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

B. Interest/market-sensitive/adjustable life products
   1. Universal life
   2. Variable whole life
   3. Variable universal life
   4. Interest-sensitive whole life
   5. Indexed life

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

D. Annuities
   1. Single and flexible premium
   2. Immediate and deferred
   3. Fixed and variable
   4. Indexed

E. Combination plans and variations
   1. Joint life
   2. Survivorship life (second to die)

II. POLICY RIDERS, PROVISIONS, OPTIONS, AND EXCLUSIONS ............................................. 18

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

B. Policy provisions and options
   1. Entire contract
   2. Insuring clause
   3. Free look
   4. Consideration
   5. Owner’s rights
   6. Beneficiary designations
      a. Primary and contingent

b. Revocable and irrevocable
   c. Common disaster
   d. Minor beneficiaries

7. Premium Payment
   a. Modes
   b. Grace period
   c. Automatic premium loan
   d. Level or flexible

8. Reinstatement

9. Policy loans, withdrawals, partial surrenders

10. Non-forfeiture options

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

12. Incontestability

13. Assignments

14. Suicide

15. Misstatement of age and gender

16. Settlement options

17. Accelerated death benefits

C. Policy exclusions

III. COMPLETING THE APPLICATION, UNDERWRITING, AND DELIVERING THE POLICIES................................. 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

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

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

D. Contract law
   1. Elements of a contract
   2. Unique aspects of the insurance contract
      a. Conditional
      b. Unilateral
      c. Adhesion
      d. Aleatory

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

A. Third-party ownership

B. Viatical Settlements
C. Life Settlements
D. Group life insurance
   1. Conversion privilege
   2. Contributory vs. noncontributory
E. Retirement plans
   1. Qualified plans
   2. Nonqualified plans
F. Life insurance needs analysis/suitability
   1. Personal insurance needs
   2. Business insurance needs
      a. Key person
      b. Buy sell
G. Social Security benefits
H. Tax treatment of insurance premiums, proceeds, and dividends
   1. Individual life
   2. Group life
   3. Modified Endowment Contracts (MECs)

LIFE – NEVADA SPECIFIC CONTENT OUTLINE
State Statutes, Rules, and Regulations
(30 scoreable questions plus 7 pretest questions)

I. NEVADA STATUTES AND REGULATIONS COMMON TO LIFE, HEALTH, PROPERTY, AND CASUALTY INSURANCE
   Ref: All references refer to the Nevada Revised Statute (NRS) unless otherwise noted as a Regulation in Nevada Administrative Code (NAC)

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

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

C. Licensing
   1. Persons required to be licensed
      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-.0866, .0868-.0893
m. Exchange Enrollment Facilitator
   Ref: NRS 695J

2. Obtaining a license
   a. Insurance company appointment
      Ref: 683A.321, .331
   b. License requirements
      Ref: 683A.251

3. Termination of license
   Ref: 683A.451, .490
   a. Renewal/Continuing Education
      Ref: (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
   Ref: 686A

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: 688A.060

Nevada Insurance Supplement - Examination Content Outlines
Effective: April 15, 2016
2. Fiduciary responsibilities  
Ref: 683A.400, .520; (NAC) 683A.390-.440

3. Commissions - payments, acceptance, sharing, prohibitions  
Ref: 683A.361; 683A.211; 683A.325

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

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

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

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

III. NEVADA STATUTES AND REGULATIONS PERTINENT TO LIFE INSURANCE ONLY  
A. Marketing methods and practices  
1. Replacement  
Ref: 686A.060; (NAC) 686A.510-.512, .514-.562, .564-.570
   a. Definition  
   b. Duties of agents  
2. Disclosure, statement of policy cost in benefit information, Buyer's Guide  
Ref: (NAC) 686A.410-.455
3. Fraternals  
Ref: 695A.010, .050, .180, .330

B. Ten-day free look  
Ref: 688A.165

C. Viaticals  
Ref: NRS 688c

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

I. TYPES OF POLICIES  
A. Disability income  
1. Individual disability income policy  
2. Business overhead expense policy  
3. Business disability buyout policy  
4. Group disability income policy  
5. Key employee policy

B. Accidental death and dismemberment

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

D. Medicare supplement policies

E. Group insurance  
1. Differences between individual and group contracts  
2. General characteristics  
3. COBRA

F. Individual/Group Long Term Care (LTC)

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

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

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

C. Riders
1. Impairment/exclusions
2. Guaranteed insurability

D. Rights of renewability
1. Noncancelable
2. Cancelable
3. Guaranteed renewable

III. SOCIAL INSURANCE ..................................... 3
A. Medicare (Parts A, B, C, D)
B. Medicaid
C. Social Security benefits

IV. OTHER INSURANCE CONCEPTS ......................... 4
A. Total, partial, recurrent and residual disability
B. Owner’s rights
C. Dependent children benefits
D. Primary and contingent beneficiaries
E. Modes of premium payments
F. Nonduplication and coordination of benefits (e.g., primary vs. excess)
G. Occupational vs. non-occupational
H. Tax treatment of premiums and proceeds of insurance contracts (e.g., disability income and medical expenses, etc.)
I. Managed care
J. Workers Compensation
K. Subrogation

V. FIELD UNDERWRITING PROCEDURES ..................... 9
A. Completing the application
B. Explaining sources of insurability and HIPAA privacy information (e.g., MIB Report, Fair Credit Reporting Act, etc.)
C. Initial premium payment and receipt and consequences of the receipt (e.g., medical examination, etc.)
D. Submitting application (and initial premium if collected) to company for underwriting
E. Policy delivery
F. Explaining policy and its provisions, riders, exclusions, and ratings to clients
G. Replacement
H. Contract law
1. Elements of a contract
2. Insurable interest
3. Warranties and representations
4. Unique aspects of the insurance contract
   a. Conditional
   b. Unilateral
   c. Adhesion
   d. Aleatory

HEALTH – NEVADA SPECIFIC CONTENT OUTLINE
State Statutes, Rules and Regulations
(38 scoreable questions plus 7 pretest questions)

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

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

A. Insurance Commissioner ................................ (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
7. Cost-sharing
   Ref: NAC 695C.215

C. Licensing ............................................. 6
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

Nevada Insurance Supplement - Examination Content Outlines Effective: April 15, 2016
I. TYPES OF POLICIES ................................................................. 25
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

**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 HEALTH INSURANCE ONLY ........................................ 14
A. Mandatory policy clauses and provisions
1. Coverage for physical handicap or intellectual disability for dependent children
Ref: 689B.035
2. Coverage for newborn children
Ref: 689A.043; 689B.033; 695B.193; 695C.173
3. Coverage for preventive healthcare services
B. Availability of coverage for mental health and treatment of alcohol abuse/drug abuse
C. Coverage for reconstructive surgery
Ref: 689A.041; 689B.0375; 695B.191; 695C.171
D. Hospice care
Ref: 689A.030; 689B.030; 695C.176; Related Laws 449.0115
E. Medicare
1. Medicare supplement regulation
   (NAC) 687B.220, .226, .250
2. Medicare Advantage Plans
   Ref: Pursuant to the Medicare Prescription Drug Improvement and Modernization Action
   Ref. (NAC) 687B.2034
3. Prescription Drug Plan (PDP)
   Ref: 687B.2036
F. Long Term Care
   (NAC) 687B.030, .060, .070, .075, .090, .111, .113, .116
G. Continuous Care Coverage
   Ref: 683A.367; (NAC) 683A.750-780

PROPERTY – GENERAL KNOWLEDGE
Content outline
Product Knowledge, Terms, and Concepts
(50 scoreable questions plus 10 pretest questions)

I. TYPES OF POLICIES ................................................................. 25
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

**L&H Common only
II. INSURANCE TERMS AND RELATED CONCEPTS .......... 14
   A. Insurance
      1. Law of Large Numbers
   B. Insurable interest
   C. Risk
      1. Pure vs. Speculative Risk
   D. Hazard
      1. Moral
      2. Morale
      3. Physical
   E. Peril
   F. Loss
      1. Direct
      2. Indirect
   G. Loss Valuation
      1. Actual cash value
      2. Replacement cost
      3. Market value
      4. Stated/agreed value
      5. Salvage value
   H. Proximate cause
   I. Deductible
   J. Indemnity
   K. Limits of liability
   L. Coinsurance/Insurance to value
   M. Occurrence
   N. Cancellation
   O. Nonrenewal
   P. Vacancy and unoccupancy
   Q. Liability
      1. Absolute
      2. Strict
      3. Vicarious
   R. Negligence
   S. Binder
   T. Endorsements
   U. Blanket vs. Specific

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

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

   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. Licensing .........................................................6

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, 683A.271, 683A.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-.093
   l. Exchange Enrollment Facilitator

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, prohibitions  
Ref: 683A.361; 683A.325; 683A.211

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
Ref: 680A.300-.310

D. Surplus lines ...................................................... (1-2)
Ref: (NAC) 685A

E. Payment of motor vehicle physical damage claims ................................................. 1
Ref: 686A.300

F. Binders ......................................................... (1-2)
Ref: 687B.015, .182-.187

G. Motor vehicle physical damage appraiser .......... (0-1)
Ref: 684B.010, .020, .030

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

A. Inland Marine and Transportation .(0-1)
Ref: 681A.050

B. Property insurance defined .(0-1)
Ref: 681A.060

C. Property insurance contracts .(0-1)
Ref: 691A

CASUALTY – GENERAL KNOWLEDGE CONTENT OUTLINE

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

I. TYPES OF POLICIES, BONDS, AND RELATED TERMS............................................... 25
A. Commercial general liability
1. Exposures
   a. Premises and Operations
   b. Products and Completed Operations
2. Coverage
   a. Coverage A: Bodily Injury and Property Damage Liability
      (1) Occurrence
      (2) Claims made
         (a) 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
         (1) Per occurrence
         (2) Annual Aggregate
   g. Damage to Property of Others
B. Automobile: personal auto and business auto
1. Liability
   a. Bodily Injury
   b. Property Damage
   c. Split Limits
   d. Combined Single Limit
2. Medical Payments
3. Physical Damage (collision; other than collision; specified perils)
4. Uninsured motorists
5. Underinsured motorists
6. Who is an insured
7. Types of Auto
   a. Owned
   b. Non-owned
   c. Hired
   d. Temporary Substitute
   e. Newly Acquired Autos
   f. Transportation Expense and Rental Reimbursement Expense
8. 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
   2. Work-related vs. non-work-related
   3. Other states’ insurance
   4. Employers Liability
   5. Exclusive remedy
   6. Premium Determination
D. Crime
1. Employee Dishonesty
2. Theft
3. Robbery
4. Burglary
5. Forgery and Alteration
6. Mysterious disappearance
E. Bonds
1. Surety
2. Fidelity
F. Professional liability
1. Errors and Omissions
2. Medical Malpractice
3. Directors and Officers (D&O)
4. Employment Practices Liability (EPLI)
5. Cyber liability and data breach
G. Umbrella/Excess Liability

II. INSURANCE TERMS AND RELATED CONCEPTS........... 14
A. Risk
B. Hazards
   1. Moral
   2. Morale
   3. Physical
C. Indemnity
D. Insurable interest
E. Loss valuation
   1. Actual cash value
   2. Replacement cost
   3. Market value
   4. Stated/agreed value
   5. Salvage value
F. Negligence
G. Liability
H. Occurrence
I. Binders
J. Warranties
K. Representations
L. Concealment
M. Deposit Premium/Audit
N. Certificate of Insurance
O. Law of Large Numbers
P. Pure vs. Speculative Risk
Q. Endorsements
R. Damages
   1. Compensatory
      a. General
      b. Special
   2. Punitive
S. Compliance with provisions of Fair Credit Reporting Act

III. POLICY PROVISIONS............................................. 11
A. Declarations
B. Insuring agreement
C. Conditions
D. Exclusions and Limitations
E. Definition of the insured
F. Duties of the insured after a loss
G. Cancellation and nonrenewal provisions
H. Supplementary payments
I. Proof of loss
J. Notice of claim
K. 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
Ref: All references refer to the Nevada Revised Statute (NRS) unless otherwise noted as a Regulation in Nevada Administrative Code (NAC)

A. Insurance Commissioner
Ref: 679B.110, .120-.130, 679B.180-.190, (NAC) 679B.154
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
Ref: 679A.100, 680A.030-.050
1. Insurer
   Ref: 679A.100, 680A.030-.050
2. Authorized and unauthorized
   Ref: 679A.030; 685B.030-.070
3. Domestic, foreign, and alien
   Ref: 679A.090
4. Transacting insurance
   Ref: 679A.130
5. Certificate of authority
   Ref: 680A.060-.090
6. Premiums
   Ref: 679A.115

C. Licensing
Ref: 679A.115
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*

D. Marketing practices
Ref: 686A.030
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, prohibitions
   Ref: 683A.361; 683A.325; 683A.211
4. Required records and record retention
   Ref: 683A.351

E. Insurance Guaranty Associations
Ref: 686C.020, 030, .210, .230
1. Nevada Life & Health Insurance Guaranty Association
2. Nevada Insurance Guaranty Association (NIGA)
II. NEVADA STATUTES AND REGULATIONS COMMON TO PROPERTY AND CASUALTY INSURANCE

A. Cancellation and nonrenewal of policies
   Ref: 687B.310-.420

B. General rate standard and regulation
   Ref: 686B.010-.175

C. Countersigning of policies
   Ref: 680A.300, .310

D. Surplus lines
   Ref: 685A

E. Payment of motor vehicle physical damage claims
   Ref: 686A.300

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

G. Motor vehicle physical damage appraiser
   Ref: 684B.010, .020, .030

III. NEVADA STATUTES AND REGULATIONS PERTINENT TO CASUALTY INSURANCE ONLY

A. Automobile insurance
   1. Uninsured/underinsured motorists provisions
      Ref: 687B.145; 690B.020
   2. Proof of financial responsibility
      Ref: 690B.023-.025; also Motor Vehicle Safety and Responsibility Act (Related Laws Chapter 485) 485.050-.185, 186-.190, 210-.220, 306-308, 3091-.3099, NRS 690B.023, NAC 690B.030-.060
      a. General requirements
      b. Required limits
   3. Premium determination
      Ref: 690B.023-.025; also Motor Vehicle Safety and Responsibility Act (Related Laws Chapter 485) 485.050-.185, 186-.190, 210-.220, 306-308, 3091-.3099, NRS 690B.023, NAC 690B.030-.060
      a. General requirements
      b. Required limits
      c. Premium reduction for older drivers
      Ref: 690B.029
   4. Policy coverages, limitations and exclusions of certain drivers from a policy
      Ref: 687B.147

B. Casualty contracts
   Ref: 681A.070; NRS 681A.020
   1. Vehicle Insurance
   2. Liability
   3. Theft/Burglary
   4. Surety
   Ref: NRS 681A.070; 691B

C. Workers compensation
   Ref: Related Laws 616A, B
   1. Who is required to have coverage
      Ref: 616A.020

II. POLICY RIDERS, PROVISIONS, OPTIONS, AND EXCLUSIONS

A. Policy riders
   1. Waiver of premium and waiver of monthly deduction
   2. Guaranteed insurability
   3. Payor benefit
   4. Accidental death and/or accidental death and dismemberment
   5. Term riders
   6. Other insureds

LIFE/HEALTH

LIFE-GENERAL KNOWLEDGE CONTENT OUTLINE

Product Knowledge, Terms and Concepts
(50 scoreable questions plus 10 pretest questions)
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. Common disaster
   d. Minor beneficiaries
8. Premium Payment
   a. Modes
   b. Grace period
   c. Automatic premium loan
   d. Level or flexible
8. Reinstatement
9. Policy loans, withdrawals, partial surrenders
10. Non-forfeiture options
11. Dividends and dividend options (eg. participating, non-participating)
12. Incontestability
13. Assignments
14. Suicide
15. Misstatement of age and gender
16. Settlement options
17. Accelerated death benefits

C. Policy exclusions

IV. COMPLETING THE APPLICATION, UNDERWRITING, AND DELIVERING THE POLICIES

B. Completing the application
4. Required signatures
5. Changes in the application
6. Consequences of incomplete applications
7. Warranties and representations
8. Collecting the initial premium and issuing the receipt
9. Replacement
10. Disclosures at point of sale (e.g., HIPAA, HIV consent)
11. USA PATRIOT Act/anti-money laundering
I. Underwriting
1. Insurable interest
2. Medical information and consumer reports
3. Fair Credit Reporting Act
4. Risk classification
5. Stranger/Investor-owned life insurance (STOLI/IOLI)
J. Delivering the policy
1. When coverage begins
2. Explaining the policy and its provisions, riders, exclusions, and ratings to the client
K. Contract law
1. Elements of a contract
   a. Conditional
   b. Unilateral

c. Adhesion
d. Aleatory

V. TAXES, RETIREMENT, AND OTHER INSURANCE CONCEPTS

A. Third-party ownership
B. Viatical Settlements
C. Life Settlements
D. Group life insurance
   1. Conversion privilege
   2. Contributory vs. noncontributory
E. Retirement plans
   1. Qualified plans
   2. Nonqualified plans
F. Life insurance needs analysis/suitability
   1. Personal insurance needs
   a. Key person
   b. Buy sell
G. Social Security benefits
H. 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

A. Disability income
   1. Individual disability income policy
   2. Business overhead expense policy
   3. Business disability buyout policy
   4. Group disability income policy
   5. Key employee policy
B. Accidental death and dismemberment
C. Medical expense insurance
   1. Basic hospital, medical, and surgical policies
   2. Major medical policies
   3. Health Maintenance Organizations (HMOs)
   4. Preferred Provider Organizations (PPOs)
   5. Point of Service (POS) plans
   6. Flexible Spending Accounts (FSAs)
   7. High Deductible Health Plans (HDHPs) and related Health Savings Accounts (HSAs)
D. Medicare supplement policies
E. Group insurance
   1. Differences between individual and group contracts
   2. General characteristics
   3. COBRA
F. Individual/Group Long Term Care (LTC)
G. Other policies
II. POLICY PROVISIONS, CLAUSES, AND RIDERS........20
A. Mandatory and optional provisions
1. Entire contract
2. Time limit on certain defenses (incontestable)
3. Grace period
4. Reinstatement
5. Notice of claim
6. Claim forms
7. Proof of loss
8. Time of payment of claims
9. Payment of claims
10. Physical examination and autopsy
11. Legal actions
12. Change of beneficiary
13. Misstatement of age or sex
14. Change of occupation
15. Illegal occupation
16. Relation of earnings to insurance
B. Other provisions and clauses
1. Insuring clause
2. Free look
3. Consideration clause
4. Probationary period
5. Elimination period
6. Waiver of premium
7. Exclusions and limitations
8. Preexisting conditions
16. Coinsurance
17. Deductibles
18. Eligible expenses
19. Copayments
20. Pre-authorizations and prior approval requirements
21. Usual, reasonable, and customary (URC) charges
22. Lifetime, annual, or per cause maximum benefit limits
D. Riders
3. Impairment/exclusions
4. Guaranteed insurability
D. Rights of renewal
1. Noncancelable
2. Cancelable
3. Guaranteed renewable

IV. SOCIAL INSURANCE.................................3
I. Medicare (Parts A, B, C, D)
J. Medicaid
K. Social Security benefits
VI. OTHER INSURANCE CONCEPTS..................4
A. Total, partial, recurrent and residual disability
B. Owner’s rights
C. Dependent children benefits
D. Primary and contingent beneficiaries
E. Modes of premium payments
F. Nonduplication and coordination of benefits (e.g., primary vs. excess)
G. Occupational vs. non-occupational
H. Tax treatment of premiums and proceeds of insurance contracts (e.g., disability income and medical expenses, etc.)
I. Managed care
J. Workers Compensation
K. Subrogation

VII. FIELD UNDERWRITING PROCEDURES...............9
A. Completing the application
B. Explaining sources of insurability and HIPAA privacy information (e.g., MIB Report, Fair Credit Reporting Act, etc.)
C. Initial premium payment and receipt and consequences of the receipt (e.g., medical examination, etc.)
D. Submitting application (and initial premium if collected) to company for underwriting
E. Policy delivery
F. Explaining policy and its provisions, riders, exclusions, and ratings to clients
G. Replacement
H. Contract law
1. Elements of a contract
2. Insurable interest
3. Warranties and representations
4. Unique aspects of the insurance contract
   a. Conditional
   b. Unilateral
   c. Adhesion
   d. Aleatory
1. Insurer  
   Ref: 679A.100, 680A.030-.050
2. Authorized and unauthorized  
   Ref: 679A.030; 685B.030-.07
3. Domestic, foreign, and alien  
   Ref: 679A.090
4. Transacting insurance  
   Ref: 679A.130
5. Certificate of authority  
   Ref: 680A.060-.090
6. Premiums  
   Ref: 679A.115
7. Cost-sharing

C. Licensing ....................................6

   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: 683A.030, 683A.211
      h. Prepaid Funeral contract agent**  
         Ref: 689.225
      i. Limited Lines producer**  
         Ref: 683A.261
      j. Insurance Consultant  
         Ref: 683A.010, .020, .050
      k. Reinsurance intermediary  
         Ref: 681A.420
      l. Exchange Enrollment Facilitator  
         Ref: NRS 695J

   2. Obtaining a license
      a. Insurance company appointment  
         Ref: 683A.321, .331
      b. License requirements  
         Ref: 683A.251

   3. Termination of license
      Ref: 683A.451, .490
      a. Renewal/Continuing Education  
         Ref: (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

2. Fiduciary responsibilities  
   Ref: 683A.400-.520; (NAC) 683A.390-.440

3. Commissions - payments, acceptance, sharing, prohibitions  
   Ref: 683A.361; 683A.211; 683A.325

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

5. Silver State Health Insurance Exchange  
   Ref: 695I

6. Affordable Care Act (ACA)

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  
      Ref: (NAC) 689A.010-.270
   D. Viaticals  
      Ref: NRS 688c

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

B. Ten-day free look
   Ref: 688A.165

C. Viaticals
   Ref: NRS 688c

IV. NEVADA STATUTES AND REGULATIONS PERTINENT TO HEALTH INSURANCE
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A. Mandatory policy clauses and provisions
1. Coverage for physical handicap or mental retardation for dependent children
   Ref: 689B.035
2. Coverage for newborn children
   Ref: 689A.043; 689B.033; 695B.193; 695C.173
B. Availability of coverage for mental health and treatment of alcohol abuse/drug abuse
C. Coverage for reconstructive surgery
   Ref: 689A.041; 689B.0375; 695B.191; 695C.171
D. Hospice care
   Ref: 689A.030; 689B.030; 695C.176; Related Laws 449.0115
E. Medicare
   1. Medicare Supplement Regulation
      (NAC) 687B.220, .226, .250
   2. Medicare Advantage Plans
      Ref: Pursuant to the Medicare Prescription Drug Improvement and Modernization Action
      Ref: (NAC) 687B.2034
   3. Prescription Drug Plan (PDP)
      Ref: 687B.2036
F. Long Term Care
   (NAC) 687B.030, .060, .070, .075, .090, .111, .113, .116
G. Continuous Care Coverage
   Ref: 683A.367; (NAC) 683A.750-780

PROPERTY/CASUALTY
PROPERTY – GENERAL KNOWLEDGE
Content outline
Product Knowledge, Terms, and Concepts
(50 scoreable questions plus 10 pretest questions)

I. TYPES OF POLICIES .............................................................................. 25
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   2. HO-3
   3. HO-4
   4. HO-5
   5. HO-6
   6. HO-8
B. Dwelling policies
   1. DP-1
   2. DP-2
   3. DP-3
C. Commercial lines
   1. Commercial Package Policy (CPP)
   2. Commercial property
      a. Commercial building and business personal property form
      b. Causes of loss forms
      c. Business income
      d. Extra expense
      e. Equipment breakdown
   3. Business Owners Policy (BOP)
   4. Builders Risk
D. Inland marine
   1. Personal Articles floaters
   2. Commercial Property floaters
E. National Flood Insurance Program
F. Others
   1. Earthquake
   2. Mobile Homes
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   1. Law of Large Numbers
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C. Risk
   1. Pure vs. Speculative Risk
D. Hazard
   1. Moral
   2. Morale
   3. Physical
E. Peril
F. Loss
   1. Direct
   2. Indirect
G. Loss Valuation
   1. Actual cash value
   2. Replacement cost
   3. Market value
   4. Stated/agreed value
   5. Salvage value
H. Proximate cause
I. Deductible
J. Indemnity
K. Limits of liability
L. Coinsurance/Insurance to value
M. Occurrence
N. Cancellation
O. Nonrenewal
P. Vacancy and unoccupancy
Q. Liability
   1. Absolute
   2. Strict
   3. Vicarious
R. Negligence
S. Binder
T. Endorsements
U. Blanket vs. Specific

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

PROPERTY/CASUALTY
CASUALTY – GENERAL KNOWLEDGE
CONTENT OUTLINE
Product Knowledge, Terms, and Concepts
(50 scoreable questions plus 10 pretest questions)

I. TYPES OF POLICIES, BONDS, AND
RELATED TERMS ................................................. 25
A. Commercial general liability
   1. Exposures
      a. Premises and Operations
      b. Products and Completed Operations
   2. Coverage
      a. Coverage A: Bodily Injury and Property Damage
         Liability
         (1) Occurrence
         (2) Claims made
         (a) 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
         (1) Per occurrence
         (2) Annual Aggregate
      g. Damage to Property of Others
   B. Automobile: personal auto and business auto
      1. Liability
         a. Bodily Injury


b. Property Damage
c. Split Limits
d. Combined Single Limit
2. Medical Payments
3. Physical Damage (collision; other than collision; specified perils)
4. Uninsured motorists
5. Underinsured motorists
6. Who is an insured
7. Types of Auto
   a. Owned
   b. Non-owned
   c. Hired
   d. Temporary Substitute
   e. Newly Acquired Autos
   f. Transportation Expense and Rental Reimbursement Expense
8. 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
   2. Work-related vs. non-work-related
   3. Other states’ insurance
   4. Employers Liability
   5. Exclusive remedy
   6. Premium Determination

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

E. Bonds
   1. Surety
   2. Fidelity

F. Professional liability
   1. Errors and Omissions
   2. Medical Malpractice
   3. Directors and Officers (D&O)
   4. Employment Practices Liability (EPLI)
   5. Cyber liability and data breach

G. Umbrella/Excess Liability

II. INSURANCE TERMS AND RELATED CONCEPTS ....... 14
A. Risk
B. Hazards
   1. Moral
   2. Morale
   3. Physical
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. Licensing ……………………………………………….6
   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. Exchange Enrollment Facilitator
   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

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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-.170, (NAC) 686A.110-.160
g. Defamation
Ref: 686A.080

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

3. Commissions - payments, acceptance, sharing, prohibitions
Ref: 683A.361; 683A.211; 683A.325

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-.0866, .0868-.0893
*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
Ref: 680A.300, .310

D. Surplus lines..............................................(1-2)
Ref: 685A. (NAC) 685A.
   1. Definition
   2. Fees and filing requirements

E. Payment of motor vehicle physical damage claims..............1
Ref: 686A.300

F. Binders.....................................................(1-2)
Ref: 687B.015,.182-.187

G. Motor vehicle physical damage appraiser..............(0-1)
Ref: 684B.010, .020,.030

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

A. Inland Marine and Transportation..............(0-1)
Ref: 681A.050

B. Property insurance defined...............(0-1)
Ref: 681A.060

C. Property insurance contracts..............(0-1)
Ref: 691A

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

A. Automobile insurance
1. Uninsured/underinsured motorists provisions.....2
Ref: 687B.145; 690B.020; NAC 690B.030-.060
2. Proof of financial responsibility......................(1-2)
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..............................(1-2)
   (NAC) 690B.210-.250
4. Premium reduction for older drivers..............(0-1)
Ref: 690B.029
5. Policy coverages, limitations and exclusions of certain
   drivers from a policy.......................(0-1)
Ref: 687B.147

B. Casualty contracts.................................(0-1)
Ref: 681A.070
1. Vehicle Insurance
2. Liability
3. Theft/Burglary
4. Surety
Ref: NRS 681A.070; 691B

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
Ref: 616D.110-.200
   a. Self-insurance
      Ref: 616B.300 (NAC) 616B.141, .418, .424
5. Premium Rating
Ref: 616B.222

Nevada Insurance Supplement - Examination Content Outlines
Effective: April 15, 2016

S17
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
   D. National Flood Insurance Program
   E. Others
      1. Earthquake
      2. Mobile Homes
      3. Watercraft
      4. Windstorm

II. TYPES OF CASUALTY POLICIES .................................... 13
    A. Automobile: personal auto
       1. Liability
          a. Bodily Injury
          b. Property Damage
          c. Split Limits
          d. Combined Single Limit
       2. Medical Payments
       3. Physical Damage (collision; other than collision; specified
          peril)
       4. Uninsured motorists
       5. Underinsured motorists
       6. Who is an insured
       7. Types of Auto
          a. Owned
          b. Non-owned
          c. Hired
          d. Temporary Substitute
          e. Newly Acquired Autos
          f. Transportation Expense and Rental Reimbursement
             Expense
       8. Exclusions
    B. Umbrella/Excess liability

III. PROPERTY AND CASUALTY INSURANCE TERMS AND
     RELATED CONCEPTS ................................................. 28
    A. Insurance
       1. Law of Large Numbers
    B. Insurable interest
    C. Risk
       1. Pure vs. Speculative Risk
    D. Hazard
       1. Moral
       2. Morale
       3. Physical
    E. Peril
    F. Loss
       1. Direct
       2. Indirect
    G. Loss Valuation
       1. Actual cash value
       2. Replacement cost
       3. Market value
       4. Stated value
       5. Salvage value
    H. Proximate cause
    I. Deductible
    J. Indemnity
    K. Limits of liability
    L. Coinsurance/Insurance to value
    M. Occurrence
    N. Cancellation
    O. Nonrenewal
    P. Vacancy and unoccupancy
    Q. Liability
       1. Absolute
       2. Strict
       3. Vicarious
    R. Negligence
    S. Binder
    T. Endorsements
    U. Blanket vs. Specific
    V. Burglary, Robbery, Theft, and Mysterious Disappearance
    W. Warranties
    X. Representations
    Y. Concealment
    Z. Deposit Premium/Audit
    AA. Certificate of Insurance
    BB. Damages
       1. Compensatory
          a. General
          b. Special
       2. Punitively
    CC. Compliance with Provisions of Fair Credit Reporting Act

IV. PROPERTY AND CASUALTY POLICY PROVISIONS AND
    CONTRACT LAW ......................................................... 24
    A. Declarations
    B. Insuring agreement
    C. Conditions
    D. Exclusions
    E. Definition of the insured
    F. Duties of the insured after a loss
    G. Obligations of the insurance company
    H. Mortgagee rights
    I. Proof of loss
    J. Notice of claim
    K. Appraisal
    L. Other Insurance Provision
    M. Subrogation
N. Elements of a contract
O. Sources of underwriting information
P. Fair Credit Reporting Act
Q. Privacy Protection (Gramm Leach Billey)
R. Policy Application
S. Terrorism Risk Insurance Act (TRIA)
T. Cancellation and nonrenewal provisions
U. Supplementary payments
V. Arbitration
W. Loss settlement provisions including consent to settle a loss

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, 680B.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.17; 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), 686A.310
   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.110-.160
g. Defamation
   Ref: 686A.080

2. Fiduciary responsibilities
   Ref: 683A.400, .520; (NAC) 683A.390-.440
3. Commissions - payments, acceptance, sharing, prohibitions
   Ref: 683A.361; 683A.211; 683A.325
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: (NAC) 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, .158-.186, .190, .210, .220, .306-308, .3091-3099
      a. General requirements
      b. Required limits
   3. Premium determination
      Ref: 690B.210-.250
   4. Premium reduction for older drivers
      Ref: 690B.029
   5. Policy coverages, limitations and exclusions of certain
      drivers from a policy
      Ref: 687B.147

B. Inland Marine and Transportation ...................... (1-2)
   Ref: 681A.050

C. Property insurance defined ................................ (1-2)
   Ref: 681A.060

D. Property insurance contracts ......................... (0-1)
   Ref: 691A

BAIL – NEVADA SPECIFIC
CONTENT OUTLINE
State Laws, Rules, and Regulations
(50 scoreable questions plus 5 pretest questions)

I. General Knowledge
   A. Division Bulletins
   B. Violent Crime Control Act
      Ref: 18 USC 1033, 1044

II. Nevada Revised Statutes Title 14, Procedures In Criminal
    Cases
   A. General provisions—Bail
      Ref: Chapter 178.484–548
      Ref: NAC 178
   B. General provision—Motions
      Ref: Chapter 178.552- 178.578
      Ref: NAC 178

III. Nevada Revised Statutes Title 57, Nevada Insurance Code
    Ref: Chapter 697
   A. Scope and definitions
      Ref: Chapter 679A.130–.140
      Ref: 697
      Ref: NAC 697
   B. Commissioner of Insurance
      Ref: Chapter 679B.130, .180, .240, .320, .330
   C. Producers of Insurance
      Ref: 683A.
   D. Applicability of Other Provisions
      Ref: 697.360 (various provisions)
   E. Trade Practices and frauds
      Ref: Chapter 686A.010-.310
   F. Bail Agent
      Ref: Chapter 697.030–.360

G. License Qualifications and Disqualifications
   Ref: Chapter 683A.451; 697.150, .170, .173; 697.183 - .186

IV. Nevada Administrative Code (Regulation)
   A. Bail Agent
      Ref: NAC 697, NAC 683A, NAC686A, NAC 679A, NAC 679B

EXCHANGE ENROLLMENT FACILITATOR
CONTENT OUTLINE
Product Knowledge, Terms and Concepts
(50 scoreable questions plus 5 pretest questions)

I. AFFORDABLE CARE ACT
   A. Intent of the Law
   B. Major Provisions
   C. Essential Health Benefits
   D. Exemptions
   E. Financial assistance availability and determination
      1. Individuals and families
      2. Public programs (i.e., Medicaid and CHIP)
      3. Subsidies and tax credits for small businesses
      4. Groups and financial subsidies
      5. Calculating the Advanced Premium Tax Credit (APTC)
   F. Tax Penalties
   G. Special Populations
      1. Identifying and reaching (demographic and geographic)
      2. Cultural and linguistic approaches and materials
   H. Tribal Considerations

II. BASIC HEALTH CONCEPTS
   A. Health care options
      1. Health Maintenance Organizations (HMO)
      2. Preferred Provider Organizations (PPO)
      3. Point of Service (POS) plans
      4. Exclusive Provider Organizations (EPO)
      5. High Deductible Health Plans (HDHPs)
      6. Health Savings Account (HSA) / Health Reimbursement
         Arrangement (HRA)
   B. Cost-sharing, premiums, payments
      1. Copayments
      2. Deductibles
      3. Coinsurance
      4. Low cost and no-cost care available in the Exchange

III. HEALTH INSURANCE EXCHANGES
   A. Types of Exchanges
      1. State Based Marketplace (SBM)
      2. State Partnership Marketplace (SPM)
      3. Federally-Facilitated Marketplace (FFM)
      4. Supported State Based Marketplace (SSBM)
   B. Functions of Exchanges
      1. One-stop marketplace
      2. Eligibility & Enrollment
      3. Single Streamlined Application Process
      4. Federal Subsidies
   C. Individual Exchanges
   D. Small Business Health Options (SHOP) Exchanges
   E. Qualified Health Plans (QHPs)
      1. Essential Health Benefits
      2. Preventive Health Services
      3. Children’s Coverage
      4. Dental and Vision Benefits

IV. EXCHANGE ENROLLMENT FACILITATORS
   A. Types
      1. Navigators
      2. Enrollment Assistants
3. Certified Application Counselors

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

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

V. BROKERS, AGENTS, AND PRODUCERS
A. Roles and responsibilities
1. Ineligibility as a Navigator or Assister due to compensation
2. Producer licensing, certification and training
3. Compensation
4. Performance metrics

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

C. Medicare and Medicaid

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

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

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

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

C. Licensing

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

D. Marketing practices
1. Unfair practices
   Ref: 686A (and other entries as noted)
a. Unfair claims methods and practices; Settlement of claims
   Ref: 686A.300-.310
b. Rebating - Inducement
   Ref: 686A.110-.140
c. Twisting
   Ref: 686A.050
d. Misrepresentation
   Ref: 686A.030
e. Fraud
   Ref: 686A.281-.295
f. Unfair discrimination
   Ref: 686A.120-.160; (NAC) 686A.110-.160

E. Insurance Guaranty Associations
1. Nevada Life & Health Insurance Guaranty Association
   Ref: 696C.020, .030, .210-.230
3. Required records and record retention
   Ref: 683A.351

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

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

IX. NEVADA STATUTES AND REGULATIONS PERTINENT TO HEALTH INSURANCE ONLY

A. Mandatory policy clauses and provisions
1. Coverage for physical handicap or intellectual disability for dependent children
   Ref: 689A.045; 689B.035
2. Coverage for newborn children
   Ref: 689A.043; 689B.033; 695B.193; 695C.173

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

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