



Nevada Insurance

Content Outlines

- for examinations taken **before** August 15, 2008
- for examinations taken **on or after** August 15, 2008

**LIFE-GENERAL KNOWLEDGE
CONTENT OUTLINE**

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

<p>I. TYPES OF POLICIES 9</p> <p>A. Traditional whole life products</p> <ol style="list-style-type: none"> 1. Ordinary (straight) life 2. Limited-pay and single-premium life 3. Adjustable life <p>B. Interest-sensitive life products</p> <ol style="list-style-type: none"> 1. Universal life 2. Variable whole life 3. Variable universal life 4. Interest-sensitive whole life <p>C. Term life</p> <ol style="list-style-type: none"> 1. Level, decreasing, and increasing term 2. Special features <ol style="list-style-type: none"> a. Renewable b. Convertible <p>D. Annuities</p> <ol style="list-style-type: none"> 1. Single, level, and flexible premium 2. Immediate and deferred 3. Fixed and variable 4. Equity Index <p>E. Combination plans and variations</p> <ol style="list-style-type: none"> 1. Joint life 2. Survivorship life <p>II. POLICY RIDERS, PROVISIONS, OPTIONS, AND EXCLUSIONS..... 21</p> <p>A. Policy riders</p> <ol style="list-style-type: none"> 1. Waiver of premium and waiver of premium with disability income 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. Cost of living <p>B. Policy provisions and options</p> <ol style="list-style-type: none"> 1. Entire contract 2. Insuring clause 3. Free look 4. Consideration 5. Owner's rights 6. Beneficiary designations <ol style="list-style-type: none"> a. Primary and contingent b. Revocable and irrevocable c. Changes d. Common disaster e. Minor beneficiaries 	<ol style="list-style-type: none"> 7. Premium Payment <ol style="list-style-type: none"> a. Modes b. Grace period c. Automatic premium loan d. Level or flexible 8. Reinstatement 9. Policy loans, withdrawals, partial surrenders 10. Nonforfeiture options 11. Dividends and dividend options 12. Incontestability 13. Assignments 14. Suicide 15. Misstatement of age and gender 16. Settlement options <p>C. Policy exclusions</p> <p>III. COMPLETING THE APPLICATION, UNDERWRITING, AND DELIVERING THE POLICY 12</p> <p>A. Completing the application</p> <ol style="list-style-type: none"> 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 (i.e. HIPAA, HIV consent) <p>B. Underwriting</p> <ol style="list-style-type: none"> 1. Insurable interest 2. Medical information and consumer reports 3. Fair Credit Reporting Act 4. Risk classification <p>C. Delivering the policy</p> <ol style="list-style-type: none"> 1. When coverage begins 2. Explaining the policy and its provisions, riders, exclusions, and ratings to the client <p>D. Do Not Call List</p> <p>IV. TAXES, RETIREMENT, AND OTHER INSURANCE CONCEPTS 8</p> <p>A. Third-party ownership</p> <p>B. Group life insurance</p> <ol style="list-style-type: none"> 1. Conversion privilege 2. Contributory vs. noncontributory <p>C. Retirement plans</p> <ol style="list-style-type: none"> 1. Tax-qualified plans 2. Nonqualified plans <p>D. Business insurance</p> <p>E. Social Security benefits and taxes</p> <p>F. Tax treatment of insurance premiums, proceeds, dividends</p> <ol style="list-style-type: none"> 1. Individual life 2. Group life
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- 3. Modified Endowment Contracts (MECs)
- G. Accelerated Death Benefits—Living Benefits**
- H. Endowments**

**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
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. 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
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 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

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

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

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- 1. Replacement
Ref: 686A.060;(NAC) 686A.510-.570
 - a. Definition
 - b. Duties of agents
- 2. Disclosure, statement of policy cost in benefit information, Buyer's Guide
Ref: (NAC)686A.410-.455
- 3. Fraternal
Ref: 695A.010, .050, .180, .330

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
- 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. Comprehensive major medical policies
- 4. Health Maintenance Organizations (HMOs)
- 5. Preferred Provider Organizations (PPOs)
- 6. Service organizations (Blue Plans)
- 7. Point of Service(POS) plans
- 8. Medical Savings Accounts (MSAs)
- 9. Flexible Spending Accounts (FSAs)
- 10. Health Reimbursement Accounts (HRAs)
- 11. High Deductible Health Plans (HDHPs) and related Health Savings Accounts (HSAs)
- 12. Consumer Driven Health Plans (CDHPs)

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
- 3. Service days vs. calendar days

G. Cancer (for specified diseases) plans

H. Critical illness plans

I. Worksite (employer-sponsored) Plans

II. POLICY PROVISIONS, CLAUSES, AND RIDERS.....20

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- 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

B. Optional provisions

- 1. Change of occupation
- 2. Misstatement of age
- 3. Illegal occupation

C. Other provisions and clauses

- 1. Insuring clause
- 2. Free look (10-day, 20-day, etc.)
- 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 rider
- 2. Guaranteed insurability rider
- 3. Multiple indemnity rider (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

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2. Medicare Parts A,B,C,D	
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B. Owner's rights	
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D. Primary and contingent beneficiaries	
E. Modes of premium payments (annual, semiannual, etc.)	
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G. Occupational vs. nonoccupational	
H. Tax treatment of premiums and proceeds of insurance contracts (e.g., disability income and medical expenses, etc.)	
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B. Explaining sources of insurability 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	
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F. Explaining policy and its provisions, riders, exclusions, and ratings to clients	
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b. Unilateral	
c. Adhesion	
 HEALTH – NEVADA SPECIFIC CONTENT OUTLINE State Statutes, Rules and Regulations <i>(38 scoreable questions plus 7 pretest questions)</i>	
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	
<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,.070</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	
<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>	
g. Surplus lines broker*	
<i>Ref: 685A.030, .040, .120</i>	
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	
<i>Ref: 681A.420</i>	
l. Administrator	
<i>Ref: 683A.025, .085-.0893</i>	
2. Obtaining a license	
a. Insurance company appointment	
<i>Ref: 683A.321, .331</i>	
b. License requirements	
<i>Ref: 683A.251</i>	
3. Termination of license	
<i>Ref: 683A.451, .490</i>	

a. Renewal/Continuing Education <i>Ref: (NAC) 683A.320-.330, NRS 683A.261</i>	
b. Suspension <i>Ref: 683A.451</i>	
c. Revocation <i>Ref: 683A.451</i>	
d. Limitation and refusal of license <i>Ref: 683A.451</i>	
4. Name of licensee—true, fictitious <i>Ref: 683A.301</i>	
D. Marketing practices8	
1. Unfair practices <i>Ref: 686A (and other entries as noted)</i>	
a. Unfair claims methods and practices; Settlement of claims <i>Ref: 686A.300-.310</i>	
b. Rebating - Inducement <i>Ref: 686A.110-.140</i>	
c. Twisting <i>Ref: 686A.050</i>	
d. Misrepresentation <i>Ref: 686A.030</i>	
e. Fraud <i>Ref: 686A.281-.295</i>	
f. Unfair discrimination <i>Ref: 686A.100-.120, (NAC) 686A.110-.160</i>	
g. Defamation <i>Ref: 686A.080</i>	
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>	
<i>*P&C Common only</i>	
<i>**L&H Common only</i>	
II. NEVADA STATUTES AND REGULATIONS COMMON TO LIFE AND HEALTH INSURANCE ONLY 4	
A. Credit life and health insurance <i>Ref: 690A.014 - .016, .140, .150</i>	
B. Group life and health insurance <i>Ref: 688B, 689B;(NAC)679B.036</i>	
1. Eligible groups	
2. Required provisions	
C. Advertising <i>Ref: (NAC) 689A.010-.270</i>	
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2. Coverage for newborn children <i>Ref: 689A.043; 689B.033; 695B.193; 695C.173</i>	
B. Availability of coverage for treatment of alcohol abuse/drug abuse <i>Ref: 689A.046; 689B.036; 695B.194; 695C.174</i>	
C. Coverage for reconstructive surgery <i>Ref: 689A.041; 689B.0375; 695B.191; 695C.171</i>	
D. Hospice care <i>Ref: 689A.030; 689B.030; 695C.176; Related Laws 449.0115</i>	
E. Group conversion privilege <i>Ref: 689B.120-.249; 695B.251-.259</i>	
F. Continuation of coverage <i>Ref: 689B.245-.249</i>	
G. Medicare supplement regulation <i>(NAC) 687B.220, .226, .250</i>	
H. Long Term Care <i>(NAC) 687B.030, .060, .070, .075, .090, .111, .113, .116</i>	
PROPERTY – GENERAL KNOWLEDGE Content outline Product Knowledge, Terms, and Concepts <i>(50 scoreable questions plus 10 pretest questions)</i>	
Note: To the extent that the specific contracts, forms, and endorsements dealt with in this outline are available in standardized versions, outline references are to items developed by (1) Insurance Services Office; (2) National Council on Compensation Insurance; (3) Surety Association of America.	
I. TYPES OF POLICIES.....25	
A. Personal lines	
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2. Homeowners (HO forms)	
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B. Commercial lines	
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a. Commercial building and personal property form	
b. Causes of loss forms	
c. Business income	
d. Extra expense	
2. Commercial Package Policy (CPP)	
3. Equipment Breakdown Coverage	
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2. Commercial floaters	
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- B. Insurable interest
- C. Risk
- D. Hazard
- E. Peril
- F. Loss
 - 1. Direct
 - 2. Indirect
- G. Proximate cause
- H. Deductible
- I. Indemnity
- J. Actual cash value
- K. Replacement cost
- L. Limits of liability
- M. Coinsurance/Insurance to value
- N. Accident
- O. Occurrence
- P. Cancellation
- Q. Nonrenewal
- R. Vacancy and unoccupancy
- S. Liability
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III. POLICY PROVISIONS AND CONTRACT LAW.....11

- 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. Binders
- R. Sources of insurability information
- S. Fair Credit Reporting Act

**PROPERTY – NEVADA SPECIFIC
CONTENT OUTLINE**

State Statutes, Rules, and Regulations

(32 scoreable questions plus 7 pretest questions)

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 - a. Renewal/Continuing Education
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 - b. Suspension
Ref: 683A.451

c. Revocation <i>Ref: 683A.451</i>	
d. Limitation and refusal of license <i>Ref: 683A.451</i>	
4. Name of licensee—true, fictitious <i>Ref: 683A.301</i>	
D. Marketing practices	8
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b. Rebating - Inducement <i>Ref: 686A.110-.140</i>	
c. Twisting <i>Ref: 686A.050</i>	
d. Misrepresentation <i>Ref: 686A.030</i>	
e. Fraud <i>Ref: 686A.281-.295</i>	
f. Unfair discrimination <i>Ref: 686A.100-.120, (NAC) 686A.110-.160</i>	
g. Defamation <i>Ref: 686A.080</i>	
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>	
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<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
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<i>Ref: 691A</i>	

**CASUALTY – GENERAL KNOWLEDGE
CONTENT OUTLINE**

Product Knowledge, Terms, and Concepts

(50 scoreable questions plus 10 pretest questions)

Note: To the extent that the specific contracts, forms and endorsements dealt with in this outline are available in standardized versions, outline references are to items developed by (1) Insurance Services Office; (2) National Council on Compensation Insurance; (3) Surety Association of America.

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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. Conditions (The candidate also should be familiar with ISO's Common Policy Conditions)	
h. Definitions	
B. Automotive: personal auto and business auto	
1. Liability	
2. Medical Payments	
3. Physical damage (collision and other than collision/comprehensive)	
4. Uninsured motorists	
5. <u>Under</u> insured motorists	
6. Who is an insured	
7. Types of Auto	
a. Owned	

b. Non-owned	
c. Hired	
d. Temporary Substitute	
8. Garage Coverage Form, including Garagekeepers insurance	
C. Workers Compensation insurance, Employers Liability insurance, and Related Issues	
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1. Standard policy concepts	
2. Work-related vs. non-work-related	
3. Other states insurance	
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2. Inside the Premises-Theft of Money and Securities	
3. Inside the Premises-Robbery or Safe Burglary of Other Property	
4. Inside the Premises - Robbery or Burglary of Other Property	
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b. Principal	
c. Surety	
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B. Hazard	
C. Indemnity	
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F. Negligence	
G. Liability	
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K. Robbery	
L. Theft	
M. Mysterious disappearance	
N. Binders	
O. Warranties	
P. Representations	
Q. Concealment	
R. Bodily injury liability	
S. Property damage liability	
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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. Compliance with provisions of Fair Credit Reporting Act	
O. Claims made policy form	
P. Salvage	
Q. Loss settlement provisions including consent to settle a loss	

**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	
<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.,070</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	<i>Ref: 679A.115</i>
C. Licensing6	
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>	
g. Surplus lines broker*	
<i>Ref: 685A.030, .040, .120</i>	
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	
<i>Ref: 681A.420</i>	
l. Administrator	
<i>Ref: 683A.025, .085-.0893</i>	
2. Obtaining a license	
a. Insurance company appointment	
<i>Ref: 683A.321, .331</i>	
b. License requirements	
<i>Ref: 683A.251</i>	
3. Termination of license	
<i>Ref: 683A.451, .490</i>	
a. Renewal/Continuing Education	
<i>Ref: (NAC) 683A.320-.330, NRS 683A.261</i>	
b. Suspension	
<i>Ref: 683A.451</i>	
c. Revocation	
<i>Ref: 683A.451</i>	
d. Limitation and refusal of license	
<i>Ref: 683A.451</i>	
4. Name of licensee—true, fictitious	
<i>Ref: 683A.301</i>	
D. Marketing practices 8	
1. Unfair practices	
<i>Ref: 686A (and other entries as noted)</i>	
a. Unfair claims methods and practices;	
Settlement of claims	
<i>Ref: 686A.300-.310</i>	
b. Rebating - Inducement	
<i>Ref: 686A.110-.140</i>	
c. Twisting	
<i>Ref: 686A.050</i>	
d. Misrepresentation	
<i>Ref: 686A.030</i>	
e. Fraud	
<i>Ref: 686A.281-.295</i>	
f. Unfair discrimination	
<i>Ref: 686A.100-.120, (NAC) 686A.110-.160</i>	
g. Defamation	
<i>Ref: 686A.080</i>	
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>	
<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	
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B. General rate standard and regulation.....1	
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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	
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G. Motor vehicle physical damage appraiser.....1	
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III. NEVADA STATUTES AND REGULATIONS PERTINENT TO CASUALTY INSURANCE ONLY.....9	
A. Automobile insurance	
1. Uninsured/ <u>under</u> insured motorists provisions.....2	
<i>Ref: 687B.145; 690B.020</i>	
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</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)

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
 - a. Self-insurance
Ref:616B.300 (NAC) 616B.141, .418, 424

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. Nonforfeiture options
11. Dividends and dividend options
12. Incontestability
13. Assignments
14. Suicide
15. Misstatement of age and gender
16. Settlement options

**LIFE/HEALTH
LIFE-GENERAL KNOWLEDGE
CONTENT OUTLINE**

Product Knowledge, Terms and Concepts

(50 scoreable questions plus 10 pretest questions)

I. TYPES OF POLICIES 9

A. Traditional whole life products

1. Ordinary (straight) life
2. Limited-pay and single-premium life
3. Adjustable life

B. Interest-sensitive life products

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

C. Term life

1. Level, decreasing, and increasing term
2. Special features
 - a. Renewable
 - b. Convertible

D. Annuities

1. Single, level, and flexible premium
2. Immediate and deferred
3. Fixed and variable
4. Equity Index

E. Combination plans and variations

1. Joint life
2. Survivorship life

II. POLICY RIDERS, PROVISIONS, OPTIONS, AND EXCLUSIONS..... 21

A. Policy riders

1. Waiver of premium and waiver of premium with disability income
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. Cost of living

B. Policy provisions and options

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

C. Policy exclusions

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

A. Completing the application

1. Required signatures
2. Changes in the application
3. Consequences of incomplete applications
4. Warranties and representations
5. Collecting the initial premium and issuing the receipt
6. Replacement
7. Disclosures at point of sale (i.e. HIPAA, HIV consent)

B. Underwriting

1. Insurable interest
2. Medical information and consumer reports
3. Fair Credit Reporting Act
4. Risk classification

C. Delivering the policy

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

D. Do Not Call List

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. Business insurance

E. Social Security benefits and taxes

F. Tax treatment of insurance premiums, proceeds, dividends

1. Individual life
2. Group life

- 3. Modified Endowment Contracts (MECs)
- G. Accelerated Death Benefits—Living Benefits**
- H. Endowments**

**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. Comprehensive major medical policies
 - 4. Health Maintenance Organizations (HMOs)
 - 5. Preferred Provider Organizations (PPOs)
 - 6. Service organizations (Blue Plans)
 - 7. Point of Service (POS) plans
 - 8. Medical Savings Accounts (MSAs)
 - 9. Flexible Spending Accounts (FSAs)
 - 10. Health Reimbursement Accounts (HRAs)
 - 11. High Deductible Health Plans (HDHPs) and related Health Savings Accounts (HSAs)
 - 12. Consumer Driven Health Plans (CDHPs)
- 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
 - 3. Service days vs. calendar days
- G. Cancer (for specified diseases) plans**
- H. Critical illness plans**
- I. Worksite (employer-sponsored) Plans**

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

B. Optional provisions

- 1. Change of occupation
- 2. Misstatement of age
- 3. Illegal occupation

C. Other provisions and clauses

- 1. Insuring clause
- 2. Free look (10-day, 20-day, etc.)
- 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 rider
- 2. Guaranteed insurability rider
- 3. Multiple indemnity rider (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

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A. Medicare

- 1. Primary, secondary payor
- 2. Medicare Parts A,B,C,D

B. Medicaid

C. Social Security benefits

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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. nonoccupational**

- H. Tax treatment of premiums and proceeds of insurance contracts (e.g., disability income and medical expenses, etc.)
 - I. Managed care
 - J. Workers Compensation
 - K. Subrogation
- V. FIELD UNDERWRITING PROCEDURES.....9
- A. Completing application and obtaining necessary signatures
 - B. Explaining sources of insurability 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. Assuring 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. Requirements of forming 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
- 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.,07
 - 3. Domestic, foreign, and alien
Ref: 679A.090

- 4. Transacting insurance
Ref: 679A.130
 - 5. Certificate of authority
Ref: 680A.060-.090
 - 6. Premiums
Ref: 679A.115
- 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 <i>Ref: 686A.030</i>	
e. Fraud <i>Ref: 686A.281-.295</i>	
f. Unfair discrimination <i>Ref: 686A.100-.120, (NAC) 686A.110-.160</i>	
g. Defamation <i>Ref: 686A.080</i>	
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 LIFE AND HEALTH INSURANCE ONLY..... 4	
A. Credit life and health insurance <i>Ref: 690A.014 - .016, .140, .150</i>	
B. Group life and health insurance <i>Ref: 688B, 689B; (NAC) 679B.036</i>	
1. Eligible groups	
2. Required provisions	
C. Advertising <i>Ref: (NAC)689A.010-.270</i>	
III. NEVADA STATUTES AND REGULATIONS PERTINENT TO LIFE INSURANCE ONLY.....6	
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1. Replacement <i>Ref: 686A.060;(NAC) 686A.510-.570</i>	
a. Definition	
b. Duties of agents	
2. Disclosure, statement of policy cost in benefit information, Buyer's Guide <i>Ref: (NAC)686A.410-.455</i>	
3. Fraternal <i>Ref: 695A.010, .050, .180, .330</i>	
B. Ten-day free look <i>Ref: 688A.165</i>	
IV. NEVADA STATUTES AND REGULATIONS PERTINENT TO HEALTH INSURANCE ONLY.....14	
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2. Coverage for newborn children <i>Ref: 689A.043; 689B.033; 695B.193; 695C.173</i>	
B. Availability of coverage for treatment of alcohol abuse/drug abuse <i>Ref: 689A.046; 689B.036; 695B.194; 695C.174</i>	
C. Coverage for reconstructive surgery <i>Ref: 689A.041; 689B.0375; 695B.191; 695C.171</i>	
D. Hospice care <i>Ref: 689A.030; 689B.030; 695C.176; Related Laws 449.0115</i>	
E. Group conversion privilege <i>Ref: 689B.120-.249; 695B.251-.259</i>	
F. Continuation of coverage <i>Ref: 689B.245-.249</i>	
G. Medicare supplement regulation <i>(NAC) 687B.220, .226, .250</i>	
H. Long Term Care <i>(NAC) 687B.030, .060, .070, .075, .090, .111, .113, .116</i>	

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

Product Knowledge, Terms, and Concepts

(50 scoreable questions plus 10 pretest questions)

Note: To the extent that the specific contracts, forms, and endorsements dealt with in this outline are available in standardized versions, outline references are to items developed by (1) Insurance Services Office; (2) National Council on Compensation Insurance; (3) Surety Association of America.

I. TYPES OF POLICIES.....25	
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1. Dwelling and contents (DP forms)	
2. Homeowners (HO forms)	
3. Mobile Homes	
B. Commercial lines	
1. Commercial property	
a. Commercial building and personal property form	
b. Causes of loss forms	
c. Business income	
d. Extra expense	
2. Commercial Package Policy (CPP)	
3. Equipment Breakdown Coverage	
4. Businessowners Policy (BOP)	
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1. Personal floaters	
2. Commercial floaters	
3. Nationwide Definition	
D. Others	
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2. Earthquake	
II. INSURANCE TERMS AND RELATED CONCEPTS.....14	
A. Insurance	
B. Insurable interest	
C. Risk	

- D. Hazard
- E. Peril
- F. Loss
 - 1. Direct
 - 2. Indirect
- G. Proximate cause
- H. Deductible
- I. Indemnity
- J. Actual cash value
- K. Replacement cost
- L. Limits of liability
- M. Coinsurance/Insurance to value
- N. Accident
- O. Occurrence
- P. Cancellation
- Q. Nonrenewal
- R. Vacancy and unoccupancy
- S. Liability
- T. Negligence

III. POLICY PROVISIONS AND CONTRACT LAW.....11

- 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. Binders
- R. Sources of insurability information
- S. Fair Credit Reporting Act

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

Product Knowledge, Terms, and Concepts

(50 scoreable questions plus 10 pretest questions)

Note: To the extent that the specific contracts, forms and endorsements dealt with in this outline are available in standardized versions, outline references are to items developed by (1) Insurance Services Office; (2) National Council on Compensation Insurance; (3) Surety Association of America.

I. TYPES OF POLICIES, BONDS, AND RELATED TERMS23

- A. Commercial general liability
 - 1. Basic Hazards
 - a. Premises and Operations

- b. Products and Completed Operations
- c. Independent Contractors
- d. Insured contracts
- 2. Commercial General Liability Coverage Forms
 - a. Coverage A: Bodily Injury and Property Damage Liability
 - (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. Conditions (The candidate also should be familiar with ISO's Common Policy Conditions)
 - h. Definitions

B. 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, including Garagekeepers insurance

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
- 2. Work-related vs. non-work-related
- 3. Other states insurance

D. Crime

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

E. Surety Bonding

- 1. Definitions
 - a. Obligee
 - b. Principal
 - c. Surety

F. Professional liability

1. Errors and Omissions	
G. Umbrella/Excess liability	
II. Insurance terms and related concepts	15
A. Risk	
B. Hazard	
C. Indemnity	
D. Insurable interest	
E. Actual cash value	
F. Negligence	
G. Liability	
H. Accident	
I. Occurrence	
J. Burglary	
K. Robbery	
L. Theft	
M. Mysterious disappearance	
N. Binders	
O. Warranties	
P. Representations	
Q. Concealment	
R. Bodily injury liability	
S. Property damage liability	
T. Personal injury liability	
U. Limits of liability	
V. Deductibles	
W. Insured contract	
X. Deposit Premium/Audit	
Y. Certificate of Insurance	
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. Compliance with provisions of Fair Credit Reporting Act	
O. Claims made policy form	
P. Salvage	
Q. Loss settlement provisions including consent to settle a loss	

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
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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	
<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.,070</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	
<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>	
g. Surplus lines broker*	
<i>Ref: 685A.030, .040, .120</i>	
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	
<i>Ref: 681A.420</i>	
2. Obtaining a license	
a. Insurance company appointment	
<i>Ref: 683A.321, .331</i>	
b. License requirements	
<i>Ref: 683A.251</i>	
3. Termination of license	
<i>Ref: 683A.451, .490</i>	
a. Renewal/Continuing Education	
<i>Ref: (NAC) 683A.320-.330, NRS 683A.261</i>	

b. Suspension <i>Ref: 683A.451</i>	
c. Revocation <i>Ref: 683A.451</i>	
d. Limitation and refusal of license <i>Ref: 683A.451</i>	
4. Name of licensee—true, fictitious <i>Ref: 683A.301</i>	
D. Marketing practices	8
1. Unfair practices <i>Ref: 686A (and other entries as noted)</i>	
a. Unfair claims methods and practices; Settlement of claims <i>Ref: 686A.300-.310</i>	
b. Rebating - Inducement <i>Ref: 686A.110-.140</i>	
c. Twisting <i>Ref: 686A.050</i>	
d. Misrepresentation <i>Ref: 686A.030</i>	
e. Fraud <i>Ref: 686A.281-.295</i>	
f. Unfair discrimination <i>Ref: 686A.100-.120, (NAC) 686A.110-.160</i>	
g. Defamation <i>Ref: 686A.080</i>	
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/ <u>under</u> insured motorists provisions	2
<i>Ref: 687B.145; 690B.020</i>	
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</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>	
4. Compliance a. Self-insurance <i>Ref:616B.300 (NAC) 616B.141, .418, 424</i>	
PERSONAL LINES– GENERAL KNOWLEDGE CONTENT OUTLINE	
General Product Knowledge, Terms, and Concepts <i>(75 scoreable questions plus 3 pretest questions)</i>	
I. TYPES OF PROPERTY POLICIES	10

A. Property: Personal lines	
1. Dwelling and contents (DP forms)	
2. Homeowners (HO forms)	
B. Inland marine	
1. Personal floaters	
C. Others	
1. Flood	
2. Personal Watercraft	
3. Earthquake	
4. Mobile Homes	
II. TYPES OF CASUALTY POLICIES	13
A. Personal Automobile	
1. Liability	
2. Medical Payments	
3. Physical damage (collision and other than collision)	
4. Uninsured motorists	
5. <u>Under</u> insured motorists	
6. Who is an insured	
7. Types of Auto	
a. Owned	
b. Temporary Substitute	
B. Personal Liability	
C. Umbrella/Excess Liability	
D. Other Personal Exposures	
1. Errors and Omissions	
III. PROPERTY AND CASUALTY INSURANCE TERMS AND RELATED CONCEPTS	28
A. Insurable interest	
B. Risk	
C. Hazard	
D. Peril	
E. Loss	
1. Direct	
2. Indirect	
F. Proximate cause	
G. Deductible	
H. Indemnity	
I. Actual cash value	
J. Replacement cost	
K. Limits of liability	
L. Pair and set clause	
M. Extensions of coverage	
N. Additional coverages	
O. Accident	
P. Occurrence	
Q. Vacancy and unoccupancy	
R. Right of salvage	
S. Abandonment	
T. Liability	
U. Negligence	
V. Theft	
W. Burglary	
X. Robbery	
Y. Mysterious disappearance	
Z. Binders	
AA. Bodily injury liability	

BB. Property damage liability	
CC. Personal injury liability	
DD. Certificate of Insurance	
EE. Risk management	
FF. Professional Designations	
IV. PROPERTY AND CASUALTY POLICY PROVISIONS AND CONTRACT LAW	24
A. Declarations	
B. Insuring agreement	
C. Conditions	
D. Exclusions	
E. Definitions	
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	
M. Assignment	
N. Subrogation	
O. Elements of a contract	
P. Sources of underwriting information	
Q. Compliance with provisions of Fair Credit Reporting Act	
R. Cancellation and Nonrenewal provisions	
S. Additional (supplementary) payments	
T. Loss settlement provisions including consent to settle a loss	
U. Limitations	
V. Representations and misrepresentations	
W. Concealment	
X. Arbitration	
Y. Coinsurance	
Z. Endorsements	
AA. Premium payments	
BB. Effective dates of coverage	

PERSONAL LINES - NEVADA SPECIFIC CONTENT OUTLINE

State Statutes, Rules, and Regulations

(25 scoreable questions plus 2 pretest questions)

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 Commissioner	2
1. General powers and duties	
<i>Ref: 679B.110, .120, .130, 679B.180, .190 (NAC)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

- 1. Insurer
Ref: 679A.100, 680.030 - .050
- 2. Authorized and unauthorized
Ref: 679A.030; 685B.030.070
- 3. Domestic, foreign, and alien
Ref: 679A.090
- 4. Transacting insurance
Ref: 679A.130
- 5. Certificate of authority
Ref: 680A.060-.090
- 6. Premiums
Ref: 679A.115
- C. Licensing 4**
 - 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
 - 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.320-.330; NRS 683A.261
 - b. Suspension
Ref: 683A.451
 - c. Revocation
Ref: 683A.451
 - d. Limitation and refusal of license
Ref: 683A.451
- D. Marketing practices 5**
 - 1. Unfair practices
Ref: 686A (and other entries as noted)
 - a. Unfair claims methods and practices;
Settlement of claims
Ref: 686A.300-.310
 - b. Service fees
Ref: 685A.230
 - c. Rebating - Inducement
Ref: 686A.110-.140
 - d. Twisting
Ref: 686A.050
 - e. Misrepresentation
Ref: 686A.030
 - f. Fraud
Ref: 686A.281-.295
 - g. Unfair discrimination
Ref: 686A.110-.160

- h. 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 1**
 - 1. Nevada Insurance Guaranty Association (NIGA)
Ref: 687A.033, .035, .060, .090
- F. Cancellation and nonrenewal of policies 1**
Ref: 687B.310-.420
- G. General rate standard and regulation 1**
Ref: 686B.010-.175
- H. Countersigning of policies 1**
Ref: 680A.300, .310
- I. Payment of motor vehicle physical damage claims 1**
Ref: 686A.300
- J. Binders 1**
Ref: 687B.015, 182-.187
- K. Motor vehicle physical damage appraiser 1**
Ref: 684B.010, .020, .030

- II. NEVADA STATUTES AND REGULATIONS PERTINENT TO PERSONAL LINES INSURANCE ONLY 5**
 - A. Automobile insurance 2**
 - 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 and merit rating
Ref: 690B.210-.250
 - 4. Premium reduction for older drivers
Ref: 690B.029
 - 5. Policy coverages, limitations and exclusions of certain drivers from a policy
Ref: 687B.147
 - B. Inland Marine and Transportation 1**
Ref: 681A.050
 - C. Property insurance defined 1**
Ref: 681A.060
 - D. Property insurance contracts 1**
Ref: 691A

**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**
 - 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.400
 - D. Trade Practices and frauds**
Ref: Chapter 686A .130, .160, .260, .290, .320
 - E. Bail Agent**
Ref: Chapter 697 .030–.360
- III. Nevada Administrative Code (Regulation)**
 - A. Bail Agent**
Ref: Chapter 697.130–.550

**LIFE-GENERAL KNOWLEDGE
CONTENT OUTLINE**

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

I. TYPES OF POLICIES	9
A. Traditional whole life products	
1. Ordinary (straight) life	
2. Limited-pay and single-premium life	
3. Adjustable life	
B. Interest-sensitive life products	
1. Universal life	
2. Variable whole life	
3. Variable universal life	
4. Interest-sensitive whole life	
C. Term life	
1. Level, decreasing, and increasing term	
2. Special features	
a. Renewable	
b. Convertible	
D. Annuities	
1. Single, level, and flexible premium	
2. Immediate and deferred	
3. Fixed and variable	
4. Equity Index	
E. Combination plans and variations	
1. Joint life	
2. Survivorship life	
II. POLICY RIDERS, PROVISIONS, OPTIONS, AND EXCLUSIONS.....	21
A. Policy riders	
1. Waiver of premium and waiver of premium with disability income	
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. Cost of living	
B. Policy provisions and options	
1. Entire contract	
2. Insuring clause	
3. Free look	
4. Consideration	
5. Owner's rights	
6. Beneficiary designations	
a. Primary and contingent	
b. Revocable and irrevocable	
c. 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. Nonforfeiture options	
11. Dividends and dividend options	
12. Incontestability	
13. Assignments	
14. Suicide	
15. Misstatement of age and gender	
16. Settlement options	
C. Policy exclusions	
III. COMPLETING THE APPLICATION, UNDERWRITING, AND DELIVERING THE POLICY	12
A. Completing the application	
1. Required signatures	
2. Changes in the application	
3. Consequences of incomplete applications	
4. Warranties and representations	
5. Collecting the initial premium and issuing the receipt	
6. Replacement	
7. Disclosures at point of sale (i.e. HIPAA, HIV consent)	
B. Underwriting	
1. Insurable interest	
2. Medical information and consumer reports	
3. Fair Credit Reporting Act	
4. Risk classification	
C. Delivering the policy	
1. When coverage begins	
2. Explaining the policy and its provisions, riders, exclusions, and ratings to the client	
D. Do Not Call List	
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. Business insurance	
E. Social Security benefits and taxes	
F. Tax treatment of insurance premiums, proceeds, dividends	
1. Individual life	
2. Group life	

- 3. Modified Endowment Contracts (MECs)
- G. Accelerated Death Benefits—Living Benefits**
- H. Endowments**

**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
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. 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
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 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

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

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

A. Marketing methods and practices

- 1. Replacement
Ref: 686A.060;(NAC) 686A.510-.570
 - a. Definition
 - b. Duties of agents
- 2. Disclosure, statement of policy cost in benefit information, Buyer's Guide
Ref: (NAC) 686A.410-.455
- 3. Fraternal
Ref: 695A.010, .050, .180, .330

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
- 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. Comprehensive major medical policies
- 4. Health Maintenance Organizations (HMOs)
- 5. Preferred Provider Organizations (PPOs)
- 6. Service organizations (Blue Plans)
- 7. Point of Service (POS) plans
- 8. Medical Savings Accounts (MSAs)
- 9. Flexible Spending Accounts (FSAs)
- 10. Health Reimbursement Accounts (HRAs)
- 11. High Deductible Health Plans (HDHPs) and related Health Savings Accounts (HSAs)
- 12. Consumer Driven Health Plans (CDHPs)

D. Medicare supplement policies

E. Group insurance

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

5. HIPAA

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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	
<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.,070</i>	
3. Domestic, foreign, and alien	
<i>Ref: 679A.090</i>	
4. Transacting insurance	
<i>Ref: 679A.130</i>	
5. Certificate of authority	
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6. Premiums	
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<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>	
g. Surplus lines broker*	
<i>Ref: 685A.030, .040, .120</i>	
h. Prepaid Funeral contract agent**	
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i. Limited Lines producer**	
<i>Ref: 683A.261</i>	
j. Insurance Consultant	
<i>Ref: 683C.010, .020, .080</i>	
k. Reinsurance intermediary	
<i>Ref: 681A.420</i>	
l. Administrator	
<i>Ref: 683A.025, .085-.0893</i>	
2. Obtaining a license	
a. Insurance company appointment	
<i>Ref: 683A.321, .331</i>	
b. License requirements	
<i>Ref: 683A.251</i>	
3. Termination of license	
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a. Renewal/Continuing Education <i>Ref: (NAC) 683A.320-.330, NRS 683A.261</i>	
b. Suspension <i>Ref: 683A.451</i>	
c. Revocation <i>Ref: 683A.451</i>	
d. Limitation and refusal of license <i>Ref: 683A.451</i>	
4. Name of licensee—true, fictitious <i>Ref: 683A.301</i>	
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1. Unfair practices <i>Ref: 686A (and other entries as noted)</i>	
a. Unfair claims methods and practices; Settlement of claims <i>Ref: 686A.300-.310</i>	
b. Rebating - Inducement <i>Ref: 686A.110-.140</i>	
c. Twisting <i>Ref: 686A.050</i>	
d. Misrepresentation <i>Ref: 686A.030</i>	
e. Fraud <i>Ref: 686A.281-.295</i>	
f. Unfair discrimination <i>Ref: 686A.100-.120, (NAC) 686A.110-.160</i>	
g. Defamation <i>Ref: 686A.080</i>	
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>	
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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>	
<i>*P&C Common only</i>	
<i>**L&H Common only</i>	
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3. Private Fee for Service <i>Ref: Pursuant to the Medicare Prescription Drug Improvement and Modernization Action</i>	
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**PROPERTY – GENERAL KNOWLEDGE
Content outline
Product Knowledge, Terms, and Concepts**

(50 scoreable questions plus 10 pretest questions)

Note: To the extent that the specific contracts, forms, and endorsements dealt with in this outline are available in standardized versions, outline references are to items developed by (1) Insurance Services Office; (2) National Council on Compensation Insurance; (3) Surety Association of America.

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**PROPERTY – NEVADA SPECIFIC
CONTENT OUTLINE**
State Statutes, Rules, and Regulations
(32 scoreable questions plus 7 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.,070</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	
<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>	
g. Surplus lines broker*	
<i>Ref: 685A.030, .040, .120</i>	
h. Limited Lines producer**	
<i>Ref: 683A.261</i>	
i. Insurance Consultant	
<i>Ref: 683C.010, .020, .080</i>	
j. Reinsurance intermediary	
<i>Ref: 681A.420</i>	
k. Administrator	
<i>Ref: 683A.025, .085-.0893</i>	
2. Obtaining a license	
a. Insurance company appointment	
<i>Ref: 683A.321, .331</i>	
b. License requirements	
<i>Ref: 683A.251</i>	
3. Termination of license	
<i>Ref: 683A.451, .490</i>	

a. Renewal/Continuing Education <i>Ref: (NAC) 683A.320-.330, NRS 683A.261</i>	
b. Suspension <i>Ref: 683A.451</i>	
c. Revocation <i>Ref: 683A.451</i>	
d. Limitation and refusal of license <i>Ref: 683A.451</i>	
4. Name of licensee—true, fictitious <i>Ref: 683A.301</i>	
D. Marketing practices8	
1. Unfair practices <i>Ref: 686A (and other entries as noted)</i>	
a. Unfair claims methods and practices; Settlement of claims <i>Ref: 686A.300-.310</i>	
b. Rebating - Inducement <i>Ref: 686A.110-.140</i>	
c. Twisting <i>Ref: 686A.050</i>	
d. Misrepresentation <i>Ref: 686A.030</i>	
e. Fraud <i>Ref: 686A.281-.295</i>	
f. Unfair discrimination <i>Ref: 686A.100-.120, (NAC) 686A.110-.160</i>	
g. Defamation <i>Ref: 686A.080</i>	
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>	
<i>*P&C Common only</i>	
<i>**L&H Common only</i>	
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C. Countersigning of policies 2 <i>Ref: 680A.300, .310</i>	
D. Surplus lines 2 <i>Ref: 685A . (NAC) 685A.115-.250</i>	
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E. Payment of motor vehicle physical damage claims 1 <i>Ref: 686A.300</i>	
F. Binders 1 <i>Ref: 687B.015, .182-.187</i>	
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CASUALTY – GENERAL KNOWLEDGE CONTENT OUTLINE

Product Knowledge, Terms, and Concepts

(50 scoreable questions plus 10 pretest questions)

Note: To the extent that the specific contracts, forms and endorsements dealt with in this outline are available in standardized versions, outline references are to items developed by (1) Insurance Services Office; (2) National Council on Compensation Insurance; (3) Surety Association of America.

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**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	
<i>Ref: All references refer to the Nevada Revised Statute (NRS) unless otherwise noted as a Regulation in Nevada Administrative Code.(NAC)</i>	
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<i>Ref: 679B.230-.250; 679B.290-.300</i>	
3. Notice and hearings	
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2. Authorized and unauthorized	
<i>Ref: 679A.030; 685B.030.,070</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	
<i>Ref: 679A.115</i>	
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 practices 8**
 - 1. Unfair practices
Ref: 686A (and other entries as noted)
 - a. Unfair claims methods and practices;
Settlement of claims
Ref: 686A.300-.310
 - b. Rebating - Inducement
Ref: 686A.110-.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**
 - A. Cancellation and nonrenewal of policies.....2**
Ref: 687B.310-.420
 - B. General rate standard and regulation.....1**
Ref: 686B.010-.175
 - C. Countersigning of policies.....2**
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 - D. Surplus lines.....2**
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 - 1. Definition
 - 2. Eligibility, prohibitions, and restrictions
 - 3. Fees and filing requirements
 - E. Payment of motor vehicle physical damage claims.....1**
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 - F. Binders.....1**
Ref: 687B.015, 182-.187
 - G. Motor vehicle physical damage appraiser.....1**
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 - 4. Compliance
Ref: 616D.110-.200
 - a. Self-insurance
Ref: 616B.300 (NAC) 616B.141, .418, 424
 - 5. Premium Rating
Ref: 616B.222

- 6. Other insureds (e.g., spouse, children, nonfamily)
- 7. Cost of living
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 - 1. Entire contract
 - 2. Insuring clause
 - 3. Free look
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 - 9. Policy loans, withdrawals, partial surrenders
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 - 15. Misstatement of age and gender
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**LIFE/HEALTH
LIFE-GENERAL KNOWLEDGE
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 - 3. Variable universal life
 - 4. Interest-sensitive whole life
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- D. Business insurance**
- E. Social Security benefits and taxes**
- F. Tax treatment of insurance premiums, proceeds, dividends**
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- G. Accelerated Death Benefits—Living Benefits**
- H. Endowments**

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- 3. Grace period
- 4. Reinstatement
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- 8. Time of payment of claims
- 9. Payment of claims
- 10. Physical examination and autopsy
- 11. Legal actions
- 12. Change of beneficiary

**LIFE/HEALTH
ACCIDENT & HEALTH – GENERAL
KNOWLEDGE
CONTENT OUTLINE
Product Knowledge, Terms, and Concepts
(50 scoreable questions plus 10 pretest questions)**

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 - 9. Flexible Spending Accounts (FSAs)
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 - 8. Preexisting conditions
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 - 10. Coinsurance
 - 11. Deductibles
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 - K. Subrogation
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 - F. Explaining policy and its provisions, riders, exclusions, and ratings to clients
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**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
- 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.,07
 - 3. Domestic, foreign, and alien
Ref: 679A.090
 - 4. Transacting insurance
Ref: 679A.130
 - 5. Certificate of authority
Ref: 680A.060-.090
 - 6. Premiums
Ref: 679A.115
- 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**
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 - 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
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- D. Marketing practices8
- 1. Unfair practices
Ref: 686A (and other entries as noted)
 - a. Unfair claims methods and practices;

	Settlement of claims <i>Ref: 686A.300-.310</i>	
	b. Rebating - Inducement <i>Ref: 686A.110-.140</i>	
	c. Twisting <i>Ref: 686A.050</i>	
	d. Misrepresentation <i>Ref: 686A.030</i>	
	e. Fraud <i>Ref: 686A.281-.295</i>	
	f. Unfair discrimination <i>Ref: 686A.100-.120, (NAC) 686A.110-.160</i>	
	g. Defamation <i>Ref: 686A.080</i>	
	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>	
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	2. Coverage for newborn children <i>Ref: 689A.043; 689B.033; 695B.193; 695C.173</i>
	B. Availability of coverage for treatment of alcohol abuse/drug abuse <i>Ref: 689A.046; 689B.036; 695B.194; 695C.174</i>
	C. Coverage for reconstructive surgery <i>Ref: 689A.041; 689B.0375; 695B.191; 695C.171</i>
	D. Hospice care <i>Ref: 689A.030; 689B.030; 695C.176; Related Laws 449.0115</i>
	E. Group conversion privilege <i>Ref: 689B.120-.249; 695B.251-.259</i>
	F. Continuation of coverage <i>Ref: 689B.245-.249</i>
	G. Medicare
	1. Medicare Supplement Regulation <i>(NAC) 687B.220, .226, .250</i>
	2. Medicare Advantage Plans <i>Ref: Pursuant to the Medicare Prescription Drug Improvement and Modernization Action</i>
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	H. Long Term Care <i>(NAC) 687B.030, .060, .070, .075, .090, .111, .113, .116</i>

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

Product Knowledge, Terms, and Concepts

(50 scoreable questions plus 10 pretest questions)

Note: To the extent that the specific contracts, forms, and endorsements dealt with in this outline are available in standardized versions, outline references are to items developed by (1) Insurance Services Office; (2) National Council on Compensation Insurance; (3) Surety Association of America.

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**PROPERTY/CASUALTY
CASUALTY – GENERAL KNOWLEDGE
CONTENT OUTLINE
Product Knowledge, Terms, and Concepts**

(50 scoreable questions plus 10 pretest questions)

Note: To the extent that the specific contracts, forms and endorsements dealt with in this outline are available in standardized versions, outline references are to items developed by (1) Insurance Services Office; (2) National Council on Compensation Insurance; (3) Surety Association of America.

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- N. Compliance with provisions of Fair Credit Reporting Act**
- O. Claims made policy form**
- P. Salvage**
- Q. Loss settlement provisions including consent to settle a loss**

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 <i>Ref: 683C.010, .020, .080</i>	
j. Reinsurance intermediary <i>Ref: 681A.420</i>	
2. Obtaining a license	
a. Insurance company appointment <i>Ref: 683A.321, .331</i>	
b. License requirements <i>Ref: 683A.251</i>	
3. Termination of license <i>Ref: 683A.451, .490</i>	
a. Renewal/Continuing Education <i>Ref: (NAC) 683A.320-330, NRS 683A.261</i>	
b. Suspension <i>Ref: 683A.451</i>	
c. Revocation <i>Ref: 683A.451</i>	
d. Limitation and refusal of license <i>Ref: 683A.451</i>	
4. Name of licensee—true, fictitious <i>Ref: 683A.301</i>	
D. Marketing practices 8	
1. Unfair practices <i>Ref: 686A (and other entries as noted)</i>	
a. Unfair claims methods and practices; Settlement of claims <i>Ref: 686A.300-.310</i>	
b. Rebating - Inducement <i>Ref: 686A.110-.140</i>	
c. Twisting <i>Ref: 686A.050</i>	
d. Misrepresentation <i>Ref: 686A.030</i>	
e. Fraud <i>Ref: 686A.281-.295</i>	
f. Unfair discrimination <i>Ref: 686A.100-.120, (NAC) 686A.110-.160</i>	
g. Defamation <i>Ref: 686A.080</i>	
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>	

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b. Required limits	
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- 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

- K. Limits of liability
- L. Pair and set clause
- M. Extensions of coverage
- N. Additional coverages
- O. Accident
- P. Occurrence
- Q. Vacancy and unoccupancy
- R. Right of salvage
- S. Abandonment
- T. Liability
- U. Negligence
- V. Theft
- W. Burglary
- X. Robbery
- Y. Mysterious disappearance
- Z. Binders
- AA. Bodily injury liability
- BB. Property damage liability
- CC. Personal injury liability
- DD. Certificate of Insurance
- EE. Risk management
- FF. Professional Designations

**PERSONAL LINES– GENERAL KNOWLEDGE
CONTENT OUTLINE**

General Product Knowledge, Terms, and Concepts

(75 scoreable questions plus 3 pretest questions)

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- A. Property: Personal lines**
 - 1. Dwelling and contents (DP forms)
 - 2. Homeowners (HO forms)
- B. Inland marine**
 - 1. Personal floaters
- C. Others**
 - 1. Flood
 - 2. Personal Watercraft
 - 3. Earthquake
 - 4. Mobile Homes

II. TYPES OF CASUALTY POLICIES 13

- A. Personal Automobile**
 - 1. Liability
 - 2. Medical Payments
 - 3. Physical damage (collision and other than collision)
 - 4. Uninsured motorists
 - 5. Underinsured motorists
 - 6. Who is an insured
 - 7. Types of Auto
 - a. Owned
 - b. Temporary Substitute
- B. Personal Liability**
- C. Umbrella/Excess Liability**
- D. Other Personal Exposures**
 - 1. Errors and Omissions

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

- A. Insurable interest**
- B. Risk**
- C. Hazard**
- D. Peril**
- E. Loss**
 - 1. Direct
 - 2. Indirect
- F. Proximate cause**
- G. Deductible**
- H. Indemnity**
- I. Actual cash value**
- J. Replacement cost**

**IV. PROPERTY AND CASUALTY POLICY PROVISIONS
AND CONTRACT LAW24**

- A. Declarations**
- B. Insuring agreement**
- C. Conditions**
- D. Exclusions**
- E. Definitions**
- 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**
- M. Assignment**
- N. Subrogation**
- O. Elements of a contract**
- P. Sources of underwriting information**
- Q. Compliance with provisions of Fair Credit Reporting Act**
- R. Cancellation and Nonrenewal provisions**
- S. Additional (supplementary) payments**
- T. Loss settlement provisions including consent to settle a loss**
- U. Limitations**
- V. Representations and misrepresentations**
- W. Concealment**
- X. Arbitration**
- Y. Coinsurance**
- Z. Endorsements**
- AA. Premium payments**
- BB. Effective dates of coverage**

**PERSONAL LINES - NEVADA SPECIFIC
CONTENT OUTLINE**

State Statutes, Rules, and Regulations

(25 scoreable questions plus 2 pretest questions)

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

*Ref: All references refer to the Nevada Revised Statute (NRS)
unless otherwise noted as Regulations or NV
Administrative Code.*

A. Insurance Commissioner..... 2

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

B. Definitions 2

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

C. Licensing 4

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
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.320-.330; NRS 683A.261
 - b. Suspension
Ref: 683A.451
 - c. Revocation
Ref: 683A.451
 - d. Limitation and refusal of license
Ref: 683A.451

D. Marketing practices5

1. Unfair practices
Ref: 686A (and other entries as noted)
 - a. Unfair claims methods and practices;
Settlement of claims
Ref: 686A.300-.310
 - b. Service fees
Ref: 685A.230
 - c. Rebating - Inducement
Ref: 686A.110-.140
 - d. Twisting
Ref: 686A.050
 - e. Misrepresentation
Ref: 686A.030
 - f. Fraud
Ref: 686A.281-.295
 - g. Unfair discrimination
Ref: 686A.110-.160
 - h. 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 1

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

F. Cancellation and nonrenewal of policies 1

Ref: 687B.310-.420

G. General rate standard and regulation 1

Ref: 686B.010-.175

H. Countersigning of policies 1

Ref: 680A.300, .310

**I. Payment of motor vehicle physical damage
claims 1**

Ref: 686A.300

J. Binders 1

Ref: 687B.015, 182-.187

K. Motor vehicle physical damage appraiser 1

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

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PERTINENT TO PERSONAL LINES INSURANCE
ONLY 5**

A. Automobile insurance 2

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 and merit rating
Ref: 690B.210-.250

- 4. Premium reduction for older drivers
Ref: 690B.029
- 5. Policy coverages, limitations and exclusions of certain drivers from a policy
Ref: 687B.147
- B. Inland Marine and Transportation..... 1**
Ref: 681A.050
- C. Property insurance defined 1**
Ref: 681A.060
- D. Property insurance contracts..... 1**
Ref: 691A

**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