV_Pers55	Personal Lines*	2 hours and 15 minutes	\$37
InsNV-EEF84	Exchange Enrollment Facilitator	1 hour and 15 minutes	\$37

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Exam Code	Exam Name	Exam Time Allotted	Fees
OPLife01	Life	2 hours	\$37
OPHealth02	Health	2 hours and 15 minutes	\$37
OPProp03	Property	2 hours	\$37
OPCas04	Casualty	2 hours and 15 minutes	\$37
OPPCAdj15	Property/Casualty Adjuster	2 hours	\$37
OPWCAdj16	Workers Compensation Adjuster	1 hour	\$37
OPBail23	Bail	1 hour and 15 minutes	\$37
OPPers55	Personal Lines	2 hours and 15 minutes	\$37
OPEEF84	Exchange Enrollment Facilitator	1 hour and 15 minutes	\$37

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