

## **NEVADA**Insurance Content Outlines

Content Outlines: Effective October 1, 2024

### **NEVADA**

### Insurance Supplement

### **Examination Content Outlines**

Effective October 1, 2024

6. Beneficiary designations

c. Common disaster d. Minor beneficiaries

a. Primary and contingent

b. Revocable and irrevocable

### LIFE-GENERAL KNOWLEDGE **CONTENT OUTLINE**

### **Product Knowledge, Terms and Concepts**

(50 scored plus 5 pretest questions)

I. TYPES OF POLICIES15	e. Designation by class
A. Traditional whole life products	7. Premium Payment
1. Ordinary whole life	a. Modes
Limited-pay and single-premium life	b. Grace period
B. Interest/market-sensitive/adjustable life products	c. Automatic premium Ioan
1. Universal life	d. Level or flexible
2. Variable whole life	8. Reinstatement
3. Variable universal life	9. Policy loans, withdrawals, partial surrenders
4. Interest-sensitive whole life	10. Non-forfeiture options
5. Indexed life	11. Dividends and dividend options (eg. participating, non-
C. Term life	participating)
1. Types	12. Incontestability
a. Level	13. Assignments
b. Decreasing	14. Suicide
c. Return of premium	15. Misstatement of age and gender
d. Annually renewable	16. Settlement options
2. Special features	17. Accelerated death benefits
a. Renewable	C. Policy exclusions
b. Convertible	1. War
D. Annuities	2. Aviation
1. Single and flexible premium	3. Dangerous Occupation
2. Immediate and deferred	•
3. Fixed and variable	III. COMPLETING THE APPLICATION, UNDERWRITING, AND DELIVERING THE POLICES12
4. Indexed	A. Completing the application
5. Accumulation and Annuity Periods	Required signatures
6. Payout options	
E. Combination plans and variations	<ul><li>2. Changes in the application</li><li>3. Consequences of incomplete applications</li></ul>
1. Joint life (first to die)	· · · · · · · · · · · · · · · · · · ·
2. Survivorship life (second to die)	Warranties and representations     Collecting the initial promium and issuing the receipt.
II LIFE PROVIDING PIPERS OPTIONS AND EVOLUSIONS	<ul><li>5. Collecting the initial premium and issuing the receipt</li><li>6. Replacement</li></ul>
II. LIFE PROVISIONS, RIDERS, OPTIONS, AND EXCLUSIONS	7. Disclosures at point of sale (e.g., HIPAA, HIV consent)
15 A. Policy riders	8. USA PATRIOT Act/anti-money laundering
Waiver of premium and waiver of monthly deduction	Gramm-Leach-Bliley Act (GLBA) Privacy
Warver of premium and warver of monthly deduction     Guaranteed insurability	B. Underwriting
Suaranteed insurability     Region benefit	1. Insurable interest
Accidental death and/or accidental death and	Medical information and consumer reports
dismemberment	Fair Credit Reporting Act
5. Term riders	4. Risk classification
6. Other insureds	Stranger/Investor-owned life insurance (STOLI/IOLI)
7. Long term care	C. Delivering the policy
8. Return of premium	When coverage begins
9. Disability	Explaining the policy and its provisions, riders,
9. Disability 10. Cost of Living	exclusions, and ratings to the client
B. Policy provisions and options	D. Contract law
Entire contract	Solitact law     I. Elements of a contract
ı. Lilli G GOITH act	i. Licinonia di a contradt

1. Entire contract 2. Insuring clause

4. Consideration

5. Owner's rights

3. Free look

a. Consideration

d. Legal purpose

b. Offer and Acceptance

Effective: October 1, 2024

c. Competent parties

	2. Unique aspects of the insurance contract			Ref: 683A.261, .271, .291
	a. Conditional			c. Prepaid Funeral contract agent
	b. Unilateral			Ref: 689.225
	c. Adhesion			d. Limited Lines producer
	d. Aleatory			Ref: 683A.261
N/ DE	TIDEMENT AND OTHER INCHDANCE CONCERTS 0			e. Insurance Consultant
	TIREMENT, AND OTHER INSURANCE CONCEPTS8			Ref: 683C.010, .020, .080
	Third-party ownership			f. Reinsurance intermediary
	Life Settlements			Ref: 681A.420
	Group life insurance			g. Administrator
	1. Conversion privilege			Ref: 683A.025, .0850863, .08680893
	2. Contributory vs. noncontributory			2. Obtaining a license
	Retirement plans			a. Insurance company appointment
	1. Qualified plans			Ref: 683A.321, .331
	2. Nonqualified plans			b. License requirements
	Life insurance needs analysis/suitability			Ref: 683A.251
	Personal insurance needs			3. Termination of license
	2. Business insurance needs			Ref: 683A.451, .490
	a. Key person			a. Renewal/Continuing Education
	b. Buy sell			Ref: 683A.261;(NAC) 683A.320330
	Social Security benefits			b. Suspension, revocation, and refusal of license
	Γax treatment of insurance premiums, proceeds, and			Ref: 683A.451
	dividends			4. Name of licensee–true, fictitious
	1. Individual life			Ref: 683A.301
	2. Group life		D	Marketing practices
;	Modified Endowment Contracts (MECs)		٥.	Unfair practices
				Ref: 686A (and other entries as noted)
	LIFE - NEVADA SPECIFIC			a. Unfair claims methods and practices; Settlement
	CONTENT OUTLINE			of claims
	State Statutes and Codes			Ref: 686A.300310
				b. Rebating - Inducement
	(30 scored plus 5 pretest questions)			Ref: 686A.110120
I. N	EVADA STATUTES AND REGULATIONS COMMON TO			c. Twisting
LI	IFE, HEALTH, PROPERTY, AND CASUALTY			Ref: 686A.050
IN	ISURANCE20			d. Misrepresentation
Re	ef: All references refer to the Nevada Revised Statute (NRS)			Ref: 686A.030
	unless otherwise noted			e. Fraud
Α	. Insurance Commissioner			Ref: 686A,281-,295
	General powers and duties			f. Unfair discrimination
	Ref: 679B.110, .120130, 679B.180190			Ref: 686A.100120, (NAC) 686A.110160
	2. Examinations			g. Defamation
	Ref: 679B.230250; 679B.290300			Ref: 686A.080
	<ol><li>Notice and hearings, penalties</li></ol>			2. Fiduciary responsibilities
	Ref: 679B.310370; 683A.461			Ref: 683A.400, .520; (NAC) 683A.390440
В	. Definitions			
	1. Insurer			Commissions - payments, acceptance, sharing,     prohibitions
	Ref: 679A.100, 680A.030, .050			prohibitions
	Authorized and unauthorized			Ref: 683A.361;683A.325
	Ref: 679A.030; 685B.030., 070			4. Required records and record retention
	3. Domestic, foreign, and alien		_	Ref: 683A.351
	Ref: 679A.090		Ε.	Nevada Life & Health Insurance Guaranty
	Transacting insurance			Association
	Ref: 679A.130			Ref: 686C.020, .030, .210, .230
	5. Certificate of authority			
	Ref: 680A.060090	II.	NE	EVADA STATUTES AND CODES COMMON TO LIFE
	6. Premiums		A١	ND HEALTH INSURANCE ONLY
	Ref: 679A.115		A.	Credit life and health insurance
С	. Licensing			Ref: 690A.015016
	Persons required to be licensed		В.	Group life and health insurance
	a. Producer			Ref: 688B, (NAC) 679B.036
	Ref: 679A.117; 683A.201, 683A.211			1. Eligible groups
	b. Nonresident			2. Required provisions

Effective: October 1, 2024

Nevada Insurance Supplement - Examination Content Outlines

C.	Advertising	II. POLICY PROVISIONS, CLAUSES, AND RIDERS15
	Ref: (NAC) 689A.010270	A. Mandatory and optional provisions
III. NE	EVADA STATUTES AND CODES PERTINENT TO LIFE	Entire contract
	SURANCE ONLY6	<ol><li>Time limit on certain defenses (incontestable)</li></ol>
	Marketing methods and practices	3. Grace period
Α.	Replacement	4. Reinstatement
	Ref: 686A.060; (NAC) 686A.510512, .514562, .564-	5. Notice of claim
	.570	6. Claim forms
		7. Proof of loss
	a. Definition	8. Time of payment of claims
	b. Duties of agents	9. Payment of claims
	Disclosure, statement of policy cost in benefit	10. Physical examination and autopsy
	information, Buyer's Guide	11. Legal actions
	Ref: (NAC) 686A.410455	12. Change of beneficiary
	3. Fraternals	13. Misstatement of age or gender
	Ref: 695A.010, .050, .180, .330, .550	14. Change of occupation
В.	Ten-day free look	15. Illegal occupation
	Ref: 688A.165	16. Relation of earnings to insurance
C.	Viaticals	B. Other provisions and clauses
	Ref: 688c	
		1. Insuring clause
ACCI	DENT & HEALTH – GENERAL KNOWLEDGE	2. Free look
	CONTENT OUTLINE	3. Consideration clause
1	Product Knowledge, Terms, and Concepts	4. Probationary period
	(50 scored plus 5 pretest questions)	5. Elimination period
	(50 Scored plus 5 prefest questions)	6. Waiver of premium
I. TYPE	S OF POLICIES16	7. Exclusions and limitations
A. D	isability income	Preexisting conditions
1	. Individual disability income policy	9. Coinsurance
	2. Business overhead expense policy	10. Deductibles
	B. Business disability buyout policy	11. Eligible expenses
	Group disability income policy	12. Copayments
	5. Key employee policy	13. Pre-authorizations and prior approval requirements
	ccidental death and dismemberment	14. Usual, reasonable, and customary (URC) charges
	ledical expense insurance	15. Lifetime, annual, or per cause maximum benefit limits
	. Basic hospital, medical, and surgical policies	C. Riders
	. Major medical policies	1. Impairment/exclusions
	Major Medical policies B. Health Maintenance Organizations (HMOs)	Guaranteed insurability
	• • • • • • • • • • • • • • • • • • • •	3. Future increase option
	Preferred Provider Organizations (PPOs)	D. Rights of renewability
	5. Point of Service (POS) plans	1. Noncancelable
	5. Flexible Spending Accounts (FSAs)	2. Cancelable
/	'. High Deductible Health Plans (HDHPs) and related	Guaranteed renewable
	Health Savings Accounts (HSAs)	
	B. Health Reimbursement Accounts (HRAs)	III. SOCIAL INSURANCE
	ledicare supplement policies	A. Medicare (Parts A, B, C, D)
	roup insurance	B. Medicaid
1	. Differences between individual and group contracts	C. Social Security benefits
2	2. General characteristics	IV. OTHER INSURANCE CONCEPTS
3	3. COBRA	
F. In	ndividual/Group Long Term Care (LTC)	A. Total, partial, recurrent and residual disability
1	. Eligibility	B. Owner's rights
2	2. Levels of care	C. Dependent children benefits
G. O	ther policies	D. Primary and contingent beneficiaries
1	. Dental	E. Modes of premium payments
2	. Vision	F. Nonduplication and coordination of benefits (e.g.,
	B. Cancer	primary vs. excess)
	. Critical illness or specified disease	G. Occupational vs. non-occupational
	5. Worksite (employer-sponsored)	H. Tax treatment of premiums and proceeds of insurance
	6. Hospital indemnity	contracts (e.g., disability income and medical
	/. Short-term medical	expenses, etc.)
	3. Accident	I. Managed care
O	. / tooldont	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

### **HEALTH - NEVADA SPECIFIC CONTENT OUTLINE**

### State Statutes, Rules and Regulations

(38 scored plus 5 pretest questions)

### **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

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

I. 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

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

Effective: October 1, 2024

A. Credit life and health insurance

Ref: 690A.014 - .016

Ref: 688B, 689B;(NAC)679B.036	4. Builders Risk
Eligible groups	<ol><li>Cyber First-Party Coverage</li></ol>
2. Required provisions	D. Inland marine
C. Advertising	Personal Articles floaters
Ref: (NAC) 689A.010270	2. Commercial Property floaters
III. NEVADA STATUTES AND CODES PERTINENT TO	E. National Flood Insurance Program
HEALTH INSURANCE ONLY14	F. Others
A. Mandatory policy clauses and provisions	1. Earthquake
	2. Mobile Homes
Coverage for physical handicap or intellectual  disability for dependent shildren	3. Watercraft
disability for dependent children	4. Farm Owners
Ref: 689B.035	5. Windstorm
2. Coverage for newborn children	
Ref: 689A.043; 689B.033; 695B.193; 695C.173	II. INSURANCE TERMS AND RELATED CONCEPTS15
Coverage for preventive healthcare services	A. Insurance
B. Availability of coverage for mental health and	1. Law of Large Numbers
treatment of alcohol abuse/drug abuse	B. Insurable interest
Ref: 687B.404	C. Risk
C. Coverage for reconstructive surgery	Pure vs. Speculative Risk
Ref: 689A.041; 689B.0375; 695B.191; 695C.171	D. Hazard
D. Hospice care	1. Moral
Ref: 689A.030; 689B.030; 695C.176; Related Laws 449.0115	2. Morale
E. Medicare	3. Physical
Medicare supplement regulation	E. Peril
(NAC) 687B.220, .226, .250	F. Loss
Medicare Advantage Plans	1. Direct
Ref: Pursuant to the Medicare Prescription Drug	2. Indirect
Improvement and Modernization Action	G. Loss Valuation
Ref. (NAC) 687B.2034	Actual cash value
Prescription Drug Plan (PDP)	2. Replacement cost
Ref: 687B.2036	3. Market value
F. Long Term Care	Stated/agreed value
(NAC) 687B.030, .060, .070, .075, .090, .111, .113, .116	5. Salvage value
	H. Proximate cause
	I. Deductible
PROPERTY – GENERAL KNOWLEDGE	J. Indemnity
Content outline	K. Limits of liability
Product Knowledge, Terms, and Concepts	L. Coinsurance/Insurance to value
(50 scored plus 5 pretest questions)	M. Occurrence
	N. Cancellation
I. TYPES OF POLICIES22	O. Nonrenewal
A. Homeowners	P. Vacancy and unoccupancy
1. HO-2	Q. Liability
2. HO-3	1. Absolute
3. HO-4	2. Strict
4. HO-5	3. Vicarious
5. HO-6	R. Negligence
6. HO-8	S. Binder
B. Dwelling policies	T. Endorsements
1. DP-1	U. Blanket vs. Specific
2. DP-2	•
<b>3</b> . DP-3	III. POLICY PROVISIONS AND CONTRACT LAW13
C. Commercial lines	A. Declarations
Commercial Package Policy (CPP)	B. Insuring agreement
2. Commercial property	C. Conditions
a. Commercial building and business personal property	D. Exclusions
form	E. Definition of the insured
b. Causes of loss forms	F. Duties of the insured
c. Business income	G. Obligations of the insurance company
d. Extra expense	H. Mortgagee rights
e. Equipment breakdown	I. Proof of loss

3. Business Owners Policy (BOP)

B. Group life and health insurance

- 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 – 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
- 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

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: 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

Effective: October 1, 2024

F. Binders

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

G. Motor vehicle physical damage appraiser	(This section does not deal with specifics of state law, which are
Ref: 684B.010, .020, .030	addressed elsewhere in this outline.)
III. NEVADA STATUTES AND CODES PERTINENT TO	Standard policy concepts
PROPERTY INSURANCE ONLY2	a. Who is an employee/employer
A. Inland Marine and Transportation	b. Compensation
Ref: 681A.050	2. Work-related vs. non-work-related
B. Property insurance defined	3. Other states' insurance
Ref: 681A.060	4. Employers Liability
C. Property insurance contracts	5. Exclusive remedy
Ref: 691A	6. Premium Determination
V	D. Crime
CASUALTY – GENERAL KNOWLEDGE	Employee Dishonesty
CONTENT OUTLINE	2. Theft
Product Knowledge, Terms, and Concepts	3. Robbery
(50 scored plus 5 pretest questions	4. Burglary
(30 scored plas a protest questions	5. Forgery and Alteration
I. TYPES OF POLICIES, BONDS, AND	6. Mysterious disappearance
RELATED TERMS23	E. Bonds
A. Commercial general liability	1. Surety
1. Exposures	2. Fidelity
a. Premises and Operations	F. Professional liability
b. Products and Completed Operations	Errors and Omissions
2. Coverage	Medical Malpractice
<ul> <li>a. Coverage A: Bodily Injury and Property Damage</li> </ul>	<ol><li>Directors and Officers (D&amp;O)</li></ol>
Liability (Occurrence, Claims made including	4. Employment Practices Liability (EPLI)
Retroactive Date)	<ol><li>Cyber liability and data breach, funds transfer</li></ol>
b. Coverage B: Personal Injury and Advertising Injury	6. Liquor liability
c. Coverage C: Medical Payments	G. Umbrella/Excess Liability
d. Supplemental Payments	H. Businessowners Policy (BOP)
e. Who is an insured	II. INSURANCE TERMS AND RELATED CONCEPTS15
f. First named insured	A. Risk
g. Limits (Per occurrence, Annual Aggregate)	B. Hazards
h. Damage to Property of Others	1. Moral
B. Automobile: personal auto and business auto	2. Morale
1. Liability	3. Physical
a. Bodily Injury	C. Indemnity
b. Property Damage	D. Insurable interest
c. Split Limits d. Combined Single Limit	E. Loss valuation
	Actual cash value
Medical Payments     Physical Damage (collision; other than collision;	Replacement cost
specified perils)	3. Market value
4. Uninsured motorists	Stated/agreed value
5. Underinsured motorists	5. Salvage value
6. Who is an insured	F. Negligence
7. Types of Auto	G. Liability
a. Owned	H. Occurrence
b. Non-owned	I. Binders
c. Hired	J. Warranties
d. Temporary Substitute	K. Representations
e. Newly Acquired Autos	L. Concealment
f. Transportation Expense and Rental Reimbursement	M. Deposit Premium/Audit
Expense	N. Certificate of Insurance
8. Auto Dealers Coverage Form, including Garagekeepers	O. Law of Large Numbers
Insurance	P. Pure vs. Speculative Risk
9. Exclusions	Q. Endorsements
10. Individual Insured and Drive Other Car (DOC)	R. Damages
11. Mobile equipment	Compensatory     a. General
C. Workers Compensation Insurance, Employers Liability	b. Special
Insurance, and Related Issues	2. Punitive
	E. I GINGTO

S. Compliance with provisions of Fair Credit Reporting  Act	f. Bail enforcement agent <i>Ref:</i> 697.055, .150, .173
III. POLICY PROVISIONS12	g. Surplus lines broker
A. Declarations	Ref: 685A.030, .040, .120
B. Insuring agreement	h. Limited Lines producer
C. Conditions	Ref: 683A.261
D. Exclusions and Limitations	i. Insurance Consultant
E. Definition of the insured	Ref: 683C.010, .020, .080
F. Duties of the insured after a loss	<ul> <li>j. Reinsurance intermediary</li> </ul>
G. Cancellation and nonrenewal provisions	Ref: 681A.420
H. Supplementary payments	k. Administrator
I. Proof of loss	Ref: 683A.025, .0850893
J. Notice of claim	2. Obtaining a license
K. Other insurance	<ul> <li>a. Insurance company appointment</li> </ul>
L. Subrogation	Ref: 683A.321, .331
M. Loss settlement provisions including consent to settle	b. License requirements
a loss	Ref: 683A.251
N. Terrorism Risk Insurance Act (TRIA)	c. Authorization to act
N. Terrorishi Nisk insulance Act (TNA)	<ol><li>Termination of license</li></ol>
	Ref: 683A.451, .490
CASUALTY – NEVADA SPECIFIC	a. Renewal/Continuing Education
CONTENT OUTLINE	Ref: 683A.261;(NAC) 683A.320330
State Statute and Codes	b. Suspension, revocation, refusal of license
	Ref: 683A.451
(39 scored plus 5 pretest questions)	4. Name of licensee-true, fictitious
I. NEVADA STATUTES AND CODES COMMON TO LIFE,	Ref: 683A.301
HEALTH, PROPERTY, AND CASUALTY INSURANCE20	D. Marketing practices
Ref: All references refer to the Nevada Revised Statute (NRS)	Unfair practices
unless otherwise noted	Ref: 686A (and other entries as noted)
A. Insurance Commissioner	a. Unfair claims methods and practices; Settlement
General powers and duties	of claims
Ref: 679B.110, .120130, 679B.180190	Ref: 686A.300310
2. Examinations	b. Rebating - Inducement
Ref: 679B.230250; 679B.290300	Ref: 686A. 130140
3. Notice and hearings; penalties	c. Twisting
Ref: 679B.310370; 683A.461	Ref: 686A.050
B. Definitions	d. Misrepresentation
1. Insurer	Ref: 686A.030
Ref: 679A.100, 680A.030,050	e. Fraud
2. Authorized and unauthorized	Ref: 686A.281295
Ref: 679A.030; 685B.030.,070	f. Unfair discrimination
3. Domestic, foreign, and alien	Ref: 686A.100120, (NAC) 686A.110160
Ref: 679A.090	g. Defamation
Transacting insurance	Ref: 686A.080
Ref: 679A.130	<ol><li>Fiduciary responsibilities, trusts</li></ol>
5. Certificate of authority	Ref: 683A.400, .520; (NAC) 683A.390440
Ref: 680A.060090	<ol><li>Commissions - payments, acceptance, sharing,</li></ol>
6. Premiums	prohibitions
Ref: 679A.115	Ref: 683A.361; 683A.325
C. Licensing	<ol><li>Required records and record retention</li></ol>
Persons required to be licensed	Ref: 683A.351
a. Producer	E. Nevada Insurance Guaranty Association (NIGA)
Ref: 679A.117; 683A.201, 683A.211	Ref: 687A.033, .035, .060, .090
b. Managing general agent	II. NEVADA STATUTES AND CODES COMMON TO
Ref: 683A.060	PROPERTY AND CASUALTY INSURANCE
c. Nonresident	A. Cancellation and nonrenewal of policies
Ref: 683A.261, .271, .291	Ref: 687B.310420
d. Adjuster	B. General rate standard and regulation
Ref: 684A.020, 030	Ref: 686B.010175
e. Bail agent	C. Countersigning of policies
Ref: 697.040, .100, .150, .190	Ref: 680A.300
	10j. 00011.500

I	D. Surplus lines <i>Ref:</i> 685A (NAC) 685A.	Limited-pay and single-premium life     B. Interest/market-sensitive/adjustable life products
	1. Definition	1. Universal life
	Fees and filing requirements	2. Variable whole life
	E. Payment of motor vehicle physical damage	Variable universal life
	claims	4. Interest-sensitive whole life
	Ref: 686A.300	5. Indexed life
	F. Binders	C. Term life
	Ref: 687B.015, 182187	1. Types
(	G. Motor vehicle physical damage appraiser	a. Level
	Ref: 684B.010, .020, .030	b. Decreasing
III. I	NEVADA STATUTES AND CODES PERTINENT TO	c. Return of premium
(	CASUALTY INSURANCE ONLY9	d. Annually renewable
	A. Automobile insurance	2. Special features
	<ol> <li>Uninsured/<u>under</u>insured motorists provisions</li> </ol>	a. Renewable
	Ref: 687B.145; 690B.020	b. Convertible
	2. Proof of financial responsibility	D. Annuities
	Ref: 690B.023025; also Motor Vehicle Safety and	Single and flexible premium
	Responsibility Act (Related Laws Chapter 485)	Immediate and deferred     Tived and variable
	485.050, .105, .185186, .190, .210, .220, .306-308,	Fixed and variable
	.30913099, NRS 690B.023, NAC 690B.030060	4. Indexed
	a. General requirements	5. Accumulation and Annuity Periods
	b. Required limits	6. Payout options
	Premium determination	E. Combination plans and variations
	(NAC) 690B.210250	1. Joint life (first to die)
	Premium reduction for older drivers	2. Survivorship life (second to die)
	Ref: 690B.029	II. LIFE PROVISIONS, RIDERS, OPTIONS, AND
	<ol><li>Policy coverages, limitations and exclusions of</li></ol>	EXCLUSIONS15
	certain drivers from a policy	A. Policy riders
	Ref: 687B.147	<ol> <li>Waiver of premium and waiver of monthly deduction</li> </ol>
	B. Casualty contracts	Guaranteed insurability
	Ref: 681A.070; 681A.020	3. Payor benefit
	Vehicle Insurance	Accidental death and/or accidental death and
	2. Liability	dismemberment
	3. Theft/Burglary	5. Term riders
	4. Surety	6. Other insureds
	Ref: 681A.070; 691B	7. Long term care
(	C. Workers compensation	8. Return of premium
	Ref: Related Laws 616A, B	9. Disability
	Who is required to have coverage  Output  Description:	10. Cost of Living
	Ref: 616B612	B. Policy provisions and options
	2. Exceptions	Entire contract     Industries alongs
	Ref: 616A.110 3. Sole remedy	Insuring clause     Free look
	Ref: 616A.020	4. Consideration
	4. Compliance	5. Owner's rights
	Ref: 616D.110200	Seneficiary designations
	a. Self-insurance	a. Primary and contingent
	Ref: 616B.300, (NAC) 616B.418, 424	b. Revocable and irrevocable
	5. Premium Rating	c. Common disaster
	Ref: 616B.222	d. Minor beneficiaries
	16. 0100.222	e. Designation by class
	LIFE/HEALTH	7. Premium Payment
	LIFE-GENERAL KNOWLEDGE	a. Modes
	CONTENT OUTLINE	b. Grace period
	Product Knowledge, Terms and Concepts	c. Automatic premium loan
	(50 scored plus 5 pretest questions)	d. Level or flexible
ı TV	PES OF POLICIES 5	2. Reinstatement
		Policy loans, withdrawals, partial surrenders
A.	Traditional whole life products  1. Ordinary whole life	4. Non-forfeiture options
	Grandry whole hie	·

5. Dividends and dividend options (eg. participating, non-	G. Tax treatment of insurance premiums, proceeds, and
participating)	dividends
6. Incontestability	1. Individual life
7. Assignments	2. Group life
8. Suicide	3. Modified Endowment Contracts (MECs)
Misstatement of age and gender	
10. Settlement options	LIFE/HEALTH
11. Accelerated death benefits	ACCIDENT & HEALTH – GENERAL KNOWLEDGE
D. Policy exclusions	CONTENT OUTLINE
1. War	Product Knowledge, Terms, and Concepts
2. Aviation	(50 scored plus 5 pretest questions)
3. Dangerous Occupation	
III. COMPLETING THE APPLICATION, UNDERWRITING, AND DELIVERING THE POLICES12	I. TYPES OF POLICIES16 A. Disability income
A. Completing the application	Individual disability income policy
Required signatures	2. Business overhead expense policy
Changes in the application	<ol><li>Business disability buyout policy</li></ol>
Consequences of incomplete applications	<ol> <li>Group disability income policy</li> </ol>
Warranties and representations	<ol><li>Key employee policy</li></ol>
Collecting the initial premium and issuing the receipt	B. Accidental death and dismemberment
6. Replacement	C. Medical expense insurance
•	<ol> <li>Basic hospital, medical, and surgical policies</li> </ol>
7. Disclosures at point of sale (e.g., HIPAA, HIV consent)	2. Major medical policies
8. USA PATRIOT Act/anti-money laundering	3. Health Maintenance Organizations (HMOs)
Gramm-Leach-Bliley Act (GLBA) Privacy     Under contribute	4. Preferred Provider Organizations (PPOs)
B. Underwriting	5. Point of Service (POS) plans
Insurable interest	6. Flexible Spending Accounts (FSAs)
Medical information and consumer reports     Section 2 and the Report of Automatical Section 2.	7. High Deductible Health Plans (HDHPs) and related
Fair Credit Reporting Act	Health Savings Accounts (HSAs)
4. Risk classification	8. Health Reimbursement Accounts (HRAs)
5. Stranger/Investor-owned life insurance (STOLI/IOLI)	D. Medicare supplement policies
C. Delivering the policy	E. Group insurance
When coverage begins	Differences between individual and group contracts
<ol><li>Explaining the policy and its provisions, riders,</li></ol>	2. General characteristics
exclusions, and ratings to the client	3. COBRA
D. Contract law	F. Individual/Group Long Term Care (LTC)
Elements of a contract	1. Eligibility
a. Consideration	2. Levels of care
b. Offer and Acceptance	G. Other policies
c. Competent parties	1. Dental
d. Legal purpose	2. Vision
<ol><li>Unique aspects of the insurance contract</li></ol>	3. Cancer
a. Conditional	Critical illness or specified disease
b. Unilateral	
c. Adhesion	5. Worksite (employer-sponsored)
d. Aleatory	Hospital indemnity     Short-term medical
IV DETIDEMENT AND OTHER INCHRANCE CONCERT .	
IV. RETIREMENT, AND OTHER INSURANCE CONCEPT8	8. Accident
A. Third-party ownership	II. POLICY PROVISIONS, CLAUSES, AND RIDERS15
B. Life Settlements	A. Mandatory and optional provisions
C. Group life insurance	1. Entire contract
Conversion privilege	2. Time limit on certain defenses (incontestable)
2. Contributory vs. noncontributory	3. Grace period
D. Retirement plans	4. Reinstatement
1. Qualified plans	5. Notice of claim
2. Nonqualified plans	6. Claim forms
E. Life insurance needs analysis/suitability	7. Proof of loss
Personal insurance needs	8. Time of payment of claims
2. Business insurance needs	Payment of claims
a. Key person	10. Physical examination and autopsy
b. Buy sell	11. Legal actions
F. Social Security benefits	12. Change of beneficiary
	12. Change of beneficially

14. Change of occupation	H. Contract law
15. Illegal occupation	Elements of a contract
16. Relation of earnings to insurance	2. Insurable interest
B. Other provisions and clauses	3. Warranties and representations
1. Insuring clause	Unique aspects of the insurance contract
2. Free look	a. Conditional
3. Consideration clause	b. Unilateral
4. Probationary period	c. Adhesion
5. Elimination period	d. Aleatory
6. Waiver of premium	
7. Exclusions and limitations	LIFE/HEALTH – NEVADA SPECIFIC
8. Preexisting conditions	CONTENT OUTLINE
9. Coinsurance	State Statutes, Rules, and Regulations
10. Deductibles	(44 scored plus 5 pretest questions)
11. Eligible expenses	(44 scored plus 5 prefest questions)
12. Copayments	I. NEVADA STATUTES AND CODES COMMON TO LIFE,
• •	HEALTH, PROPERTY, AND CASUALTY INSURANCE20
13. Pre-authorizations and prior approval requirements	Ref: All references refer to the Nevada Revised Statute (NRS)
14. Usual, reasonable, and customary (URC) charges	unless otherwise noted
15. Lifetime, annual, or per cause maximum benefit limits	A. Insurance Commissioner
C. Riders	
1. Impairment/exclusions	<ol> <li>General powers and duties</li> </ol>
2. Guaranteed insurability	Ref: 679B.110, .120130, 679B.180190
3. Future increase option	2. Examinations
D. Rights of renewability	Ref: 679B.230250; 679B.290300
1. Noncancelable	<ol><li>Notice and hearings, penalties</li></ol>
	Ref: 679B.310370; 683A.461
2. Cancelable	B. Definitions
Guaranteed renewable	1. Insurer
III. SOCIAL INSURANCE6	
A. Medicare (Parts A, B, C, D)	Ref: 679A.100, 680A.030,050
B. Medicaid	Authorized and unauthorized
	Ref: 679A.030; 685B.030.,07
C. Social Security benefits	<ol><li>Domestic, foreign, and alien</li></ol>
IV. OTHER INSURANCE CONCEPTS5	Ref: 679A.090
A. Total, partial, recurrent and residual disability	Transacting insurance
B. Owner's rights	Ref: 679A.130
C. Dependent children benefits	5. Certificate of authority
•	Ref: 680A.060090
D. Primary and contingent beneficiaries	6. Premiums
E. Modes of premium payments	Ref: 679A.115
F. Nonduplication and coordination of benefits (e.g.,	*
primary vs. excess)	7. Cost-sharing
G. Occupational vs. non-occupational	C. Licensing
H. Tax treatment of premiums and proceeds of insurance	<ol> <li>Persons required to be licensed</li> </ol>
contracts (e.g., disability income and medical	a. Producer
expenses, etc.)	Ref: 679A.117; 683A.201, 683A.211
I. Managed care	b. Nonresident
-	Ref: 683A.261, .271, .291
J. Workers Compensation	c. Prepaid Funeral contract agent
K. Subrogation	Ref: 689.225
L. Cost containment	d. Limited Lines producer
V. FIELD UNDERWRITING PROCEDURES8	
A. Completing the application	Ref: 683A.261
B. Explaining sources of insurability and HIPAA privacy	e. Insurance Consultant
	Ref: 683C.010, .020, .080
information (e.g., MIB Report, Fair Credit Reporting Act,	f. Reinsurance intermediary
etc.)	Ref: 681A.420
C. Initial premium payment and receipt and consequences	g. Administrator
of the receipt (e.g., medical examination, etc.)	Ref: 683A.025, .0850863, .08680893
D. Submitting application (and initial premium if collected)	h. Exchange Enrollment Facilitator
to company for underwriting	-
E. Policy delivery	Ref: 695J
F. Explaining policy and its provisions, riders, exclusions,	Obtaining a license
and ratings to clients	a. Insurance company appointment

G. Replacement

13. Misstatement of or gender

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.320330 b. Suspension, revocation, and refusal of license Ref: 683A.451 4. Name of licensee—true, fictitious Ref: 683A.301 D. Marketing practices Ref: 686A (and other entries as noted) a. Unfair claims methods and practices; Settlement of claims Ref: 686A.300310 b. Rebating - Inducement Ref: 686A.110120 c. Twisting	<ol> <li>Disclosure, statement of policy cost in benefit information, Buyer's Guide         Ref: (NAC) 686A.410455</li> <li>Fraternals         Ref: 695A.010, .050, .180, .330, .550</li> <li>Ten-day free look         Ref: 688A.165</li> <li>Viaticals         Ref: NRS 688c</li> <li>NEVADA STATUTES AND CODES PERTINENT TO         HEALTH INSURANCE ONLY</li></ol>
Ref: 686A.050 d. Misrepresentation	Ref: 687B.404
Ref: 686A.030	C. Coverage for reconstructive surgery  Ref: 689A.041; 689B.0375; 695B.191; 695C.171
e. Fraud <i>Ref: 686A.281295</i>	D. Hospice care
f. Unfair discrimination	Ref: 689A.030; 689B.030; 695C.176; Related Laws 449.0115
Ref: 686A.100120, (NAC) 686A.110160	E. Medicare  1. Medicare Supplement Regulation
g. Defamation	(NAC) 687B.220, .226, .250
Ref: 686A.080	2. Medicare Advantage Plans
2. Fiduciary responsibilities  *Ref: 683A.400, .520; (NAC) 683A.390440	Ref: Pursuant to the Medicare Prescription Drug
3. Commissions - payments, acceptance, sharing,	Improvement and Modernization Action
prohibitions	Ref: (NAC) 687B.2034 3. Prescription Drug Plan (PDP)
Ref: 683A.361;683A.325	Ref: 687B.2036
Required records and record retention	F. Long Term Care
Ref: 683A.351 5. Silver State Health Insurance Exchange	(NAC) 687B.030, .060, .070, .075, .090, .111, .113, .116
Ref: 695.1	DDODEDTV/CACHALTV
6. Affordable Care Act (ACA)	PROPERTY/CASUALTY PROPERTY – GENERAL KNOWLEDGE
E. Nevada Life & Health Insurance Guaranty	Content outline
Association	Product Knowledge, Terms, and Concepts
Ref: 686C.020, .030, .210, .230  F. Administrator	(50 scored plus 5 pretest questions)
	I. TYPES OF POLICIES22
NEVADA STATUTES AND CODES COMMON TO LIFE AND HEALTH INSURANCE ONLY4	A. Homeowners
A. Credit life and health insurance	1. HO-2
Ref: 690A.014016	2. HO-3
B. Group life and health insurance	3. HO-4
Ref: 688B, 689B; (NAC) 679B.036	4. HO-5
Eligible groups	5. HO-6
2. Required provisions	6. HO-8
C. Advertising	B. Dwelling policies 1. DP-1
Ref: (NAC) 689A.010270	2. DP-2
NEVADA STATUTES AND CODES PERTINENT TO LIFE	3. DP-3
INSURANCE ONLY6	C. Commercial lines
A. Marketing methods and practices     1. Replacement	1. Commercial Package Policy (CPP)
Ref: 686A.060; (NAC) 686A.510570	2. Commercial property
a. Definition	a. Commercial building and business personal property
b. Duties of agents	form b. Causes of loss forms
	D. Causes of 1055 IUIIIIS

II.

III.

c. Business income	G. Obligations of the insurance company
d. Extra expense	H. Mortgagee rights
e. Equipment breakdown	I. Proof of loss
3. Business Owners Policy (BOP)	J. Notice of claim
4. Builders Risk	K. Appraisal
5. Cyber First-Party Coverage	L. Other Insurance Provision
D. Inland marine	M. Subrogation
1. Personal Articles floaters	N. Elements of a contract
2. Commercial Property floaters	O. Warranties, representations, and concealment
E. National Flood Insurance Program	P. Sources of underwriting information
F. Others	Q. Fair Credit Reporting Act
1. Earthquake	R. Privacy Protection (Gramm Leach Bliley)
2. Mobile Homes	S. Policy Application
3. Watercraft	T. Terrorism Risk Insurance Act (TRIA)
4. Farm Owners	U. Territory
5. Windstorm	or romiony
	PROPERTY/CASUALTY
II. INSURANCE TERMS AND RELATED CONCEPTS 15	CASUALTY – GENERAL KNOWLEDGE
A. Insurance	CONTENT OUTLINE
1. Law of Large Numbers	Product Knowledge, Terms, and Concepts
B. Insurable interest	<b>0</b> , , ,
C. Risk	(50 scored plus 5 pretest questions)
Pure vs. Speculative Risk	I. TYPES OF POLICIES, BONDS, AND
D. Hazard	RELATED TERMS23
1. Moral	A. Commercial general liability
2. Morale	1. Exposures
3. Physical	a. Premises and Operations
E. Peril	b. Products and Completed Operations
F. Loss	2. Coverage
1. Direct	a. Coverage A: Bodily Injury and Property Damage
2. Indirect	Liability (Occurrence, Claims made including
G. Loss Valuation	Retroactive Date)
1. Actual cash value	b. Coverage B: Personal Injury and Advertising Injury
2. Replacement cost	c. Coverage C: Medical Payments
3. Market value	d. Supplemental Payments
4. Stated/agreed value	e. Who is an insured
5. Salvage value	f. First named insured
H. Proximate cause	g. Limits (Per Occurrence, Annual Aggregate)
I. Deductible	h. Damage to Property of Others
J. Indemnity	B. Automobile: personal auto and business auto
K. Limits of liability	1. Liability
L. Coinsurance/Insurance to value	a. Bodily Injury
M. Occurrence	b. Property Damage
N. Cancellation	c. Split Limits
O. Nonrenewal	d. Combined Single Limit
P. Vacancy and unoccupancy	2. Medical Payments
Q. Liability	3. Physical Damage (collision; other than collision;
1. Absolute	specified perils)
2. Strict	4. Uninsured motorists
3. Vicarious	5. Underinsured motorists
R. Negligence	6. Who is an insured
S. Binder	7. Types of Auto
T. Endorsements	a. Owned
U. Blanket vs. Specific	b. Non-owned
III. POLICY PROVISIONS AND CONTRACT LAW	c. Hired
A. Declarations	d. Temporary Substitute
B. Insuring agreement	e. Newly Acquired Autos
C. Conditions	f. Transportation Expense and Rental Reimbursement
D. Exclusions	Expense
E. Definition of the insured	8. Auto Dealers Coverage Form, including Garagekeepers
F. Duties of the insured	Insurance
i . Dulies Of the mouled	
Nevada Insurance Supplement - Examination Content Outlines	Effective: October 1, 2024

9. Exclusions	1. Compensatory
10. Individual Insured and Drive Other Car (DOC)	a. General
11. Mobile equipment	b. Special
C. Workers Compensation Insurance, Employers Liability	2. Punitive
Insurance, and Related Issues	S. Compliance with provisions of Fair Credit Reporting
(This section does not deal with specifics of state law, which are	Act
addressed elsewhere in this outline.)	III. POLICY PROVISIONS12
Standard policy concepts	
a. Who is an employee/employer	A. Declarations
b. Compensation	B. Insuring agreement
2. Work-related vs. non-work-related	C. Conditions
3. Other states' insurance	D. Exclusions and Limitations
Employers Liability	E. Definition of the insured
5. Exclusive remedy	F. Duties of the insured after a loss
6. Premium Determination	G. Cancellation and nonrenewal provisions
	H. Supplementary payments
D. Crime	I. Proof of loss
1. Employee Dishonesty	J. Notice of claim
2. Theft	K. Other insurance
3. Robbery	L. Subrogation
4. Burglary	M. Loss settlement provisions including consent to settle
5. Forgery and Alteration	a loss
Mysterious disappearance	N. Terrorism Risk Insurance Act (TRIA)
E. Bonds	,
1. Surety	PROPERTY/CASUALTY - NEVADA SPECIFIC
2. Fidelity	
F. Professional liability	CONTENT OUTLINE
1. Errors and Omissions	State Statutes, Rules, and Regulations
2. Medical Malpractice	(41 scored plus 5-pretest questions)
3. Directors and Officers (D&O)	(41 Scoled plus 5-pretest questions)
4. Employment Practices Liability (EPLI)	I. NEVADA STATUTES AND REGULATIONS COMMON TO
5. Cyber liability and data breach, funds transfer	LIFE, HEALTH, PROPERTY, AND CASUALTY
6. Liquor liability	INSURANCE20
G. Umbrella/Excess Liability	Ref: All references refer to the Nevada Revised Statute (NRS)
H. Businessowners Policy (BOP)	unless otherwise noted
	A. Insurance Commissioner
II. INSURANCE TERMS AND RELATED CONCEPTS 15	<ol> <li>General powers and duties</li> </ol>
A. Risk	Ref: 679B.110, .120130, 679B.180190
B. Hazards	2. Examinations
1. Moral	Ref: 679B.230250; 679B.290300
2. Morale	<ol><li>Notice and hearings; penalties</li></ol>
3. Physical	Ref: 679B.310370; 683A.461
C. Indemnity	B. Definitions
D. Insurable interest	1. Insurer
E. Loss valuation	Ref: 679A.100, 680A.030050
Actual cash value	2. Authorized and unauthorized
2. Replacement cost	Ref: 679A.030; 685B.030.,070
3. Market value	3. Domestic, foreign, and alien
Stated/agreed value	Ref: 679A.090
5. Salvage value	4. Transacting insurance
F. Negligence	Ref: 679A.130
G. Liability	Certificate of authority
H. Occurrence	Ref: 680A.060090
I. Binders	6. Premiums
J. Warranties	Ref: 679A.115
K. Representations	v .
L. Concealment	C. Licensing
M. Deposit Premium/Audit	Persons required to be licensed     Producer
N. Certificate of Insurance	a. Producer
O. Law of Large Numbers	Ref: 679A.117; 683A.201,683A.211
P. Pure vs. Speculative Risk	b. Managing general agent
Q. Endorsements	Ref: 683A.060
	c. Nonresident
R. Damages	

Ref: 684A.020, 030 C. Countersigning of policies e. Bail agent Ref: 680A.300 Ref: 697.040, .100, .150, .190 D. Surplus lines f. Bail enforcement agent Ref:685A. (NAC) 685A. 1. Definition Ref: 697.055, .150, .173 2. Fees and filing requirements g. Surplus lines broker E. Payment of motor vehicle physical damage Ref: 685A.030, .040, .120 h. Limited Lines producer claims Ref: 686A.300 Ref: 683A.261 F. Binders i. Insurance Consultant Ref: 683C.010, .020, .080 Ref: 687B.015, .182-.187 j. Reinsurance intermediary G. Motor vehicle physical damage appraiser Ref: 681A.420 Ref: 684B.010, .020, .030 k. Administrator III. NEVADA STATUTES AND CODES PERTINENT TO Ref: 683A.025, .085-.0893 PROPERTY INSURANCE ONLY......2 2. Obtaining a license A. Inland Marine and Transportation a. Insurance company appointment Ref: 681A.050 Ref: 683A.321, .331 B. Property insurance defined b. License requirements Ref: 681A.060 Ref: 683A.251 C. Property insurance contracts 3. Termination of license Ref: 691A Ref: 683A.451, .490 IV. NEVADA STATUTES AND CODES PERTINENT TO a. Renewal/Continuing Education CASUALTY INSURANCE ONLY......9 Ref: 683A.261;(NAC) 683A.320-.330 A. Automobile insurance b. Suspension, revocation, and refusal of license 1. Uninsured/underinsured motorists provisions Ref: 683A.451 Ref: 687B.145; 690B.020, NAC 690B.030-.060 4. Name of licensee-true, fictitious 2. Proof of financial responsibility Ref: 683A.301 Ref: 690B.023-.025; also Motor Vehicle Safety and D. Marketing practices Responsibility Act (Related Laws Chapter 485) 1. Unfair practices 485.050, .105, .185-.186, .190, .210, .220, .306-308, Ref: 686A (and other entries as noted) .3091-.3099 a. Unfair claims methods and practices; Settlement a. General requirements of claims b. Required limits Ref:(NAC)686A.675 3. Premium determination b. Rebating - Inducement (NAC) 690B.210-.250, 686A.685 Ref: 686A. 130-.140 4. Premium reduction for older drivers c. Twisting Ref: 690B.029 Ref: 686A.050 5. Policy coverages, limitations and exclusions of d. Misrepresentation certain drivers from a policy Ref: 686A.030 Ref: 687B.147 e. Fraud B. Casualty contracts Ref: 686A.281-.295 Ref: 681A.070 f. Unfair discrimination 1. Vehicle Insurance Ref: 686A.100-.120, (NAC)130-.140 2. Liability g. Defamation 3. Theft/Burglary Ref: 686A.080 4. Surety 2. Fiduciary responsibilities, trusts Ref: 681A.070; 691B Ref: 683A.400, .520; (NAC) 683A.390-.440 C. Workers compensation 3. Commissions - payments, acceptance, sharing, Ref: Related Laws 616A, B prohibitions 1. Who is required to have coverage Ref: 683A.361; 683A.325 Ref: 616B.612 4. Required records and record retention 2. Exceptions Ref: 683A.351 Ref: 616A.110 E. Nevada Insurance Guaranty Association (NIGA) 3. Sole remedy Ref: 687A.033, .035, .060, .090 Ref: 616A.020 **NEVADA STATUTES AND CODES COMMON TO** 4. Compliance PROPERTY AND CASUALTY INSURANCE......10 Ref: 616D.110-.200 A. Cancellation and nonrenewal of policies a. Self-insurance Ref: 687B.310-.420 Nevada Insurance Supplement - Examination Content Outlines Effective: October 1, 2024

B. General rate standard and regulation

Ref: 686B.010-.175

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

d. Adjuster

1. Direct 2. Indirect G. Loss Valuation 1. Actual cash value 2. Replacement cost 3. Market value
G. Loss Valuation 1. Actual cash value 2. Replacement cost
Actual cash value     Replacement cost
2. Replacement cost
•
3 Market value
o. Warnet 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

2. Morale

E. Peril

3. Physical

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

5. Premium Rating

Ref: 616B.222

- 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)

### **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

Ref: 679A.115

6. Premiums

### 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

### **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

Effective: October 1, 2024

**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)

- **General Knowledge** 
  - **Division Bulletins**
  - B. Violent Crime Control Act

Ref: 18 USC 1033, 1044

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

### **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
  - One-stop marketplace
     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

Effective: October 1, 2024

- 3. Compensation
- 4. Performance metrics

VI. OUTREACH AND EDUCATION

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

### B. Digital literacy

- 1. Computer use
- 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

Ref: 683A.451

c. Revocation

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

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

 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

Kej. 009A.045; 009D.055; 09JD.195; 09JC.175

B. Coverage for reconstructive surgery Ref: 689A.041; 689B.0375; 695B.191; 695C.171

Kej. 009A.041, 009D.0373, 093D.191, 093C.

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	Q. Fair Credit Reporting Act (Compliance)	
E. Appraisal	R. Insuring agreement	
F. Binders	S. Limitations	
G. Burglary	T. Loss settlement provisions including consent to	0
H. Deductible	settle a loss	
I. Depreciation	U. Mortgagee rights	
J. Earnings	V. Nonconcurrency	
K. Estimating	W. Notice of claim	
I. Estoppel	X. Obligations of the insurance company	
M. Extensions of coverage	Y. Other Insurance provision	
N. Hazard	Z. Proof of loss	
1. Moral	AA.Representations and misrepresentations	
2. Morale	BB. Salvage	
O. Indemnity	CC. Sources of underwriting information	
P. Insurance	DD. Statute of limitations	
Q. Insurable interest	EE. Subrogation	
R. Liability	FF. Voiding and suspension of policies	
S. Limits of liability	GG. Warranties	
T. Loss	HH. Bodily injury liability	
1. Direct	II. Deposit premium/audit	
2. Indirect	JJ. Personal injury liability	
U. Mysterious disappearance	KK. Property damage liability	
V. Negligence	III. GENERAL PROPERTY INSURANCE PRODUCT	
Comparative vs. Modified Comparative	KNOWLEDGE PERTINENT TO ADJUSTERS	20
2. Contributory	Ref: All topics make reference to general product knowle	
3. Elements of Negligence/Torts	unless otherwise note	
a. Proximate Cause	A. Standard Fire Policy	
b. Foreseeability	Ref: New York Standard Fire Policy	
W. Obsolescence	Basic coverages, provisions, and clauses	
X. Occurrence	2. Limitations, restrictions and exclusions	
Y. Pair and set clause	3. Proof of Loss	
Z. Peril	a. Periods of Limitation Tolled	
AA.Proximate cause	Loss requirements and inventories	
BB.Replacement cost	a. Taxes and Demolition Expenses	
CC.Right of salvage	5. Appraisal	
DD.Risk	6. Duties of the insured/insurer	
EE. Robbery	7. Cancellation	
FF. Tariff Liability	Additional coverages	
GG. Theft	Replacement costs	
H.H. Vacancy and unoccupancy	10. Actual cash value	
II. Value Policy	11. Assignment	
JJ. Voiding and suspension of policy: differences	12. Claims payment	
KK. Waiver/Non-Waiver Agreement	B. Personal lines	
PROPERTY AND CASUALTY POLICY PROVISIONS AND	Ref: ISO Homeowners policies	
CONTRACT LAW	Dwelling and contents (DP forms)	
A. Additional (supplementary) payments	2. Personal liability	
B. Apportionment clause	Homeowners and forms/coverages     Deliver requisitors	
C. Appraisal	a. Policy provisions	
D. Arbitration	b. Replacement costs	
E. Assignment	c. Appraisal	
F. Cancellation and Nonrenewal provisions	d. Optional provisions	
G. Claims Made policy form	e. Special limits of liability	
H. Coinsurance	f. Proof of Loss	
I. Concealment	g. Exclusions	
J. Conditions	4. Mobile Homes	
K. Declarations	C. Commercial lines	
L. Definition of the insured	Ref: ISO Business Policies, Standard Boiler and Machi	nery
M. Duties of the insured after a loss	policies	

N. Elements of a contract

O. Endorsements

P. Exclusions

II.

1. Commercial property

property form

a. Commercial building and personal

- 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
- Inside the Premises-Robbery or Safe Burglary of Other Property
- 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

Effective: October 1, 2024

Ref: 686A.300-.310

	<ul> <li>b. Fraud     Ref: 686A.281295</li> <li>c. Unfair discrimination     Ref: 686A.100120, (NAC) 686A.110160</li> <li>d. Defamation     Ref: 686A.080</li> <li>2. Required records and record retention     Ref: 683A.351</li> </ul>		1. Comparative vs. Modified Comparative 2. Contributory 3. Elements of Negligence/Torts a. Proximate Cause b. Foreseeability  P. "Other Insurance"  Q. Peril  R. Risk
E.	<b>Administrator</b> <i>Ref:</i> 683A.025, .0850866, .08680893		S. Subrogation T. Warranties
F.	Cancellation and nonrenewal of policies <i>Ref:</i> 687B.310420	II.	THE INSURANCE CONTRACT4
G.	Payment of motor vehicle physical damage		A. Declaration Sheet
	ims		<ul><li>B. Insuring Agreement, Conditions and Exclusions</li><li>C. Replacement Cost Provision and Actual Cash Value</li></ul>
	Ref: 686A.300		D. Liberalization Clause
н.	Motor vehicle physical damage appraiser Ref: 684B.010, .020, .030		E. Endorsement
I.	Inland Marine and Transportation		F. Limitations
	Ref: 681A.050	III.	ADJUSTER1
J.	Property insurance defined		A. Roles and responsibilities of adjuster
	Ref: 681A.060		B. Loss Report
K.	Property insurance contracts		Essential Elements
	Ref: 691A		a. Inception/Expiration Date
L.	Automobile insurance		b. Occurrence Date     c. Identification of Parties Involved
	1. Uninsured/ <u>under</u> insured motorists provisions		d. Policy Form/Number
	<i>Ref:</i> 687B.145; 690B.020, <i>NAC</i> 690B.030060  2. Policy coverages, limitations and exclusions of		e. Description of Loss
	certain drivers from a policy		f. Coverages
	Ref: 687B.147		g. Deductible
М.	Casualty contracts		h. Tort/Tort Feasors
	Ref: 681A.070		C. Loss/Damage Valuation
	1. Vehicle Insurance		1. Direct Loss vs. Indirect Loss (Loss of Use)
	2. Liability		2. Damages
	3. Theft/Burglary		a. Special
	4. Surety		b. General
	Ref: NRS 681A.070; 691B		c. Physical Damage Estimates
			d. Diminution of Value
	NEVADA		3. Valuation Clause
	NEVADA		a. Replacement Cost Provisions
W	ORKERS COMPENSATION ADJUSTER		b. Actual Cash Value
	CONTENT OUTLINE		c. Stated Value c. Reproduction Cost
	(50 scoreable questions)	IV.	WORKERS COMPENSATION INSURANCE, EMPLOYERS
	SURANCE TERMS AND CONCEPTS5		LIABILITY INSURANCE, AND RELATED ISSUES30  Ref: 616C, 616D
	Arbitration		A. Standard policy concepts
	Binder		B. Self-insurers
	Concealment Coinsurance		C. Work-related vs. non-work-related
	Deductible		D. Other states' insurance
	Definition of Insured		E. Average monthly wage
	Endorsement		F. Indemnity benefits
	Estoppel		G. Reports of injuries/illness and claims for
	Hazard		compensation
J.	Indemnity		H. Provider responsibilities
	Insurable Interest		I. Claims administration
L.	Liability		J. Determination and payment of benefits K. Contested claims
M.	Misrepresentation		L. Medical benefits
N.	Perils:		L. MEGICAI DEHEIRS
	1. Definition	V.	NEVADA LAWS, RULES AND REGULATIONS
_	2. Named vs. Open		PERTINENT TO WORKERS COMPENSATION ADJUSTERS10
U.	Negligence		AD0001EN010

I.

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. 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

S23