

**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)

**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

- 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*

**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**

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Ref: 679B.110, .120-.130, 679B.180-.190
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- 3. Notice and hearings  
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**B. Definitions**

- 1. Insurer  
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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

**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*

**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 CASUALTY INSURANCE ONLY.....9**

**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, NRS 690B.023, NAC 690B.030-.060
  - 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  
Ref: 616B.300, (NAC) 616B.418, 424
- 5. Premium Rating  
Ref: 616B.222

**LIFE/HEALTH  
LIFE-GENERAL KNOWLEDGE  
CONTENT OUTLINE  
Product Knowledge, Terms and Concepts  
(50 scored plus 5 pretest questions)**

**I. TYPES OF POLICIES..... 5**

**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

5. Dividends and dividend options (eg. participating, non-participating)
6. Incontestability
7. Assignments
8. Suicide
9. Misstatement of age and gender
10. Settlement options
11. Accelerated death benefits

**D. 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 CONCEPT.....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)

**LIFE/HEALTH  
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 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

**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 practices .....8**

- 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*

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

**A. Marketing methods and practices**

- 1. Replacement  
*Ref: 686A.060;(NAC) 686A.510-.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: NRS 688c*

**IV. NEVADA STATUTES AND CODES PERTINENT TO HEALTH INSURANCE ONLY.....14**

**A. Mandatory policy clauses and provisions**

- 1. Coverage for physical handicap or mental retardation 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/CASUALTY  
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**

**PROPERTY/CASUALTY  
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)**

**PROPERTY/CASUALTY – NEVADA SPECIFIC CONTENT OUTLINE**

**State Statutes, Rules, and Regulations**

*(41 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. 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 LAW .....24**

**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 Assisters
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 CONCEPTS .....20**

- 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 LAW .....20
- 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**

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  - 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. 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*