LIFE-GENERAL KNOWLEDGE CONTENT OUTLINE  
Product Knowledge, Terms and Concepts  
(50 scoreable questions plus 10 pretest questions)

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   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
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      2. Survivorship life (second to die)

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      2. Guaranteed insurability
      3. Payor benefit
      4. Accidental death and/or accidental death and dismemberment
      5. Term riders
      6. Other insureds
      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)
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   13. Assignments
   14. Suicide
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      3. Consequences of incomplete applications
      4. Warranties and representations
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      6. Replacement
      7. Disclosures at point of sale (e.g., HIPAA, HIV consent)
      8. USA PATRIOT Act/anti-money laundering
   B. Underwriting
      1. Insurable interest
      2. Medical information and consumer reports
      3. Fair Credit Reporting Act
      4. Risk classification
      5. Stranger/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
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C. Life Settlements

D. Group life insurance
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   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
      a. Key person
      b. Buy sell

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, 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: 607.040, .100, .150, .190
   f. Bail enforcement agent*
      Ref: 607.055, .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

   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

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 LIFE AND HEALTH INSURANCE
ONLY

A. Credit life and health insurance
   Ref: 690A.015 -.016, .140
B. Group life and health insurance
   Ref: 688B, (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

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
   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

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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

A. Medicare (Parts A, B, C, D)
B. Medicaid
C. Social Security benefits

IV. OTHER INSURANCE CONCEPTS

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

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 .............................................................. (2-3)
   1. Persons required to be licensed
      a. Producer
         Ref: 679A.117, 683A.201, 683A.211
      b. Managing general agent
         Ref: 683A.060
      c. Nonresident
         Ref: 683A.261., 271., 291
      d. Adjuster*
         Ref: 684A.020, 030
      e. Bail agent*
         Ref: 697.040, .100, .150, .190
      f. Bail enforcement agent*
         Ref: 697.055, .150, .173
      g. Surplus lines broker*
         Ref: 685A.030, .040, .120
      h. Prepaid Funeral contract agent**
         Ref: 689.225
      i. Limited Lines producer**
         Ref: 683A.261
      j. Insurance Consultant
         Ref: 683C.010, .020, .080
k. Reinsurance intermediary
   Ref: 681A.420
l. Administrator
   Ref: 683A.025, .085-.0893
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
   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.211; 683A.325
4. Required records and record retention
   Ref: 683A.351
5. Silver State Health Insurance Exchange
   Ref: 695.1
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

*P&C 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

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   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
   Ref: 687B.404
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
      (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
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PROPERTY – GENERAL KNOWLEDGE
Content outline
Product Knowledge, Terms, and Concepts
(50 scoreable questions plus 10 pretest questions)

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   2. HO-3
   3. HO-4
   4. HO-5
   5. HO-6
   6. HO-8
B. Dwelling policies

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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
3. Watercraft
4. Farm Owners
5. Windstorm

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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
1. Proof of loss
2. 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
.................................................................................. 20
Ref: All references refer to the Nevada Revised Statute (NRS) unless otherwise noted as a Regulation in Nevada Administrative Code (NAC)

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

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

Nevada Insurance Supplement - Examination Content Outlines
Effective: October 3, 2018
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. Administrator
      Ref: 683A.025, .085-.089
   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
   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.431

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-.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
   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
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

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……………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………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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: 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 CASUALTY INSURANCE
ONLY..................................................................9
A. Automobile insurance
   1. Uninsured/underinsured motorists provisions........................................2
      Ref: 687B.145, 690B.020
   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, NRS 690B.023, NAC 690B.030-.060
      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; NRS 681A.020
   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: 616A.612
   2. Exceptions
      Ref: 616A.110
   3. Sole remedy
      Ref: 616A.020
   4. Compliance
      Ref: 616D.110-.200
      a. Self-insurance
      Ref: 616B.300, .418, 424
   5. Premium Rating
      Ref: 616B.222
   6. Continuous Care Coverage
      Ref: 681A.022, 683A.367

LIFE/HEALTH

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
7. Disclosures at point of sale (e.g., HIPAA, HIV consent)
8. USA PATRIOT Act/anti-money laundering

B. Underwriting
1. Insurable interest
2. Medical information and consumer reports
3. Fair Credit Reporting Act
4. Risk classification
5. Stranger/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/HEALTH
ACCIDENT & HEALTH – GENERAL KNOWLEDGE
CONTENT OUTLINE
Product Knowledge, Terms, and Concepts
(50 scoreable questions plus 10 pretest questions)

I. TYPES OF POLICIES................................................................. 14
A. Disability income
   1. Individual disability income policy
   2. Business overhead expense policy
   3. Business disability buyout policy
   4. Group disability income policy
   5. Key employee 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...........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
   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

LIFE/HEALTH – NEVADA SPECIFIC
CONTENT OUTLINE

State Statutes, Rules, and Regulations
(44 scoreable questions plus 6 pretest questions)

I. NEVADA STATUTES AND REGULATIONS COMMON TO
LIFE, HEALTH, PROPERTY, AND CASUALTY
INSURANCE......................................................20
Ref: All references refer to the Nevada Revised Statute (NRS) unless
otherwise noted as a Regulation in Nevada Administrative
Code (NAC)
A. Insurance Commissioner.........................(2-3)
   1. General powers and duties
Ref: 679B.110, .120-.130, 679B.180-.190, (NAC) 679B.154

2. Examinations
   Ref: 679B.230-.250; 679B.290-.300

3. Notice and hearings
   Ref: 679B.310-.370; 683A.461

B. Definitions…………………………………………………(2-3)

1. Insurer
   Ref: 679A.100, 680A.030-.050

2. Authorized and unauthorized
   Ref: 679A.030; 685B.030-.07

3. Domestic, foreign, and alien
   Ref: 679A.090

4. Transacting insurance
   Ref: 679A.130

5. Certificate of authority
   Ref: 680A.060-.090

6. Premiums
   Ref: 679A.115

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: 697.040, .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

e. 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.211; 683A.325

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

5. Silver State Health Insurance Exchange
   Ref: 695J

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
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
      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. Viatical
      Ref: NRS 688c

IV. NEVADA STATUTES AND REGULATIONS PERTINENT TO HEALTH INSURANCE
    ONLY..............................................................14
   A. Mandatory policy clauses and provisions
      1. Coverage for physical handicap or mental retardation for dependent children
         Ref: 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
      Ref: 687B.404
   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.730-780

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

I. TYPES OF POLICIES ..............................................25
   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. 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
      3. Watercraft
      4. Farm Owners
      5. Windstorm

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

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S14
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 Billey)
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
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
2. Obtaining a license
   a. Insurance company appointment
      Ref: 683A.321, .331
   b. License requirements
      Ref: 683A.251
3. Termination of license
   a. Renewal/Continuing Education
      Ref: (NAC) 683A.320, 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.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

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Effective: October 3, 2018
C. Workers compensation

Ref: Related Laws 616A, B
1. Who is required to have coverage
Ref: 616B.612
2. Exceptions
Ref: 616A.110
3. Sole remedy
Ref: 616A.020
4. Compliance
Ref: 616D.110-.200
   a. Self-insurance
Ref: 616B.300 (NAC) 616B.141, .418, .424
5. Premium Rating
Ref: 616B.222

PERSONAL LINES–GENERAL KNOWLEDGE CONTENT OUTLINE

General Product Knowledge, Terms, and Concepts
(75 scoreable questions plus 3 pretest questions)

I. TYPES OF PROPERTY POLICIES

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

A. Automobile: personal auto

1. Liability
   a. Bodily Injury
   b. Property Damage
   c. Split Limits
   d. Combined Single Limit
2. Medical Payments
3. Physical Damage (collision; other than collision; specified perils)
4. Uninsured motorists
5. Underinsured motorists
6. Who is an insured
7. Types of Auto
   a. Owned
   b. Non-owned
   c. Hired
   d. Temporary Substitute

III. PROPERTY AND CASUALTY INSURANCE TERMS AND RELATED CONCEPTS

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. Punitive

CC. Compliance with Provisions of Fair Credit Reporting Act
PART IV. PROPERTY AND CASUALTY POLICY PROVISIONS AND CONTRACT LAW ........................................... 24
A. Declarations ...................................................... 2
B. Insuring agreement ............................................. 2
C. Conditions .......................................................... 2
D. Exclusions .......................................................... 2
E. Definition of the insured ........................................ 2
F. Duties of the insured after a loss ............................... 2
G. Obligations of the insurance company ....................... 2
H. Mortgagee rights .................................................. 2
I. Proof of loss .......................................................... 2
J. Notice of claim ...................................................... 2
K. Appraisal ............................................................. 2
L. Other Insurance Provision ....................................... 2
M. Subrogation .......................................................... 2
N. Elements of a contract ............................................ 2
O. Sources of underwriting information ......................... 2
P. Fair Credit Reporting Act ....................................... 2
Q. Privacy Protection (Gramm Leach Billey) .................. 2
R. Policy Application .................................................. 2
S. Terrorism Risk Insurance Act (TRIA) ......................... 2
T. Cancellation and nonrenewal provisions ..................... 2
U. Supplementary payments ....................................... 2
V. Arbitration .......................................................... 2
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, 680.030 - .050
2. Authorized and unauthorized
   Ref: 679A.030; 685B.030.070
3. Domestic, foreign, and alien
   Ref: 679A.090
4. Transacting insurance
   Ref: 679A.130
5. Certificate of authority
   Ref: 680A.060-.090
6. Premiums

Ref: 679A.115

C. Licensing .......................................................... 4
1. Persons required to be licensed
   a. Producer
      Ref: 679A.117; 683A.211; 683A.201
   b. Managing general agent
      Ref: 683A.060
   c. Nonresident
      Ref: 683A.261, .271, .291
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
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: 677B.015, 182-.187
K. Motor vehicle physical damage appraiser ............ 1
   Ref: 684B.010, .020, .030

II. NEVADA STATUTES AND REGULATIONS PERTINENT TO
    PERSONAL LINES INSURANCE ONLY..................... 5
A. Automobile insurance.................................. 2
   1. Uninsured/underinsured motorists provisions
      Ref: 687B.145; 690B.020
   2. Proof of financial responsibility
      Ref: 690B.023-.025; also Motor Vehicle Safety and
      Responsibility Act (Related Laws Chapter 485) 485.050,
      .105, .185-.186, .190, .210, .220, .306-.308, .3091-.3099
      a. General requirements
      b. Required limits
   3. Premium determination
      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
   Ref: 18 USC 1033, 1044
   B. Violent Crime Control Act
   Ref: Chapter 178.484-.548
   Ref: NAC 178

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

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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

VI. OUTREACH AND EDUCATION

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

B. Definitions
1. Insurer
Ref: 679A.100, 680A.030-.050
2. Authorize 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 belicensed/certified
Ref: 679A.110, .117; 683A.201, .211
2. Producer licensing, certification and training
3. Exchange Enrollment Facilitator; Navigator; Certified Application Counselor
Ref: (NAC) 683A.201, .320-.330, NRS 683A.261

D. Marketing practices
1. Unfair practices
Ref: 679A.117; 683A.201, .211
2. Settlement of claims
Ref: 679A.117; 683A.201, .211
3. Reimbursement - Inducement
Ref: 686A.100-.140
4. Reimbursement - Inducement
Ref: 686A.100-.140
5. Reimbursement - Inducement
Ref: 686A.100-.140
6. Unfair discrimination
Ref: 686A.100-.120, (NAC) 686A.110-.160
7. Reimbursement - Inducement
Ref: 686A.100-.120, (NAC) 686A.110-.160
8. Reimbursement - Inducement
Ref: 686A.100-.120, (NAC) 686A.110-.160
9. Reimbursement - Inducement
Ref: 686A.100-.120, (NAC) 686A.110-.160
10. Reimbursement - Inducement
Ref: 686A.100-.120, (NAC) 686A.110-.160
11. Reimbursement - Inducement
Ref: 686A.100-.120, (NAC) 686A.110-.160
12. Reimbursement - Inducement
Ref: 686A.100-.120, (NAC) 686A.110-.160

E. Insurance Guaranty Associations
1. Nevada Life & Health Insurance Guaranty Association
Ref: 686C.020, .030, .210, .290

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

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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

G.G. Theft
H.H. Vacancy and unoccupancy
I.I. Value Policy
JJ. Voiding and suspension of policy: differences
K.K. Waiver/Non-Waiver Agreement

II. PROPERTY AND CASUALTY POLICY PROVISIONS AND CONTRACT LAW ………………………20
A. Additional (supplementary) payments
B. Apportionment clause
C. Appraisal
D. Arbitration
E. Assignment
F. Cancellation and Nonrenewal provisions
G. Claims Made policy form
H. Coinsurance
I. Concealment
J. Conditions
K. Declarations
L. Definition of the insured
M. Duties of the insured after a loss
N. Elements of a contract
O. Endorsements
P. Exclusions
Q. Fair Credit Reporting Act (Compliance)
R. Insuring agreement
S. Limitations
T. Loss settlement provisions including consent to settle a loss
U. Mortgagee rights
V. Nonconcurrency
W. Notice of claim
X. Obligations of the insurance company
Y. Other Insurance provision
Z. Proof of loss
AA. Representations and misrepresentations
BB. Salvage
CC. Sources of underwriting information
DD. Statute of limitations
EE. Subrogation
FF. Voiding and suspension of policies
GG. Warranties
HH. Bodily injury liability
II. Deposit premium/audit
JJ. Personal injury liability
KK. Property damage liability

III. GENERAL PROPERTY INSURANCE PRODUCT KNOWLEDGE PERTINENT TO ADJUSTERS……………………20
   Ref: All topics make reference to general product knowledge, unless otherwise note
A. Standard Fire Policy
Ref: New York Standard Fire Policy
1. Basic coverages, provisions, and clauses
2. Limitations, restrictions and exclusions
3. Proof of Loss
   a. Periods of Limitation TOLLED
4. Loss requirements and inventories
   a. Taxes and Demolition Expenses
5. Appraisal
6. Duties of the insured/insurer
7. Cancellation
8. Additional coverages
9. Replacement costs
10. Actual cash value
11. Assignment
12. Claims payment

B. Personal lines
Ref: ISO Homeowners policies
1. Dwelling and contents (DP forms)
2. Personal liability
3. Homeowners and forms/coverages
   a. Policy provisions
   b. Replacement costs
   c. Appraisal
   d. Optional provisions
   e. Special limits of liability
   f. Proof of Loss
   g. Exclusions
4. Mobile Homes

C. Commercial lines
Ref: ISO Business Policies, Standard Boiler and Machinery policies
1. Commercial property
   a. Commercial building and personal property form
   b. Causes of loss forms
   c. Business income
   d. Extra expense
2. Commercial Package Policy (CPP)
3. Equipment Breakdown Coverage
4. Businessowners Policy (BOP)
5. Commercial and Special Multi-peril
6. Builder’s Risk

D. Inland marine
Ref: Personal Article Floaters, Personal Property Floaters, Commercial Property Floaters
1. Nationwide Definition
2. Policies
   a. Personal floaters
   b. Commercial floaters
   c. Commercial inland marine

E. Others
1. Flood
2. Personal Watercraft
3. Commercial Ocean Marine
4. Earthquake

IV. GENERAL CASUALTY INSURANCE PRODUCT KNOWLEDGE PERTINENT TO ADJUSTERS……………………20

A. Automotive: Personal auto and Business auto
1. Liability
2. Medical Payments
3. Physical damage (collision and other than collision/comprehensive)
4. Uninsured motorists
5. Underinsured motorists
6. Who is an insured
7. Types of auto
   a. Owned
   b. Non-owned
   c. Hired
   d. Temporary Substitute
8. Garage coverage form
   a. Standard coverages
      (1) Liability
      (2) Garagekeepers
      (3) Physical damage
   b. Garagekeepers options
9. Truckers coverage form

B. Additional Coverages and Exclusions
1. Business Interruption
2. Time Element
3. Law and Ordinance exclusion
4. Law and Ordinance coverage
5. Valuable Papers and Records
6. Vandalism and Malicious Mischief
7. Broad Form

C. Crime
1. Employee Theft
2. Inside the Premises-Theft of Money and Securities
3. Inside the Premises-Robbery or Safe Burglary of Other Property
4. Inside the Premises - Robbery or Burglary of Other Property
5. Definitions
   a. Custodian
   b. Messenger
   c. Guard or watchperson

D. Surety Bonding
1. Definitions
   a. Obligee
   b. Principal
   c. Surety
2. Types
   a. Performance

E. Professional liability
1. Errors and Omissions
2. Directors and Officers

F. Umbrella/Excess liability

V. NEVADA STATUTES, RULES, AND REGULATIONS PERTINENT TO ADJUSTERS…………………………… 10
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.140
   5. Certificate of authority
      Ref: 680A.100-.090
   6. Premiums
      Ref: 679A.115

C. Licensing
   1. Persons required to be licensed
      a. Adjuster
         Ref: 684A.020, 030
   2. Termination of license
      Ref: 683A.451, .490
      a. Renewal/Continuing Education
         Ref: (NAC) 683A.320-.330, NRS 683A.261
      b. Suspension
         Ref: 683A.451
      c. Revocation
         Ref: 683A.451
      d. Limitation and refusal of license
         Ref: 683A.451
   3. Name of licensee–true, fictitious
      Ref: 683A.301

D. Marketing practices
   1. Unfair practices
      Ref: 686A (and other entries as noted)
      a. Unfair claims methods and practices; Settlement of claims
         Ref: 686A.300-.310
      b. Fraud
         Ref: 686A.281-.295
      c. Unfair discrimination
         Ref: 686A.100-.120, (NAC) 686A.110-.160
      d. Defamation
         Ref: 686A.800
   2. Required records and record retention
      Ref: 683A.351

E. Administrator
   Ref: 683A.025, .085-.0866, .0888-.0893

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

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

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

I. Inland Marine and Transportation
   Ref: 681A.050

J. Property insurance defined
   Ref: 681A.060

K. Property insurance contracts
   Ref: 691A

L. Automobile insurance
   1. Uninsured/underinsured motorists provisions
      Ref: 687B.145; 690B.020, NAC 690B.030-.060
   2. Policy coverages, limitations and exclusions of certain drivers from a policy
      Ref: 687B.147

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

NEVADA WORKERS COMPENSATION ADJUSTER CONTENT OUTLINE
(50 scoreable questions)

I. INSURANCE TERMS AND CONCEPTS ................. 5
   A. Deductible
   B. Definition of Insured
   C. Indemnity
   D. Liability
   E. Misrepresentation
   F. Risk
   G. Subrogation

II. THE INSURANCE CONTRACT ............................. 4
    A. Declaration Sheet
    B. Insuring Agreement, Conditions and Exclusions
    C. Endorsement
    D. Limitations

III. ADJUSTER .................................................. 1
     A. Roles and responsibilities of adjuster

IV. WORKERS COMPENSATION INSURANCE, EMPLOYERS LIABILITY INSURANCE, AND RELATED ISSUES ............................... 30
    A. Standard policy concepts
    B. Self-insurers
    C. Work-related vs. non-work-related
    D. Other states’ insurance
    E. Average monthly wage

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V. NEVADA LAWS, RULES AND REGULATIONS PERTINENT TO WORKERS COMPENSATION ADJUSTERS

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
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      a. Renewal/Continuing Education
         Ref: (NAC) 683A.320-.330, NRS 683A.261
      b. Suspension
         Ref: 683A.451
      c. Revocation
         Ref: 683A.451
      d. Limitation and refusal of license
         Ref: 683A.451
   3. Name of licensee—true, fictitious
      Ref: 683A.301

D. Administrator
   Ref: 683A.025, .085-.0866, .0868-.0893

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

F. Workers compensation
   Ref: Related Laws 616A, B

1. Who is required to have coverage
   Ref: 616B.612
2. Exceptions
   Ref: 616A.110
3. Sole remedy
   Ref: 616A.020
4. Compliance
   Ref: 616D.110-.200
      a. Self-insurance
         Ref: 616B.300 (NAC) 616B.141, .418, .424
5. Premium Rating
   Ref: 616B.222