

**LIFE-GENERAL KNOWLEDGE
CONTENT OUTLINE**

Product Knowledge, Terms and Concepts
(50 scoreable questions plus 10 pretest questions)

I. TYPES OF POLICIES 12

A. Traditional whole life products

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2. Limited-pay and single-premium life
3. Adjustable life

B. Interest/market-sensitive life products

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

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 - b. Decreasing
 - c. Return of premium
 - d. Annually renewable
 - e. Increasing term
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 - b. Convertible

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1. Entire contract
2. Insuring clause
3. Free look
4. Consideration

5. Owner's rights
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 - b. Revocable and irrevocable
 - c. Changes
 - d. Common disaster
 - e. Minor beneficiaries
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 - a. Modes
 - b. Grace period
 - c. Automatic premium loan
 - d. Level or flexible
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9. Policy loans, withdrawals, partial surrenders
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 - F. Tax treatment of insurance premiums, proceeds, and dividends**
 - 1. Individual life
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- Modified Endowment Contracts (MECs)**

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

(30 scoreable questions plus 7 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 as a Regulation in Nevada Administrative Code.(NAC)
 - A. Insurance Commissioner..... (2-3)**
 - 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 (2-3)**
 - 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
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 - 6. Premiums
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 - 1. Persons required to be licensed
 - a. Producer
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 - 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. Prepaid Funeral contract agent**
Ref: 689.225
- i. Limited Lines producer**
Ref: 683A.261
- j. Insurance Consultant
Ref: 683C.010, .020, .080
- k. Reinsurance intermediary
Ref: 681A.420
- l. Administrator
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- 2. Obtaining a license
 - a. Insurance company appointment
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 - b. License requirements
Ref: 683A.251
- 3. 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
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 - 1. Unfair practices
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 - a. Unfair claims methods and practices; Settlement of claims
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 - b. Rebating - Inducement
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 - 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
Ref: 683A.361
 - 4. Required records and record retention
Ref: 683A.351

- E. Insurance Guaranty Associations (0-1)**
 - 1. Nevada Life & Health Insurance Guaranty Association
Ref: 686C.020, .030, .210, .230
 - 2. Nevada Insurance Guaranty Association (NIGA)
Ref: 687A.033, .035, .060, .090

**P&C Common only*

***L&H Common only*

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

A. Credit life and health insurance

Ref: 690A.014 - .016, .140, .150

B. Group life and health insurance

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

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- 2. Disclosure, statement of policy cost in benefit information, Buyer's Guide
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- 3. Fraternal
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B. Ten-day free look

Ref: 688A.165

ACCIDENT & HEALTH – GENERAL KNOWLEDGE CONTENT OUTLINE

Product Knowledge, Terms, and Concepts

(50 scoreable questions plus 10 pretest questions)

I. TYPES OF POLICIES 14

A. Disability income

- 1. Individual disability income policy
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- 3. Business disability buyout policy
- 4. Group disability income policy
- 5. Key employee/partner policies

B. Accidental death and dismemberment

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- 2. Major medical policies
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- 4. Preferred Provider Organizations (PPOs)
- 5. Point of Service (POS) plans
- 6. Flexible Spending Accounts (FSAs)
- 7. Health Reimbursement Accounts (HRAs)

- 8. High Deductible Health Plans (HDHPs) and related Health Savings Accounts (HSAs)
- 9. Stop loss

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- 2. Differences between individual and group contracts
- 3. General concepts
- 4. COBRA
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- 7. Proof of loss
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- 9. Recurrent disability
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**HEALTH – NEVADA SPECIFIC
CONTENT OUTLINE
State Statutes, Rules and Regulations**

(38 scoreable questions plus 7 pretest questions)

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<i>Ref: 679B.230-.250; 679B.290-.300</i>	
3. Notice and hearings	
<i>Ref: 679B.310-.370; 683A.461</i>	
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1. Insurer	
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2. Authorized and unauthorized	
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3. Domestic, foreign, and alien	
<i>Ref: 679A.090</i>	
4. Transacting insurance	
<i>Ref: 679A.130</i>	
5. Certificate of authority	
<i>Ref: 680A.060-.090</i>	
6. Premiums	
<i>Ref: 679A.115</i>	
C. Licensing	6
1. Persons required to be licensed	
a. Producer	
<i>Ref: 679A.117;683A.201,683A.211</i>	
b. Managing general agent	
<i>Ref: 683A.060</i>	
c. Nonresident	
<i>Ref: 683A.261, .271, .291</i>	
d. Adjuster*	
<i>Ref: 684A.020, 030</i>	
e. Bail agent*	
<i>Ref: 697.040, .100, .150, .190</i>	
f. Bail enforcement agent*	
<i>Ref: 697.055, .150, .173</i>	
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h. Prepaid Funeral contract agent**	
<i>Ref: 689.225</i>	
i. Limited Lines producer**	
<i>Ref: 683A.261</i>	
j. Insurance Consultant	
<i>Ref: 683C.010, .020, .080</i>	
k. Reinsurance intermediary	
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- 2. Obtaining a license
 - a. Insurance company appointment
Ref: 683A.321, .331
 - b. License requirements
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 - 3. Termination of license
Ref: 683A.451, .490
 - a. Renewal/Continuing Education
Ref: (NAC) 683A.320-.330, NRS 683A.261
 - b. Suspension
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 - c. Revocation
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 - d. Limitation and refusal of license
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 - 4. Name of licensee—true, fictitious
Ref: 683A.301
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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
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 - 2. Fiduciary responsibilities
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 - 3. Commissions - payments, acceptance, sharing
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 - 4. Required records and record retention
Ref: 683A.351
 - E. Insurance Guaranty Associations.....(0-1)**
 - 1. Nevada Life & Health Insurance Guaranty Association
Ref: 686C.020, .030, .210, .230
 - 2. Nevada Insurance Guaranty Association (NIGA)
Ref: 687A.033, .035, .060, .090
- *P&C Common only*
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- II. NEVADA STATUTES AND REGULATIONS COMMON TO LIFE AND HEALTH INSURANCE ONLY 4**
 - A. Credit life and health insurance**
Ref: 690A.014 - .016, .140, .150
 - B. Group life and health insurance**
Ref: 688B, 689B;(NAC)679B.036
 - 1. Eligible groups
 - 2. Required provisions

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 - 2. Medicare Advantage Plans
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Ref: Pursuant to the Medicare Prescription Drug Improvement and Modernization Action
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PROPERTY – GENERAL KNOWLEDGE
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Product Knowledge, Terms, and Concepts
(50 scoreable questions plus 10 pretest questions)

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- b. Causes of loss forms
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- H. Mortgagee rights**
- I. Proof of loss**
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- K. Appraisal**
- L. Other Insurance Provision**
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- N. Subrogation**
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- P. Warranties, representations, and concealment**
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- T. Policy Application**
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**PROPERTY – NEVADA SPECIFIC
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(32 scoreable questions plus 7 pretest questions)

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a. Insurance company appointment
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3. Termination of license
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a. Renewal/Continuing Education
Ref: (NAC) 683A.320-.330, NRS 683A.261

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4. Name of licensee—true, fictitious
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Ref: 686A (and other entries as noted)

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f. Unfair discrimination
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g. Defamation
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2. Fiduciary responsibilities

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

3. Commissions - payments, acceptance, sharing
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2. Nevada Insurance Guaranty Association (NIGA)
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**P&C Common only*
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CASUALTY – GENERAL KNOWLEDGE CONTENT OUTLINE
Product Knowledge, Terms, and Concepts
(50 scoreable questions plus 10 pretest questions)

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b. Products and Completed Operations

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a. Coverage A: Bodily Injury and Property Damage Liability
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- (2) Claims made
 - (a) Extended Reporting Periods: Basic and Supplemental
 - (b) Retroactive Date
 - b. Coverage B: Personal Injury and Advertising Injury
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 - e. Who is an insured
 - f. Limits
 - g. Damage to Property of Others
 - (1) Per occurrence
 - (2) Annual Aggregate
- B. Automobile: personal auto and business auto**
- 1. Liability
 - a. Bodily Injury
 - b. Property Damage
 - c. Split Limits
 - d. Combined Single Limit
 - 2. Medical Payments
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 - 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. Garage Coverage Form, including Garagekeepers Insurance
 - 9. Exclusions
 - 10. Individual Insured and Drive Other Car (DOC)
- 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
 - (1) Loss of wages
 - (2) Medical
 - (3) Disability
 - (4) Vocational Rehabilitation
 - (5) Death/Survivor
 - 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
- 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)
- G. Umbrella/Excess Liability**

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

- A. Risk**
- B. Hazards**
 - 1. Moral
 - 2. Morale
 - 3. Physical
- C. Indemnity**
- D. Insurable interest**
- E. Actual cash 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. Additional (supplementary) payments**
 - I. Proof of loss**
 - J. Notice of claim**
 - K. Arbitration**
 - L. Other insurance**
 - M. Subrogation**
 - N. Loss settlement provisions including consent to settle a loss**
 - O. Terrorism Risk Insurance Act (TRIA)**

**CASUALTY – NEVADA SPECIFIC
CONTENT OUTLINE**

State Statutes, Rules, and Regulations

(39 scoreable questions plus 8 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 as a Regulation in Nevada Administrative Code.(NAC)

A. Insurance Commissioner.....(2-3)

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.....(2-3)

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. Licensing6

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: (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
4. Name of licensee—true, fictitious
Ref: 683A.301

D. Marketing practices8

1. Unfair practices
Ref: 686A (and other entries as noted)
 - a. Unfair claims methods and practices; Settlement of claims
Ref: 686A.300-.310
 - b. Rebating - Inducement
Ref: 686A.110-.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
Ref: 683A.400, .520; (NAC) 683A.390-.440
3. Commissions - payments, acceptance, sharing
Ref: 683A.361
4. Required records and record retention
Ref: 683A.351

E. Insurance Guaranty Associations.....(0-1)

1. Nevada Life & Health Insurance Guaranty Association
Ref: 686C.020, .030, .210, .230
2. Nevada Insurance Guaranty Association (NIGA)
Ref: 687A.033, .035, .060, .090

**P&C Common only*

***L&H Common only*

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

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B. General rate standard and regulation.....1

Ref: 686B.010-.175

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<i>Ref: 680A.300, .310</i>	
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1. Definition	
2. Eligibility, prohibitions, and restrictions	
3. Fees and filing requirements	
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2. Proof of financial responsibility.....(1-2)	
<i>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</i>	
a. General requirements	
b. Required limits	
3. Premium determination and merit rating.....(1-2)	
<i>(NAC) 690B.210-.250</i>	
4. Premium reduction for older drivers.....(0-1)	
<i>Ref: 690B.029</i>	
5. Policy coverages, limitations and exclusions of certain drivers from a policy.....(0-1)	
<i>Ref: 687B.147</i>	
B. Surety contracts.....(0-1)	
<i>Ref: 681A.070; 691B</i>	
C. Workers compensation.....(1-2)	
<i>Ref: Related Laws 616A, B</i>	
1. Who is required to have coverage	
<i>Ref: 616B.612</i>	
2. Exceptions	
<i>Ref: 616A.110</i>	
3. Sole remedy	
<i>Ref: 616A.020</i>	
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<i>Ref: 616D.110-.200</i>	
a. Self-insurance	
<i>Ref: 616B.300 (NAC) 616B.141, .418, 424</i>	
5. Premium Rating	
<i>Ref: 616B.222</i>	
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<i>Ref: 681A.022, 683A.367</i>	

**LIFE/HEALTH
LIFE-GENERAL KNOWLEDGE
CONTENT OUTLINE
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(50 scoreable questions plus 10 pretest questions)**

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3. Adjustable life	
B. Interest/market-sensitive life products	
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3. Variable universal life	
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5. Equity-indexed life	
C. Term life	
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a. Level	
b. Decreasing	
c. Return of premium	
d. Annually renewable	
e. Increasing term	
2. Special features	
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D. Annuities	
1. Single and flexible premium	
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3. Fixed and variable	
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1. Joint life	
2. Survivorship life (second to die)	
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2. Guaranteed insurability	
3. Payor benefit	
4. Accidental death and/or accidental death and dismemberment	
5. Term riders	
6. Other insureds (e.g., spouse, children, nonfamily)	
7. Long term care	
8. Return of premium	
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. Changes	

- d. Common disaster
- e. Minor beneficiaries
- 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
- 12. Incontestability
- 13. Assignments
- 14. Suicide
- 15. Misstatement of age and gender
- 16. Settlement options
- 17. Accelerated death benefits

C. Policy exclusions

III. COMPLETING THE APPLICATION, UNDERWRITING, AND DELIVERING THE POLICY 11

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

B. Underwriting

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

C. Delivering the policy

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

IV. TAXES, RETIREMENT, AND OTHER INSURANCE CONCEPTS 8

A. Third-party ownership

B. Group life insurance

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

C. Retirement plans

- 1. Tax-qualified plans
- 2. Nonqualified plans

D. Life insurance needs analysis/suitability

- 1. Personal insurance needs
- 2. Business insurance needs
 - a. Key person

E. Social Security benefits and taxes

F. 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 scoreable questions plus 10 pretest questions)

I. TYPES OF POLICIES 14

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/partner policies

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. Health Reimbursement Accounts (HRAs)
- 8. High Deductible Health Plans (HDHPs) and related Health Savings Accounts (HSAs)
- 9. Stop loss

D. Medicare supplement policies

E. Group insurance

- 1. Group conversion
- 2. Differences between individual and group contracts
- 3. General concepts
- 4. COBRA
- 5. HIPAA

F. Long Term Care (LTC)

- 1. Individual LTC contracts
- 2. Group/voluntary LTC contracts

G. Limited Benefit Plans

- 1. Cancer (or specified diseases) plans
- 2. Critical illness plans
- 3. Worksite (employer-sponsored) plans
- 4. Hospital indemnity plans
- 5. Dental
- 6. Vision

II. POLICY PROVISIONS, CLAUSES, AND RIDERS 20

A. Mandatory 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	
B. Optional provisions	
C. 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	
8. Preexisting conditions	
9. Recurrent disability	
10. Coinsurance	
11. Deductibles	
12. Eligible expenses	
13. Copayments	
14. Pre-authorizations and prior approval requirements	
15. Usual, reasonable, and customary (URC) charges	
16. Lifetime, annual, or per cause maximum benefit limits	
D. Riders	
1. Impairment/exclusions	
2. Guaranteed insurability	
3. Multiple indemnity (double, triple)	
E. Rights of renewability	
1. Noncancelable	
2. Cancelable	
3. Guaranteed renewable	
4. Conditionally renewable	
5. Optionally renewable	
6. Period of time for renewal	
III. SOCIAL INSURANCE 3	
A. Medicare	
1. Primary, secondary payor	
2. Medicare Parts A, B, C, D	
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A. Total, partial, and residual disability	
B. Owner's rights	
C. Dependent children benefits	
D. Primary and contingent beneficiaries	
E. Modes of premium payments (annual, semiannual, etc.)	
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.)	
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J. Workers Compensation	
K. Subrogation	
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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. Ensuring delivery of policy and related documents to client	
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 health contract	
a. Conditional	
b. Unilateral	
c. Adhesion	

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

(44 scoreable questions plus 6 pretest questions)

I. NEVADA STATUTES AND REGULATIONS COMMON TO LIFE, HEALTH, PROPERTY, AND CASUALTY INSURANCE.....20	
<i>Ref: All references refer to the Nevada Revised Statute (NRS) unless otherwise noted as a Regulation in Nevada Administrative Code.(NAC)</i>	
A. Insurance Commissioner.....(2-3)	
1. General powers and duties	
<i>Ref: 679B.110, .120-.130, 679B.180-.190, (NAC). 679B.154</i>	
2. Examinations	
<i>Ref: 679B.230-.250; 679B.290-.300</i>	
3. Notice and hearings	
<i>Ref: 679B.310-.370; 683A.461</i>	
B. Definitions.....(2-3)	
1. Insurer	
<i>Ref: 679A.100, 680A.030,- .050</i>	
2. Authorized and unauthorized	
<i>Ref: 679A.030; 685B.030.,07</i>	
3. Domestic, foreign, and alien	
<i>Ref: 679A.090</i>	
4. Transacting insurance	
<i>Ref: 679A.130</i>	
5. Certificate of authority	
<i>Ref: 680A.060-.090</i>	
6. Premiums	

Ref: 679A.115

C. Licensing6

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. Prepaid Funeral contract agent**
Ref: 689.225

i. Limited Lines producer**
Ref: 683A.261

j. Insurance Consultant
Ref: 683C.010, .020, .080

k. Reinsurance intermediary
Ref: 681A.420

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: (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

4. Name of licensee—true, fictitious
Ref: 683A.301

D. Marketing practices8

1. Unfair practices
Ref: 686A (and other entries as noted)

a. Unfair claims methods and practices;
Settlement of claims
Ref: 686A.300-.310

b. Rebating - Inducement
Ref: 686A.110-.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
Ref: 683A.400, .520; (NAC) 683A.390-.440

3. Commissions - payments, acceptance, sharing
Ref: 683A.361

4. Required records and record retention
Ref: 683A.351

E. Insurance Guaranty Associations.....(0-1)

1. Nevada Life & Health Insurance Guaranty Association
Ref: 686C.020, .030, .210, .230

2. Nevada Insurance Guaranty Association (NIGA)
Ref: 687A.033, .035, .060, .090

F. Administrator.....(0-1)
Ref: 683A.025, .085-.0893

**P&C Common only*
***L&H Common only*

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

A. Credit life and health insurance
Ref: 690A.014 - .016, .140, .150

B. Group life and health insurance
Ref: 688B, 689B; (NAC) 679B.036

1. Eligible groups

2. Required provisions

C. Advertising
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III. NEVADA STATUTES AND REGULATIONS PERTINENT TO LIFE INSURANCE ONLY.....6

A. Marketing methods and practices

1. Replacement
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a. Definition

b. Duties of agents

2. Disclosure, statement of policy cost in benefit information, Buyer's Guide
Ref: (NAC) 686A.410-.455

3. Fraternal
Ref: 695A.010, .050, .180, .330

B. Ten-day free look
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IV. NEVADA STATUTES AND REGULATIONS PERTINENT TO HEALTH INSURANCE ONLY.....14

A. Mandatory policy clauses and provisions

1. Coverage for physical handicap or mental retardation for dependent children
Ref: 689A.045; 689B.035

2. Coverage for newborn children
Ref: 689A.043; 689B.033; 695B.193; 695C.173

B. Availability of coverage for treatment of alcohol abuse/drug abuse
Ref: 689A.046; 689B.036; 695B.194; 695C.174

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. Group conversion privilege

Ref: 689B.120-.249; 695B.251-.259

F. Continuation of coverage

Ref: 689B.245-.249

G. 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

3. Private Fee for Service

Ref: Pursuant to the Medicare Prescription Drug Improvement and Modernization Action

H. Long Term Care

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

**PROPERTY/CASUALTY
PROPERTY – GENERAL KNOWLEDGE
Content outline**

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(50 scoreable questions plus 10 pretest questions)

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- 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
- 3. Business Owners Policy (BOP)
- 4. Builders Risk

D. Inland marine

- 1. Personal Articles floaters
- 2. Commercial Property floaters
- 3. Nationwide Definition

E. National Flood Insurance Program

F. Others

- 1. Earthquake
- 2. Mobile Homes
- 3. Watercraft

- 4. Farm Owners
- 5. Crop/hail
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- 1. Law of Large Numbers

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- 1. Pure vs. Speculative Risk

D. Hazard

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

E. Peril

F. Loss

- 1. Direct
- 2. Indirect

G. Loss Valuation

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

H. Proximate cause

I. Deductible

J. Indemnity

K. Limits of liability

L. Coinsurance/Insurance to value

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N. Cancellation

O. Nonrenewal

P. Vacancy and unoccupancy

Q. Liability

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

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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. Assignment

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

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

Product Knowledge, Terms, and Concepts

(50 scoreable questions plus 10 pretest questions)

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- 1. Exposures
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 - b. Products and Completed Operations
- 2. Coverage
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 - (1) Occurrence
 - (2) Claims made
 - (a) Extended Reporting Periods: Basic and Supplemental
 - (b) Retroactive Date
 - b. Coverage B: Personal Injury and Advertising Injury
 - c. Coverage C: Medical Payments
 - d. Supplemental Payments
 - e. Who is an insured
 - f. Limits
 - g. Damage to Property of Others
 - (1) Per occurrence
 - (2) Annual Aggregate

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. Garage Coverage Form, including Garagekeepers Insurance
- 9. Exclusions
- 10. Individual Insured and Drive Other Car (DOC)

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
 - (1) Loss of wages
 - (2) Medical
 - (3) Disability
 - (4) Vocational Rehabilitation
 - (5) Death/Survivor
- 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

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)

G. Umbrella/Excess Liability

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

A. Risk

B. Hazards

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

C. Indemnity

D. Insurable interest

E. Actual cash 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. Additional (supplementary) payments**
- I. Proof of loss**
- J. Notice of claim**
- K. Arbitration**
- L. Other insurance**
- M. Subrogation**
- N. Loss settlement provisions including consent to settle a loss**
- O. Terrorism Risk Insurance Act (TRIA)**

PROPERTY/CASUALTY – NEVADA SPECIFIC CONTENT OUTLINE

State Statutes, Rules, and Regulations

(41 scoreable questions plus 9 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 as a Regulation in Nevada Administrative Code.(NAC)

A. Insurance Commissioner.....(2-3)

- 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.....(2-3)

- 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. Licensing6

- 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
- 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: (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
- 4. Name of licensee—true, fictitious
Ref: 683A.301

D. Marketing practices8

- 1. Unfair practices
Ref: 686A (and other entries as noted)
 - a. Unfair claims methods and practices; Settlement of claims
Ref: 686A.300-.310
 - b. Rebating - Inducement
Ref: 686A.110-.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 <i>Ref: 683A.400, .520; (NAC) 683A.390-.440</i>	
3. Commissions - payments, acceptance, sharing <i>Ref: 683A.361</i>	
4. Required records and record retention <i>Ref: 683A.351</i>	
E. Insurance Guaranty Associations.....(0-1)	
1. Nevada Life & Health Insurance Guaranty Association <i>Ref: 686C.020, .030, .210, .230</i>	
2. Nevada Insurance Guaranty Association (NIGA) <i>Ref: 687A.033, .035, .060, .090</i>	
F. Administrator.....(0-1) <i>Ref: 683A.025, .085-.0893</i> <i>*P&C Common only</i> <i>**L&H Common only</i>	
II. NEVADA STATUTES AND REGULATIONS COMMON TO PROPERTY AND CASUALTY INSURANCE.....10	
A. Cancellation and nonrenewal of policies.....2 <i>Ref: 687B.310-.420</i>	
B. General rate standard and regulation.....1 <i>Ref: 686B.010-.175</i>	
C. Countersigning of policies.....2 <i>Ref: 680A.300, .310</i>	
D. Surplus lines.....2 <i>Ref: 685A. (NAC) 685A.115-.250</i>	
1. Definition	
2. Eligibility, prohibitions, and restrictions	
3. Fees and filing requirements	
E. Payment of motor vehicle physical damage claims.....1 <i>Ref: 686A.300</i>	
F. Binders.....1 <i>Ref: 687B.015, .182-.187</i>	
G. Motor vehicle physical damage appraiser.....1 <i>Ref: 684B.010, .020, .030</i>	
III. NEVADA STATUTES AND REGULATIONS PERTINENT TO PROPERTY INSURANCE ONLY.....2	
A. Inland Marine and Transportation.....(0-1) <i>Ref: . 681A.050 (NAC) 681A.010</i>	
B. Property insurance defined.....(0-1) <i>Ref: 681A.060</i>	
C. Property insurance contracts.....1 <i>Ref: 691A</i>	
IV. NEVADA STATUTES AND REGULATIONS PERTINENT TO CASUALTY INSURANCE ONLY.....9	
A. Automobile insurance	
1. Uninsured/underinsured motorists provisions 2 <i>Ref: 687B.145; 690B.020, NAC 690B.030-.060</i>	
2. Proof of financial responsibility.....(1-2) <i>Ref: 690B.023-.025; also Motor Vehicle Safety and Responsibility Act (Related Laws Chapter 485)</i>	

	485.050, .105, .185-.186, .190, .210, .220, .306-308, .3091-.3099
a. General requirements	
b. Required limits	
3. Premium determination and merit rating....(1-2) <i>(NAC) 690B.210-.250</i>	
4. Premium reduction for older drivers.....(0-1) <i>Ref: 690B.029</i>	
5. Policy coverages, limitations and exclusions of certain drivers from a policy.....(0-1) <i>Ref: 687B.147</i>	
B. Surety contracts.....(0-1) <i>Ref: 681A.070; 691B</i>	
C. Workers compensation.....(1-2) <i>Ref: Related Laws 616A, B</i>	
1. Who is required to have coverage <i>Ref: 616B.612</i>	
2. Exceptions <i>Ref: 616A.110</i>	
3. Sole remedy <i>Ref: 616A.020</i>	
4. Compliance <i>Ref: 616D.110-.200</i>	
a. Self-insurance <i>Ref: 616B.300 (NAC) 616B.141, .418, 424</i>	
5. Premium Rating <i>Ref: 616B.222</i>	

PERSONAL LINES– GENERAL KNOWLEDGE CONTENT OUTLINE

General Product Knowledge, Terms, and Concepts
(75 scoreable questions plus 3 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
2. Nationwide Definition
D. National Flood Insurance Program
E. Others
1. Earthquake
2. Mobile Homes
3. Watercraft
4. Crop/hail
5. 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. Medical Payments	
V. Blanket vs. Specific	
W. Burglary, Robbery, Theft, and Mysterious Disappearance	
X. Warranties	
Y. Representations	
Z. Concealment	
AA. Deposit Premium/Audit	
BB. Certificate of Insurance	
CC. Damages	
1. Compensatory	
a. General	
b. Special	
2. Punitive	
DD. 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	
G. Obligations of the insurance company	
H. Mortgagee rights	
I. Proof of loss	
J. Notice of claim	
K. Appraisal	
L. Other Insurance Provision	
M. Assignment	
N. Subrogation	
O. Elements of a contract	
P. Warranties, representations, and concealment	
Q. Sources of underwriting information	
R. Fair Credit Reporting Act	
S. Privacy Protection (Gramm Leach Bliley)	
T. Policy Application	
U. Terrorism Risk Insurance Act (TRIA)	
V. Cancellation and nonrenewal provisions	
W. Additional (supplementary) payments	
X. Arbitration	
PERSONAL LINES - NEVADA SPECIFIC CONTENT OUTLINE	
State Statutes, Rules, and Regulations	
<i>(25 scoreable questions plus 2 pretest questions)</i>	
I. NEVADA STATUTES AND REGULATIONS COMMON TO PROPERTY, AND CASUALTY INSURANCE.....20	
<i>Ref: All references refer to the Nevada Revised Statute (NRS) unless otherwise noted as Regulations or NV Administrative Code.</i>	
A. Insurance Commissioner2	
1. General powers and duties	
<i>Ref: 679B.110, .120, .130, 679B.180, .190</i>	
<i>(NAC) 154</i>	

2. Examinations <i>Ref: 679B.230-.250; 679B.290-.300</i>	<i>Ref: 686A.030</i>
3. Notice and hearings <i>Ref: 679B.310-.370; 683A.461</i>	f. Fraud <i>Ref: 686A.281-.295</i>
B. Definitions 2	g. Unfair discrimination <i>Ref: 686A.110-.160</i>
1. Insurer <i>Ref: 679A.100, 680.030 - .050</i>	h. Defamation <i>Ref: 686A.080</i>
2. Authorized and unauthorized <i>Ref: 679A.030; 685B.030.070</i>	2. Fiduciary responsibilities <i>Ref: 683A.400, .520; (NAC) 683A.390-.440</i>
3. Domestic, foreign, and alien <i>Ref: 679A.090</i>	3. Commissions - payments, acceptance, sharing <i>Ref: 683A.361</i>
4. Transacting insurance <i>Ref: 679A.130</i>	4. Required records and record retention <i>Ref: 683A.351</i>
5. Certificate of authority <i>Ref: 680A.060-.090</i>	E. Insurance Guaranty Associations 1
6. Premiums <i>Ref: 679A.115</i>	1. Nevada Insurance Guaranty Association (NIGA) <i>Ref: 687A.033, .035, .060, .090</i>
C. Licensing 4	F. Cancellation and nonrenewal of policies 1 <i>Ref: 687B.310-.420</i>
1. Persons required to be licensed	G. General rate standard and regulation 1 <i>Ref: 686B.010-.175</i>
a. Producer <i>Ref: 679A.117; 683A.211; 683A.201</i>	H. Countersigning of policies 1 <i>Ref: 680A.300, .310</i>
b. Managing general agent <i>Ref: 683A.060</i>	I. Payment of motor vehicle physical damage claims 1 <i>Ref: 686A.300</i>
c. Nonresident <i>Ref: 683A.261, .271, .291</i>	J. Binders 1 <i>Ref: 687B.015, 182-.187</i>
d. Adjuster <i>Ref: 684A.030, .070,</i>	K. Motor vehicle physical damage appraiser 1 <i>Ref: 684B.010, .020, .030</i>
e. Insurance Consultant <i>Ref: 683C.010, .020, .080</i>	II. NEVADA STATUTES AND REGULATIONS PERTINENT TO PERSONAL LINES INSURANCE ONLY 5
2. Obtaining a license	A. Automobile insurance 2
a. Insurance company appointment <i>Ref: 683A.321, .331</i>	1. Uninsured/underinsured motorists provisions <i>Ref: 687B.145; 690B.020</i>
b. License requirements <i>Ref: 683A.251</i>	2. Proof of financial responsibility <i>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</i>
3. Termination of license <i>Ref: 683A.490, 683A.451</i>	a. General requirements
a. Renewal/Continuing Education <i>Ref: 683A.320-.330; NRS 683A.261</i>	b. Required limits
b. Suspension <i>Ref: 683A.451</i>	3. Premium determination and merit rating <i>Ref: 690B.210-.250</i>
c. Revocation <i>Ref: 683A.451</i>	4. Premium reduction for older drivers <i>Ref: 690B.029</i>
d. Limitation and refusal of license <i>Ref: 683A.451</i>	5. Policy coverages, limitations and exclusions of certain drivers from a policy <i>Ref: 687B.147</i>
D. Marketing practices 5	B. Inland Marine and Transportation 1 <i>Ref: 681A.050</i>
1. Unfair practices <i>Ref: 686A (and other entries as noted)</i>	C. Property insurance defined 1 <i>Ref: 681A.060</i>
a. Unfair claims methods and practices; Settlement of claims <i>Ref: 686A.300-.310</i>	D. Property insurance contracts 1 <i>Ref: 691A</i>
b. Service fees <i>Ref: 685A.230</i>	
c. Rebating - Inducement <i>Ref: 686A.110-.140</i>	
d. Twisting <i>Ref: 686A.050</i>	
e. Misrepresentation	

**BAIL – NEVADA SPECIFIC
CONTENT OUTLINE
State Laws, Rules, and Regulations**

(50 scoreable questions)

- I. 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
- II. Nevada Revised Statutes Title 57, Nevada Insurance Code**
Ref: Chapter, 683.400
 - A. Scope and definitions**
Ref: Chapter 679A.130–.140
 - B. Commissioner of Insurance**
Ref: Chapter 679B.130, .180, .240, .320, .330
 - C. Producers of Insurance**
Ref: 683A.
 - D. Trade Practices and frauds**
Ref: Chapter 686A .010-.310
 - E. Bail Agent**
Ref: Chapter 697 .030–.360
- III. Nevada Administrative Code (Regulation)**
 - A. Bail Agent**
Ref: Chapter 697.130–.550, .240