



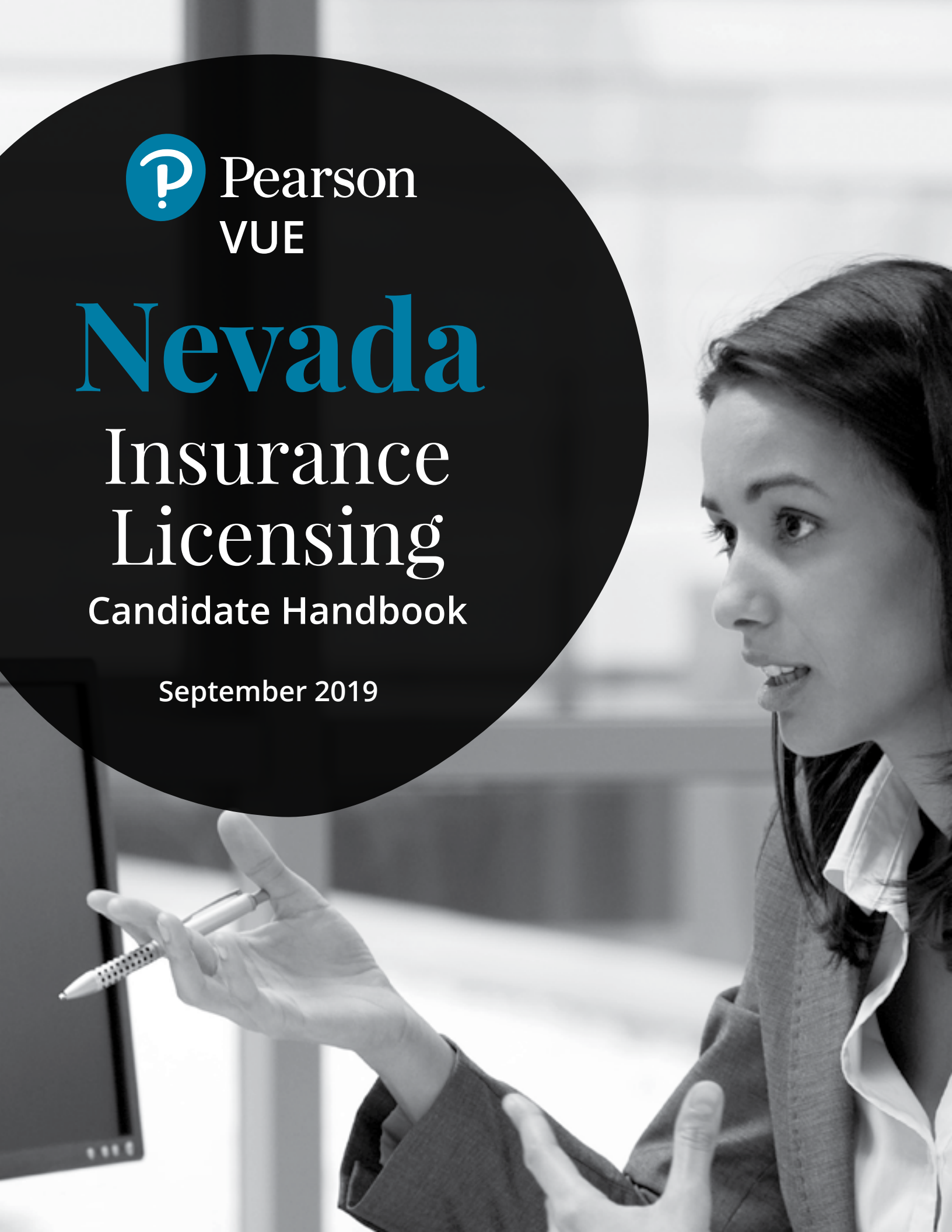
Pearson  
VUE

# Nevada

## Insurance Licensing

Candidate Handbook

September 2019



## STATE LICENSING INFORMATION

Candidates may contact the Nevada Division of Insurance with questions about obtaining or maintaining a license after the examination has been passed.

### Nevada Department of Business and Industry Division of Insurance

1818 E. College Parkway, Ste.103  
Carson City, NV 89706

#### Phone

(775) 687-0700 [option 2]

#### Website

[www.doi.nv.gov](http://www.doi.nv.gov)

## EXAMINATION INFORMATION

Candidates may contact Pearson VUE with questions about this handbook or about an upcoming examination.

### Pearson VUE Nevada Insurance

Attn: Regulatory Program 5601 Green  
Valley Dr. Bloomington, MN 55437

#### Phone

(800) 274-2609

#### Email

[pearsonvuecustomerservice@pearson.com](mailto:pearsonvuecustomerservice@pearson.com)

#### Web

[www.pearsonvue.com](http://www.pearsonvue.com)

# QUICK REFERENCE

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## RESERVATIONS

### Before making an exam reservation

Candidates should thoroughly review this handbook, which contains examination content outlines and important information regarding eligibility and the examination and licensing application process.

### Making an exam reservation (details on page 5)

Candidates may make a reservation by either visiting [www.pearsonvue.com](http://www.pearsonvue.com) or calling Pearson VUE.

Candidates should make a reservation online at least twenty-four (24) hours before the desired examination date (unless an electronic check is used for payment, as detailed on page 6). **Walk-in examinations are not available.**

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## SCHEDULES & FEES

### Test center locations

A list of test centers appears on the back cover of this handbook. Candidates should contact Pearson VUE to confirm specific locations and examination schedules.

### Exam fees

The examination fee (as detailed on the back cover) must be paid at the time of reservation by credit card, debit card, voucher, or electronic check. **Fees will not be accepted at the test center.** Examination fees are nonrefundable and nontransferable, except as detailed in *Change/Cancel Policy*.

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## EXAM DAY

### What to bring to the exam

Candidates should bring to the examination proper identification and other materials as dictated by the state licensing agency. A complete list appears in *What to Bring* (page 8).

### Exam procedures

Candidates should report to the test center at least thirty (30) minutes before the examination begins to complete registration. The time allotted for the examinations is detailed on page 3 of the handbook, and each candidate will leave the test center with an official score report in hand.

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# OVERVIEW

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## **The candidate handbook is a useful tool in preparing for an examination.**

It is highly recommended that the *Nevada Insurance Candidate Handbook* be reviewed, with special attention given to the content outlines, before taking the examination. (*Content outlines begin on page S1 of this handbook.*)

## **Individuals who wish to obtain an insurance license in the state of Nevada must:**

### **1. Complete the required prelicensing education. The prelicensing education must be completed before applying for a license and before sitting for an examination.**

Visit the Division's website for information on prelicensing education requirements at <http://doi.nv.gov> and search for available courses through Sircon at [www.sircon.com/Nevada](http://www.sircon.com/Nevada).

### **2. Study for the examination.**

In addition to completing prelicensing education course(s), a candidate will need to review the content outlines contained in this handbook, study relevant Nevada statutes and regulations, and may need to reference other resources to prepare for the examination. The prelicensing course may not provide all information needed to pass an examination.

### **3. Make an examination reservation and pay the examination fee.**

Make a reservation online or by phone with Pearson VUE for the examination. (*See page 5.*)

### **4. Make a fingerprint reservation and have fingerprints taken within six (6) months prior to applying for a license.**

Make a reservation (online or by phone) with IdentoGO by MorphoTrust, USA™ for the digital fingerprint. (*See page 5.*)

### **5. Go to the test center to take the examination.**

Go to the test center on the day of the examination, bringing along all required materials. (*See page 8.*)

### **6. Apply for a license.**

Within one year after passing the examination, apply for your license online through Sircon at [www.sircon.com/Nevada](http://www.sircon.com/Nevada). You must upload with your application:

- Your signed *Fingerprint Background Waiver Form*;
- The receipt for your fingerprints; and
- Any other required supporting documentation, as indicated in the application or on the Division's website at <http://doi.nv.gov>.

# INTRODUCTION

## CONTACT INFORMATION

Candidates may contact Pearson VUE with questions about this handbook or about an upcoming examination.

<b>FOR EXAMINATIONS</b> <b>Pearson VUE/Nevada Insurance</b> 5601 Green Valley Dr., Bloomington, MN 55437		
<b>Phone:</b> (800) 274-2609	<b>Website:</b> <a href="http://www.pearsonvue.com">www.pearsonvue.com</a>	<b>Email:</b> <a href="mailto:pearsonvuecustomerservice@pearson.com">pearsonvuecustomerservice@pearson.com</a>

Live Chat is available to address your support inquiries and is the quickest way to reach a customer service agent. It's available from 8:00 AM through 5:00 PM Central Time, Monday through Friday, subject to change during locally designated holidays.

Please visit [www.pearsonvue.com/nv/insurance/contact](http://www.pearsonvue.com/nv/insurance/contact) for further information.

Candidates may contact the Nevada Department of Business and Industry, Division of Insurance, with questions about obtaining or maintaining a license.

<b>FOR STATE LICENSING</b> <b>Nevada Department of Business and Industry Division of Insurance</b> <b>Website:</b> <a href="http://www.doi.nv.gov">www.doi.nv.gov</a>	
1818 East College Parkway, Suite 103 Carson City, Nevada 89706-7986 <b>Phone:</b> (775) 687-0700, [option 2]	
3300 W. Sahara Ave., Suite 275 Las Vegas, NV 89102	

## THE LICENSURE PROCESS

Licensure is the process by which an agency of state government or other jurisdiction grants permission to individuals to engage in the practice of, and prohibits all others from legally practicing, a particular profession, vocation, or occupation. By ensuring a minimum level of competence, the licensure process protects the general public. The state regulatory agency is responsible for establishing the acceptable level of safe practice and for determining whether an individual meets that standard.

The state of Nevada has retained the services of Pearson VUE to develop and administer its insurance licensing examination program. Pearson VUE is a leading provider of assessment services to regulatory agencies and national associations.

## PRACTICE TESTS

Practice tests are offered exclusively online at [www.pearsonvue.com](http://www.pearsonvue.com), giving candidates even more opportunity to succeed on insurance examinations. Our practice tests will not only help prepare candidates for the types of questions they will see on the licensure exam but also familiarize them with taking computer-based examinations.

Pearson VUE offers practice tests in the areas of Life, Health, and Property and Casualty that contain questions developed by subject matter experts using concepts found in the general portion of the licensure examination. The tests closely reflect the format of the real licensure examination, can be scored instantly, and provide immediate feedback to help candidates identify correct and incorrect answers. Candidates can purchase practice tests anytime at [www.pearsonvue.com](http://www.pearsonvue.com).

# NEVADA LICENSING REQUIREMENTS

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This handbook provides information about the license examination and application process for becoming licensed by the Nevada Division of Insurance to sell, solicit, negotiate or provide insurance services and products in Nevada. A review of the examination content outlines in this handbook will help you understand the scope of knowledge required for each type of license.

The Division wishes you well in preparing for your examination and reminds you that, by law, you are required to continue your insurance education after becoming licensed. To find out more about continuing education and other requirements for license maintenance, please visit the Division's website at <http://doi.nv.gov>.

Be aware that you are not permitted to sell, solicit or negotiate contracts of insurance or otherwise act as a licensee until the Division has issued your license, nor may you receive or accept, directly or indirectly, any commission or other valuable consideration unless you are properly licensed and appointed at the time of the transaction from which the right to such commission or other valuable consideration arose.

Issuance of the license depends on review and approval of all license application materials. Passing an examination does not guarantee that you will be issued a license.

If the Division approves your application, a license will be issued and you may solicit insurance for the license type and lines of authority for which you have been licensed. If your application is incomplete or is denied, you will be notified in writing of the reason. All communication regarding applications and licenses is completed electronically. Please ensure that a valid email address remains on file with the Division during the application and licensing periods.

You may print your license through Sircon at [www.sircon.com/Nevada](http://www.sircon.com/Nevada). The Division does not print or mail licenses. You may verify your license status on the Division's website by clicking on "*Verify a License*." The license will appear as soon as the license has been issued. After you verify that your license has been issued, you may print your license free for 30 days from issuance by visiting [www.sircon.com/Nevada](http://www.sircon.com/Nevada). There is a charge to print the license after the first 30 days from issuance.

## LICENSES AND LINES OF AUTHORITY REQUIRING AN EXAMINATION

The following licenses and lines of authority require examinations prior to applying for a license. Review the information carefully to determine which exam is needed for the license type being sought.

EXAM CODE	LINE OF AUTHORITY	EXAMINATION NAME	TIME ALLOTTED
<b>INSURANCE PRODUCER OR INSURANCE CONSULTANT</b>			
01	Life (Includes Fixed Annuities)	NV Life	2 hours
02	Health	NV Accident and Health	2 hours 15 minutes
03	Property	NV Property	2 hours
04	Casualty	NV Casualty	2 hours 15 minutes
55	Personal Lines (Noncommercial Property & Casualty)	NV Personal Lines	2 hours 15 minutes
06	Property & Casualty Combined	NV Property and Casualty	3 hours 35 minutes
05	Life and Health Combined	NV Life and Health	3 hours 35 minutes
<b>INDEPENDENT ADJUSTER</b>			
15	Property & Casualty	NV Property and Casualty Adjuster	2 hours
16	Workers Compensation	NV Workers Compensation Adjuster	1 hour
<b>STAFF OR COMPANY ADJUSTER</b>			
16	Workers Compensation	NV Workers Compensation Adjuster	1 hour
<b>PUBLIC ADJUSTER</b>			
15	Property & Casualty	NV Property & Casualty Adjuster	2 hours
<b>BAIL AGENT, BAIL SOLICITOR AND BAIL ENFORCEMENT AGENT</b>			
23	N/A	NV Bail	1 hour 15 minutes
<b>EXCHANGE ENROLLMENT FACILITATOR</b>			
84	EEF-Health	NV Exchange Enrollment Facilitator	1 hour 15 minutes
<b>FRATERNAL AGENT</b>			
05	Fraternal Life	NV Life (or combined exam for Life and Health)	see above
05	Fraternal Health	NV Health (or combined exam for Life and Accident & Health)	see above

## **NONRESIDENT LICENSING REQUIREMENTS**

If you are a producer, consultant or adjuster and Nevada is not your home state, you are currently licensed and in good standing in your home state, and your home state issues nonresident licenses to Nevada residents on a reciprocal basis, you may apply for a Nevada nonresident license through [www.sircon.com/Nevada](http://www.sircon.com/Nevada) or [www.nipr.com](http://www.nipr.com). You are not required to pass an examination or complete preclicensing education, if you are applying for a similar license type and line of authority held in your home state. For additional information or assistance, visit the Division's website at <http://doi.nv.gov>.

Nonresident adjusters who hold an Adjuster Designated Home State (DHS) license in good standing in the designated nonresident state may apply for a nonresident adjuster license for the same or similar authority held in the designated home state and will not be required to pass an examination or complete preclicensing education. Adjusters with a DHS license must apply through Sircon at [www.sircon.com/Nevada](http://www.sircon.com/Nevada).

To designate Nevada as a home state, an applicant must apply for an Adjuster DHS license type through Sircon at [www.sircon.com/Nevada](http://www.sircon.com/Nevada). To qualify for an Adjuster DHS license, the applicant must first meet all resident requirements before applying. The applicant must complete all preclicensing education; pass an examination; complete fingerprints for a criminal history background report; and meet all other eligibility criteria. The exam can be administered at any Pearson VUE test site.

Nonresident applicants requesting to become licensed as a Nevada resident due to relocation must complete and submit an application through [www.sircon.com/Nevada](http://www.sircon.com/Nevada). The applicant must either present a Letter of Clearance or have the previous resident license information on the Producer Database (PDB). The application must be submitted within 90 days of the cancellation of the resident license and within 90 days of establishing Nevada as a home state. The Division requires new resident applicants to be fingerprinted for a criminal history background report prior to being licensed.

For detailed information on nonresident licensing requirements, visit the Division's website at <http://doi.nv.gov>.



# RESERVATIONS

## MAKING AN EXAMINATION RESERVATION

**Walk-in examinations are not available.** Online reservations are the most efficient way for candidates to schedule their examination. Candidates **must** go to [www.pearsonvue.com/nv/insurance](http://www.pearsonvue.com/nv/insurance) to make an online reservation for an examination. First-time users are required to create an account. The candidate will need to fill in all required fields, which are preceded by an asterisk (\*), on the online form in order to create an ID and be assigned a password. Step-by-step instructions will lead the candidate through the rest of the examination reservation process.

Candidates **must** make an online reservation at least twenty-four (24) hours before the desired examination date. Candidates who wish to make a phone reservation at (800) 274-2609 must do so at least twenty-four (24) hours before the desired examination date (unless an electronic check is used for payment, as detailed on page 6).

### Before making a reservation, candidates should have the following:

- Legal name, address, Social Security number, daytime telephone number, and date of birth
- The name(s) of the examination(s)
- The preferred examination date and test center location (a list of test centers appears on the back cover of this handbook)
- For major line exams: the provider code number, the course completion date, and the instructor code number. (**All** educational requirements must be **completed** before an examination can be reserved.) This information will be supplied by the provider after candidates complete their educational requirements. If an education waiver is issued, the state will supply a waiver code.

## MAKING A FINGERPRINTING RESERVATION

To expedite the application process, the Division encourages candidates to get their LiveScan prints done prior to taking their state exam.

Candidates can make a fingerprint reservation online at <https://pearsonwest.ibtfingerprint.com>, or contact MorphoTrust, USA™ at (866) 761-8069. Pearson VUE can not make the reservation for you. **WALK-IN digital fingerprints will be available at IdentoGO by MorphoTrust, USA™ locations only NOT Pearson VUE test centers.**

The following IdentoGO by MorphoTrust locations offer walk-in appointments for fingerprinting:

LOCATION	ADDRESS	SCHEDULE *
Elko	1098 Lamoille Hwy, Elko, NV 89801	Hours: Tuesday through Friday, 10:00 am – 2:00 pm
Las Vegas	9187 West Flamingo Road, Ste 110, Las Vegas, NV 89147	Hours: Monday through Saturday, 8:30 am – 5:00 pm
Reno	5250 South Virginia, Suite 301, Reno, NV 89502	Hours: Monday through Saturday, 8:30 am – 5:00 pm

*\*Schedules are subject to change*

## EXAM FEES

**The examination fee for Single Line Exams is \$39 and Combo Exams (Life/Health or Property/Casualty) is \$49.** All examination fees must be paid at the time of reservation by credit card, debit card, electronic check, or voucher. **Payment will not be accepted at the test center.** Examination fees are nonrefundable and nontransferable. Candidates are responsible for knowing the proper examination fees.

### Vouchers

Vouchers offer another convenient way to pay for tests. Vouchers can be purchased online at [www.pearsonvue.com/vouchers/pricelist/nv/ins.asp](http://www.pearsonvue.com/vouchers/pricelist/nv/ins.asp) by credit card either singly or in volume. To redeem a voucher as payment when scheduling a test, simply indicate voucher as the payment method and provide the voucher number. **All vouchers are pre-paid. Vouchers are non-refundable and non-returnable.**

Vouchers expire twelve (12) months from the date they are issued. Voucher expiration dates cannot be extended. The exam must be taken by the expiration date printed on the voucher.

## Electronic Checks

Candidates who choose to pay the examination fee by electronic check must have a personal checking account, and must be prepared to provide to Pearson VUE the following information:

- Bank name
- Account number
- Social Security number or driver's license number
- Name and address on the account
- Bank routing number

Using this information, Pearson VUE can request payment from the candidate's bank account just as if the candidate had submitted an actual paper check.

Candidates paying by electronic check must register at least five (5) days before the examination date in order for their check to be processed.

## CHANGE/CANCEL POLICY

Candidates should call (800) 274-2609 at least forty-eight (48) hours before the examination to change or cancel a reservation. Candidates who change or cancel a reservation with proper notice may either transfer the fee to a new reservation or request a refund. **Candidates who change or cancel a reservation without proper notice will forfeit the examination fee.** Refunds for credit/debit cards are immediate, while refunds for electronic checks and vouchers will be processed in two to three (2-3) weeks.

Candidates are individually liable for the full amount of the examination fee once a reservation has been made, whether individually or by a third party.

## ABSENCE/LATENESS POLICY

Candidates who are absent from or late to an examination may be excused for the following reasons:

- Illness of the candidate or a member of the candidate's immediate family
- Death in the immediate family
- Disabling traffic accident
- Court appearance or jury duty
- Military duty
- Weather emergency

**Candidates who are absent from or late to an examination and have not changed or canceled the reservation according to *Change/Cancel Policy* will forfeit the examination fee.** Written verification and supporting documentation for excused absences must be submitted to Pearson VUE within fourteen (14) days of the original examination date.

## WEATHER DELAYS AND CANCELLATIONS

If severe weather or a natural disaster makes the Pearson VUE test center inaccessible or unsafe, the examination may be delayed or canceled. Pearson VUE will notify and reschedule candidates in the case of severe weather.

## ACCOMMODATIONS

Pearson VUE complies with the provisions of the Americans with Disabilities Act as amended. The purpose of accommodations is to provide candidates with full access to the test. Accommodations are not a guarantee of improved performance or test completion. Pearson VUE provides reasonable and appropriate accommodations to individuals with documented disabilities who demonstrate a need for accommodations.

Test accommodations may include things such as:

- A separate testing room
- Extra testing time
- A Reader or Recorder, for individuals with mobility or vision impairments and cannot read or write on their own

Test accommodations are individualized and considered on a case-by-case basis. All candidates who are requesting accommodations because of a disability must provide appropriate documentation of their condition and how it is expected to affect their ability to take the test under standard conditions. This may include:

- Supporting documentation from the professional who diagnosed the condition, including the credentials that qualify the professional to make this diagnosis
- A description of past accommodations the candidate has received

The steps to follow when requesting test accommodations vary, depending on your test program sponsor. To begin, go to <http://pearsonvue.com/accommodations>, and then select your test program sponsor from the alphabetized list. Candidates who have additional questions concerning test accommodations may contact the ADA Coordinator at [accommodationspearsonvue@pearson.com](mailto:accommodationspearsonvue@pearson.com).

## **ENGLISH AS A SECOND LANGUAGE (ESL)**

Candidates for whom English is a second language may request additional time for the examination by sending the *English as a Second Language Request Form* (found in the back of this handbook). Candidates should include with this form a letter from his/her English instructor or sponsoring company (on official letterhead, if from a company) stating that English is not a primary language for the candidate. Candidates should not attempt to make a reservation until after they have been notified by Pearson VUE that their request for additional time has been approved. Candidates who have additional questions about ESL examinations should contact the Special Examination Coordinator at (800) 466-0450.

Candidates who need to reschedule or need to retest should notify Pearson VUE Special Accommodations that special arrangements were used for the prior examination.

# EXAM DAY

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## WHAT TO BRING

### Required Materials

All candidates are required to bring identification that is deemed acceptable, as listed under *Acceptable Forms of Candidate Identification*, to the test center on the day of examination.

Candidates who have changed their names must provide written documentation of the change. This documentation may be a copy of a marriage license, divorce decree, or other official document.

### REQUIRED ITEMS

Candidates who do not present the required items will be denied admission to the examination, will be considered absent, and will forfeit the examination fee.

### Acceptable Forms of Candidate Identification

Candidates must present **two (2) forms** of current signature identification. The name on the identification must exactly match the name on the registration. The primary identification must be government-issued and photo-bearing with a signature, and the secondary identification must contain a valid signature. Identification must be in English.

#### Primary ID (photograph and signature, not expired)

- Government-issued Driver's License
- U.S. Dept. of State Driver's License
- U.S. Learner's Permit (plastic card only with photo and signature)
- National/State/Country ID card
- Passport
- Passport Card
- Military ID
- Military ID for spouses and dependents

#### Secondary ID (signature, not expired)

- U.S. Social Security card
- Debit (ATM) or Credit card
- Any form of ID on the Primary ID list

If the ID presented has an embedded signature that is not visible (microchip), or is difficult or impossible to read, the candidate must present another form of identification from the Primary ID or Secondary ID list that contains a visible signature.

Pearson VUE does not recognize grace periods. For example, if a candidate's driver's license expired yesterday and the state allows a 30-day grace period for renewing the ID, the ID is considered to be expired.

## EXAM PROCEDURES

Candidates should report to the test center thirty (30) minutes before the examination and check in with the test center administrator. The candidate's identification and other documentation will be reviewed and he/she will be photographed for the score report.

Candidates are required to review and sign a *Candidate Rules Agreement* form. If the *Candidate Rules Agreement* is not followed and/or cheating or tampering with the examination is suspected, the incident will be reported as such and the appropriate action will be taken. The examination fee will not be refunded, the exam may be determined invalid, and/or the state may take further action such as prohibiting candidates from retaking the examination and/or denying a license.

Candidates will have an opportunity to take a tutorial on the computer on which the examination will be administered. The time spent on this tutorial will not reduce the examination time. The examination administrators will answer questions, but candidates

should be aware that the administrators are not familiar with the content of the examinations or with the state's licensing requirements. Examination administrators have been instructed not to advise candidates on requirements for licensure.

Candidates may begin the examination once they are familiar with the computer and certify that they have read and understood the State Rules (as shown on page 2). The examination begins the moment a candidate looks at the first examination question. The time allotted for each examination is detailed on page 3. The examination will end automatically after the examination time has expired, and candidates will leave the test center with their official scores in hand.

## **ABOUT THE EXAM**

The content of the general examination is based upon information obtained from a job analysis performed by Pearson VUE. Responses from insurance professionals were analyzed to determine the nature and scope of tasks they perform and the knowledge and skills needed to perform them. This information is the basis upon which examination questions are written and ensures that examinations reflect the practice of insurance. The examination has been developed to reflect the laws, statutes, rules, and regulations for the practice of insurance in Nevada, and has been reviewed and approved by Nevada insurance professionals.

Each major lines examination is given in a multiple-choice format and consists of two parts. The general section deals with basic insurance product knowledge. The state section deals with insurance laws, rules, regulations, and practices that are unique to Nevada.

Examination scores are based on the number of questions answered correctly. Candidates who are uncertain about the correct answer to a question may be able to eliminate one or more of the answer choices as incorrect. It is always better to guess at the correct answer than to not answer a question because there is no penalty for incorrect answers.

The passing score for the examination is determined by the Nevada Division of Insurance. Through standardization and control, Pearson VUE ensures that no individual has an unfair disadvantage or advantage because of a particular examination format.

Pearson VUE maintains examination administration and examination security standards designed to ensure that all candidates are given the same opportunity to demonstrate their abilities and to prevent some candidates from gaining an unfair advantage over others because of testing irregularities or misconduct. Pearson VUE routinely reviews irregularities and examination scores believed to be earned under unusual or nonstandard circumstances.

Pearson VUE maintains the right to question any examination score whose validity is in doubt because the score may have been obtained unfairly. Pearson VUE first undertakes a confidential review of the circumstances contributing to the questions about score validity. If there is sufficient cause to question the score, Pearson VUE will refer the matter to the state licensing agency, which will make the final decision on whether or not to cancel the score.

The performance of all candidates is monitored and may be analyzed statistically for the purpose of detecting and verifying fraud. If it is determined that a score has questionable validity, the Division of Insurance will be so notified and will determine whether the candidate's scores will be released.

The examination will contain "pretest" questions. Pretest questions are questions on which statistical information is being collected for use in constructing future examinations. Responses to pretest questions do not affect a candidate's score. Pretest questions are mixed in with the scored questions and are not identified.

## **SCORE EXPLANATION**

### **Equating and Scaling**

There are multiple versions of each of the licensing examinations. These versions are known as forms. Although all forms of an examination are developed based on the content outlines, the difficulty of the forms of an examination may vary slightly because different questions appear on each form. To ensure that no candidate is put at an unfair advantage or disadvantage due to the particular form of an examination that he or she is given, a statistical procedure known as equating is used to correct for differences in form difficulty.

For example, in an examination with two (2) forms, Form A and Form B, the state licensing agency determines that answering 30 questions correctly on Form A demonstrates the minimum amount of knowledge necessary to be licensed. It is further determined through the equating process that Form B contains slightly more difficult questions than Form A; therefore, answering 30 questions correctly on Form A would indicate the same level of knowledge as answering only 28 questions correctly on Form B. Under this set of circumstances, a score of 30 questions correct would be used as the passing score on Form A whereas a score of 28 questions correct would be used as the passing score on Form B.

A second statistical procedure known as scaling is used to derive the numerical score to report for each candidate. Scaling is used to place a raw score on a common reporting scale on which each scaled score represents a given level of knowledge regardless of the difficulty of the form on which the raw score was achieved.

To illustrate how scaling works, suppose that in the examination example used above, the state licensing agency decides to use a score of 500 as the passing score for reporting purposes. (Note that the score selected to be used as the reported passing score is not related to, and has no bearing on, the difficulty of the examination.) Based on the information provided above, a raw score of 30 on Form A would translate to a scaled score of 500; a raw score of 28 on Form B would also translate to a scaled score of 500 since a raw score of 30 on Form A represents the same level of knowledge as a raw score of 28 on Form B.

### **Scaled Score and Percent Score**

The passing score of an examination was set by the State of Nevada Insurance (in conjunction with Pearson VUE) after a comprehensive study was completed for each examination. Currently, the State of Nevada Insurance uses a scaled cut of 80 for all examinations except for the Bail Bonds exam. Raw scores are converted into scaled scores that can range from 0 to 100. The scaled score that is reported to candidates is neither the number of questions they answered correctly nor the percentage of questions you answered correctly. With a passing score of 80, any score below 80 indicates how close the candidate came to passing, rather than the actual number or percentage of questions the candidates answered correctly. Nevada Administrative Code 697.125 requires that an applicant for a license as a bail bondsman, bail solicitor or property bondsman achieve a score of at least 67 percent to pass the licensing examination. For Bail Bond exams, it is the percentage of questions answered correctly on the examination. Candidates need to answer 67% of questions correctly in order to pass the examination. As such, a percent correct score is printed on the candidate score report for the Bail Bonds exam and a scaled score is printed on the candidate score report for all other Nevada Insurance exams.

### **DUPLICATE SCORE REPORTS**

Candidates may request a duplicate score report from Pearson VUE by completing and submitting the form in the back of this handbook.

### **SCORE REPORTING**

When candidates complete the examination, they will receive a score report marked “pass” or “fail.” Candidates who fail the examination will receive a score report that includes a numeric score. Candidates who fail receive diagnostic information relevant to each major area of the examination. Diagnostic information is intended to help failing candidates identify their areas of strength and weakness in order to prepare for future examinations. The content outlines can be used to interpret the diagnostic information on a failing score report.

Although the examination consists of two sections (General Knowledge and State Specific), candidates receive a single score. Failing candidates will be required to retake the entire examination.

Reservations for re-examination are not made at the test center, and **candidates must wait twenty-four (24) hours before making one.**

### **QUESTIONS OR COMMENTS ABOUT THE EXAM**

For security reasons, examination material is not available to candidates for review. Candidates who have questions, comments, or concerns about the examinations, or who wish to verify any data held in Pearson VUE files, should direct written inquiries to Pearson VUE at the address provided on the inside front cover of this handbook.

In all correspondence, candidates should provide their name and address information. If questions or comments concern an examination already taken, candidates should also include:

- the name of the examination
- the date the examination was taken
- the location of the test center

All examination questions, each form of the examination, and any other examination materials are copyrighted and are the property of Pearson VUE. Consequently, any distribution of the examination content or materials through any form of reproduction or oral or written communication is strictly prohibited and punishable by law.

## TEST CENTER POLICIES

The following policies are observed at each test center. **Candidates who violate any of these policies will not be permitted to finish the examination and will be dismissed from the test center, forfeiting the examination fee.**

- **No personal items are allowed in the testing room.** Personal items include but are not limited to cellular phones, hand-held computers or other electronic devices, pagers, watches, wallets, purses, firearms or other weapons, hats, bags, coats, books, and/or notes, pens, or pencils.
- Candidates must store all personal items in a secure area as indicated by the administrator, or return items to their vehicle. All electronic devices must be turned off before storing them in a locker. **The test center is not responsible for lost, stolen, or misplaced personal items.**
- Studying **is not** allowed in the test center. Visitors, children, family, or friends **are not** allowed in the test center.
- Dictionaries, books, papers (including scratch paper), and reference materials are not permitted in the examination room (unless permitted by the exam sponsor), and candidates are strongly urged not to bring such materials to the test center. When the candidate enters and is seated in the testing room, the test administrator will provide the candidate with materials to make notes or calculations and any other items specified by the exam sponsor. **The candidate may not write on these items before the exam begins or remove these items from the testing room.**
- Eating, drinking, chewing gum, smoking, and/or making noise that creates a disturbance for other candidates is prohibited during the exam.
- Break policies are established by the exam sponsor. Most sponsors allow unscheduled breaks. To request an unscheduled break, the candidate **must** raise his/her hand to get the administrator's attention. **The exam clock will not stop while the candidate is taking a break.**
- Candidates must leave the testing room for all breaks. However, candidates **are not permitted to leave the floor or building for any reason during this time, unless specified by the administrator and the exam sponsor.** If a candidate is discovered to have left the floor or building, he/she will not be permitted to proceed with the examination and may forfeit the exam fees.
- While taking a break, candidates are permitted to access personal items that are being stored during the exam only if necessary—for example, personal medication that must be taken at a specific time. **However, a candidate must receive permission from the administrator prior to accessing personal items that have been stored.** Candidates are **not** allowed access to other items, including but not limited to cellular phones, exam notes, and study guides, unless the exam sponsor specifically permits this.
- Any candidate discovered causing a disturbance of any kind or engaging in any kind of misconduct—giving or receiving help; using notes, books, or other aids; taking part in an act of impersonation; or removing examination materials or notes from the examination room—will be summarily dismissed from the examination and will be reported to the state licensing agency. Decisions regarding disciplinary measures are the responsibility of the state licensing agency.

## FINGERPRINTING SERVICES

Pearson VUE offers digital fingerprinting to all candidates at the following test centers:

- Las Vegas, NV (Flamingo)
- Reno, NV

There are many advantages to digital fingerprinting over wet-ink fingerprinting, as digital fingerprinting is:

- Convenient as it is available in the test center immediately after candidates pass the exam
- An accurate, efficient, clean process with no wet ink or residue
- A way of producing distinct, high-quality prints
- In accordance with existing FBI and IAFIS requirements for live-scan imaging and therefore has a low rejection rate

Candidates **may only** call IdentoGO by MorphoTrust, USA™ at (866) 761-8069 or online at <https://pearsonwest.ibtfingerprint.com> to make a fingerprint reservation. Pearson VUE can not make the reservation for you.

# HOW TO PREPARE FOR THE EXAM

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## **CONTENT OUTLINES**

Each examination is based on a detailed content outline of topics, subtopics, and references to applicable state laws, statutes, and regulations. These content outlines are provided to publishers of study materials and to state-approved education providers for their use in developing and updating their educational materials and programs. Content outlines are updated periodically to reflect changes in practice, state laws, and regulations. Nevada offers these content outlines as part of the handbook.

Candidates may obtain additional copies of the Nevada Insurance Content Outlines by calling Pearson VUE at (800) 274-2609, or from the Pearson VUE website at [www.pearsonvue.com](http://www.pearsonvue.com).

## **STUDY MATERIALS**

Neither the Nevada Insurance Division nor Pearson VUE specifically endorses any particular study materials. Candidates are encouraged to visit the Nevada Insurance Division website for more information at <http://doi.nv.gov> and to study the relevant Nevada statutes and regulations found at [www.leg.state.nv.us](http://www.leg.state.nv.us).





NEVADA

# Insurance Content Outlines

# DUPLICATE SCORE REQUEST FORM

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Use this form to request that Pearson VUE send a duplicate copy of your score report to you.

**All score requests for the Nevada Insurance program are free of charge.**

Please print or type all information on this form and either email or mail your request to Pearson VUE. It is strongly suggested that you email your request to **pearsonvuecustomerservice@pearson.com**; however if you are unable to email, please mail your request to:

Pearson VUE  
**NEVADA INSURANCE**  
DUPLICATE SCORE Request  
5601 Green Valley Drive  
Bloomington, MN 55437

I hereby authorize Pearson VUE to send me at the email address below a duplicate of my score report from the insurance examination.

Signature	Date
Name	
Email Address	

If you do not have a valid email address please include your physical mailing address below.

Address		
City	State	ZIP

If the above information was different at the time you tested, please indicate original information below.

Name		
Address		
City	State	ZIP

Exam Taken	Date Taken
Date of Birth	
Licensing Jurisdiction	

# ENGLISH AS A SECOND LANGUAGE (ESL) REQUEST FORM

**Note: Only candidates who require additional examination time for ESL should use this form.**

Candidates for whom English is a second language (ESL) may request additional examination time. Candidates who wish to request additional time for ESL should fax this form to Pearson VUE at (610) 617-9397. Certain documentation must be faxed along with this form, as detailed on page 7 of the candidate handbook.

**All requests must first be approved by Pearson VUE. Candidates must wait for confirmation of the approval before scheduling an examination.**

**PLEASE PRINT CLEARLY**

Date:			
Last Name:			
First Name:		M.I.:	
Address:			
City:		State:	Zip:
Daytime Telephone:			
Email address:			
Examination Name:			
<input type="checkbox"/> English as a second language		<input type="checkbox"/> Additional time	

**Candidates should contact Pearson VUE with questions about additional time.**

**PEARSON VUE SPECIAL ACCOMMODATIONS/ESL**

5715 West Old Shakopee Road • Bloomington, MN 55437

Phone (800) 466-0450 • Fax (610) 617-9397

# GENERAL INFORMATION

**CANDIDATES MAY CALL (800) 274-2609 TO MAKE AN EXAM RESERVATION.**

TEST CENTERS	
LOCATION*	SCHEDULE*
Elko**	Varies
Las Vegas (Flamingo)	6 days a week
Las Vegas (Convention Center)**	3-4 days a week
Reno	4-5 days a week

*\*Locations and schedules are subject to change.*

*\*\*Fingerprinting is not available at this location however local fingerprinting is available through MorphoTrust.*

*Candidates may call (866) 761-8069 or go online at <https://pearsonwest.ibtfingerprint.com> to make a fingerprint reservation.*

AVAILABLE EXAMINATIONS					
01 Life	03 Property	05 Life/Health Combo	15 Property/Casualty Adjuster	23 Bail	84 Exchange Enrollment Facilitator
02 Health	04 Casualty	06 Property/Casualty Combo	16 Workers Compensation Adjuster	55 Personal Lines	
EXAMINATION FEES					
<p><b>The examination fee for Single Line Exams is \$39 and Combo Exams (Life/Health or Property/Casualty) is \$49.</b> Any two examinations may be taken during one session except for Personal Lines (level 55).</p>					

## PEARSON VUE HOLIDAY SCHEDULE

No exams on the following holidays or holiday weekends:

New Year's Day

Memorial Day

Labor Day

Christmas Day

Martin Luther King, Jr. Day

Independence Day

Thanksgiving