NEVADA Insurance Supplement

Examination Content Outlines  
Effective October 6, 2022

LIFE-GENERAL KNOWLEDGE CONTENT OUTLINE  
Product Knowledge, Terms and Concepts  
(50 scored plus 5 pretest questions)

I. TYPES OF POLICIES .................................................. 15
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
   5. Accumulation and Annuity Periods
   6. Payout options
E. Combination plans and variations
   1. Joint life (first to die)
   2. Survivorship life (second to die)

II. LIFE PROVISIONS, RIDERS, OPTIONS, AND EXCLUSIONS ................. 15
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
   9. Disability
   10. Cost of Living
B. Policy provisions and options
   1. Entire contract
   2. Insuring clause
   3. Free look
   4. Consideration
   5. Owner’s rights
6. Beneficiary designations
   a. Primary and contingent
   b. Revocable and irrevocable
   c. Common disaster
   d. Minor beneficiaries
   e. Designation by class
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 (e.g. 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
   1. War
   2. Aviation
   3. Dangerous Occupation

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
   9. Gramm-Leach-Bliley Act (GLBA) Privacy
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
   a. Consideration
   b. Offer and Acceptance
   c. Competent parties
   d. Legal purpose
2. Unique aspects of the insurance contract
   a. Conditional
   b. Unilateral
   c. Adhesion
   d. Aleatory

IV. RETIREMENT, AND OTHER INSURANCE CONCEPTS……8
A. Third-party ownership
B. Life Settlements
C. Group life insurance
   1. Conversion privilege
   2. Contributory vs. noncontributory
D. Retirement plans
   1. Qualified plans
   2. Nonqualified plans
E. Life insurance needs analysis/suitability
   1. Personal insurance needs
   2. Business insurance needs
      a. Key person
      b. Buy sell
F. Social Security benefits
G. Tax treatment of insurance premiums, proceeds, and dividends
   1. Individual life
   2. Group life
   3. Modified Endowment Contracts (MECs)

LIFE – NEVADA SPECIFIC
CONTENT OUTLINE
State Statutes and Codes
(30 scored plus 5 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
   A. Insurance Commissioner
      1. General powers and duties
         Ref: 679B.110, .120-.130, 679B.180-.190
      2. Examinations
         Ref: 679B.230-.250; 679B.290-.300
      3. Notice and hearings, penalties
         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
   C. Licensing
      1. Persons required to be licensed
         a. Producer
            Ref: 679A.117; 683A.201, 683A.211
         b. Nonresident
            Ref: 683A.261, .271, .291
         c. Prepaid Funeral contract agent
            Ref: 689.225
         d. Limited Lines producer
            Ref: 683A.261
         e. Insurance Consultant
            Ref: 683C.010, .020, .080
         f. Reinsurance intermediary
            Ref: 681A.420
         g. Administrator
            Ref: 683A.025, .085-.0863, .0868-.0893
      2. Obtaining a license
         a. Insurance company appointment
            Ref: 683A.321, .331
         b. License requirements
            Ref: 683A.251
      3. Termination of license
         Ref: 683A.451
         a. Renewal/Continuing Education
            Ref: 683A.261; (NAC) 683A.320-.330
         b. Suspension, revocation, 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-.120
         c. Twisting
            Ref: 686A.050
         d. Misrepresentation
            Ref: 686A.030
         e. Fraud
            Ref: 686A.281-.295
         f. Unfair discrimination
            Ref: 686A.100-.120, (NAC) 686A.110-.160
         g. Defamation
            Ref: 686A.080
      2. Fiduciary responsibilities
         Ref: 683A.400, .520; (NAC) 683A.390-.440
      3. Commissions - payments, acceptance, sharing, prohibitions
         Ref: 683A.361; 683A.325
      4. Required records and record retention
         Ref: 683A.351
   E. Nevada Life & Health Insurance Guaranty Association
      Ref: 686C.020, .030, .210, .230

II. NEVADA STATUTES AND CODES COMMON TO LIFE AND HEALTH INSURANCE ONLY…………………4
A. Credit life and health insurance
Ref: 690A.015 - .016

B. Group life and health insurance
Ref: 688B, (NAC) 679B.036
1. Eligible groups
2. Required provisions

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

III. NEVADA STATUTES AND CODES PERTINENT TO LIFE INSURANCE ONLY………………………………………….6
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, .550

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

C. Viaticals
Ref: 688c

ACCIDENT & HEALTH – GENERAL KNOWLEDGE CONTENT OUTLINE
Product Knowledge, Terms, and Concepts
(50 scored plus 5 pretest questions)

I. TYPES OF POLICIES ................................ ........................ 16
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)
8. Health Reimbursement Accounts (HRAs)
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)
1. Eligibility
2. Levels of care
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 ........... 15
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 gender
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
3. Future increase option

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

III. SOCIAL INSURANCE ..................................................... 6
A. Medicare (Parts A, B, C, D)
B. Medicaid
C. Social Security benefits

IV. OTHER INSURANCE CONCEPTS...................................... 5
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

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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
L. Cost containment

V. FIELD UNDERWRITING PROCEDURES .........................  8
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 scored plus 5 pretest questions)

I. NEVADA STATUTES AND CODES COMMON TO LIFE, HEALTH, PROPERTY, AND CASUALTY INSURANCE..20
   Ref: All references refer to the Nevada Revised Statute (NRS) unless otherwise noted

A. Insurance Commissioner
   1. General powers and duties
      Ref: 679B.110., 120-.130, 679B.180-.190
   2. Examinations
      Ref: 679B.230-.250; 679B.290-.300
   3. Notice and hearings, penalties
      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
   7. Cost-sharing

   Ref: NAC 695C.215

C. Licensing ...............................................................
   1. Persons required to be licensed
      a. Producer
         Ref: 679A.117; 683A.201,683A.211
      c. Nonresident
         Ref: 683A.261, .271, .291
      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: 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: 683A.261,(NAC) 683A.320-.330
      b. Suspension, revocation, 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-.120
      c. Twisting
         Ref: 686A.050
      d. Misrepresentation
         Ref: 686A.030
      e. Fraud
         Ref: 686A.281-.295
      f. Unfair discrimination
         Ref: 686A.100-.120, (NAC) 686A.110-.160
      g. Defamation
         Ref: 686A.080
   2. Fiduciary responsibilities
      Ref: 683A.400, .520; (NAC) 683A.390-.440
   3. Commissions - payments, acceptance, sharing, prohibitions
      Ref: 683A.361; 683A.325
   4. Required records and record retention
      Ref: 683A.351
   5. Silver State Health Insurance Exchange
      Ref: 695J
   6. Affordable Care Act (ACA)
      Ref: 695J

E. Nevada Life & Health Insurance Guaranty Association

Nevada Insurance Supplement - Examination Content Outlines Effective: October 6, 2022
II. NEVADA STATUTES AND CODES COMMON TO LIFE
AND HEALTH INSURANCE ONLY ............................... 4
A. Credit life and health insurance
Ref: 690A.014 - .016
B. Group life and health insurance
Ref: 688B, 689B; (NAC)679B.036
1. Eligible groups
2. Required provisions
C. Advertising
Ref: (NAC) 689A.010-.270

III. NEVADA STATUTES AND CODES PERTINENT TO
HEALTH INSURANCE ONLY ....................................... 14
A. Mandatory policy clauses and provisions
1. Coverage for physical handicap or intellectual
disability for dependent children
Ref: 689B.035
2. Coverage for newborn children
Ref: 689A.043; 689B.033; 695B.193; 695C.173
3. Coverage for preventive healthcare services
B. Availability of coverage for mental health and
treatment of alcohol abuse/drug abuse
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

PROPERTY – GENERAL KNOWLEDGE
Content outline
Product Knowledge, Terms, and Concepts
(50 scored plus 5 pretest questions)

I. TYPES OF POLICIES ............................................. 22
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
5. Cyber First-Party Coverage
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 ......... 15
A. Insurance
1. Law of Large Numbers
B. Insurable interest
C. Risk
1. Pure vs. Speculative Risk
D. Hazard
1. Moral
2. Morale
3. Physical
E. Peril
F. Loss
1. Direct
2. Indirect
G. Loss Valuation
1. Actual cash value
2. Replacement cost
3. Market value
4. Stated/agreed value
5. Salvage value
H. Proximate cause
I. Deductible
J. Indemnity
K. Limits of liability
L. Coinsurance/Insurance to value
M. Occurrence
N. Cancellation
O. Nonrenewal
P. Vacancy and unoccupancy
Q. Liability
1. Absolute
2. Strict
3. Vicarious
R. Negligence
S. Binder
T. Endorsements
U. Blanket vs. Specific

III. POLICY PROVISIONS AND CONTRACT LAW .......... 13
A. Declarations
B. Insuring agreement
C. Conditions
D. Exclusions
E. Definition of the insured
F. Duties of the insured
G. Obligations of the insurance company
H. Mortgagee rights
I. Proof of loss
J. Notice of claim
K. Appraisal
L. Other Insurance Provision
M. Subrogation
N. Elements of a contract
O. Warranties, representations, and concealment
P. Sources of underwriting information
Q. Fair Credit Reporting Act
R. Privacy Protection (Gramm Leach Bliley)
S. Policy Application
T. Terrorism Risk Insurance Act (TRIA)
U. Territory

PROPERTY – NEVADA SPECIFIC CONTENT OUTLINE
State Statutes and Codes
(32 scored plus 5 pretest questions)

I. NEVADA STATUTES AND CODES COMMON TO LIFE, HEALTH, PROPERTY, AND CASUALTY INSURANCE...20
Ref: All references refer to the Nevada Revised Statute (NRS) unless otherwise noted

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

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

C. Licensing
1. Persons required to be licensed
   a. Producer
      Ref: 679A.117; 683A.201,683A.211
   b. Managing general agent
      Ref: 683A.060
   c. Nonresident
      Ref: 683A.261,.271,.291
   d. Adjuster
      Ref: 684A.020, 030
   e. Bail agent
      Ref: 697.040, .100, .150,.190
   f. Bail enforcement agent
      Ref: 697.055,.150,.173
g. Surplus lines broker
   Ref: 685A.030, .040, .120
h. Limited Lines producer
   Ref: 683A.261
i. Insurance Consultant
   Ref: 683C.010,.020,.080
j. Reinsurance intermediary
   Ref: 681A.420
k. Administrator
   Ref: 683A.025,.085-.0893

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

3. Termination of license
   a. Renewal/Continuing Education
      Ref: 683A.261; (NAC) 683A.320-.330
   b. Suspension, revocation, 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.130-140
   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.130-.140
g. Defamation
   Ref: 686A.080

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

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

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

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

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

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

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

C. Countersigning of policies
   Ref: 680A.300

D. Surplus lines
   Ref: (NAC) 685A
1. Definition
2. Fees and filing requirements
E. Payment of motor vehicle physical damage claims  Ref: 686A.300
F. Binders  Ref: 687B.015, .182-.187
G. Motor vehicle physical damage appraiser  Ref: 684B.010, .020, .030
III. NEVADA STATUTES AND CODES PERTINENT TO PROPERTY INSURANCE ONLY…………………………2
A. Inland Marine and Transportation  Ref: 681A.050
B. Property insurance defined  Ref: 681A.060
C. Property insurance contracts  Ref: 691A
CASUALTY – GENERAL KNOWLEDGE CONTENT OUTLINE
Product Knowledge, Terms, and Concepts  
(50 scored plus 5 pretest questions
I. TYPES OF POLICIES, BONDS, AND RELATED TERMS ........................................................... 23
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 (Occurrence, Claims made including Retroactive Date)
   b. Coverage B: Personal Injury and Advertising Injury
   c. Coverage C: Medical Payments
   d. Supplemental Payments
   e. Who is an insured
   f. First named insured
   g. Limits (Per occurrence, Annual Aggregate)
   h. 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. Auto Dealers Coverage Form, including Garagekeepers Insurance
9. Exclusions
10. Individual Insured and Drive Other Car (DOC)
11. Mobile equipment
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, funds transfer
   6. Liquor liability
G. Umbrella/Excess Liability
H. Businessowners Policy (BOP)
II. INSURANCE TERMS AND RELATED CONCEPTS ........ 15
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 .......................................................... 12
A. Declarations
B. Insuring agreement
C. Conditions
D. Exclusions and Limitations
E. Definition of the insured
F. Duties of the insured after a loss
G. Cancellation and nonrenewal provisions
H. Supplementary payments
 I. Proof of loss
 J. Notice of claim
K. Other insurance
L. Subrogation
M. Loss settlement provisions including consent to settle a loss
N. Terrorism Risk Insurance Act (TRIA)

CASUALTY – NEVADA SPECIFIC CONTENT OUTLINE
State Statute and Codes
(39 scored plus 5 pretest questions)

I. NEVADA STATUTES AND CODES COMMON TO LIFE, HEALTH, PROPERTY, AND CASUALTY INSURANCE...20
Ref: All references refer to the Nevada Revised Statute (NRS) unless otherwise noted
A. Insurance Commissioner
   1. General powers and duties
      Ref: 679B.110, .120-.130, 679B.180-.190
   2. Examinations
      Ref: 679B.230-.250; 679B.290-.300
   3. Notice and hearings; penalties
      Ref: 679B.310-.370; 683A.461
B. Definitions
   1. Insurer
      Ref: 679A.100, 680A.030-.050
   2. Authorized and unauthorized
      Ref: 679A.030; 685B.030-.070
   3. Domestic, foreign, and alien
      Ref: 679A.090
   4. Transacting insurance
      Ref: 679A.130
   5. Certificate of authority
      Ref: 680A.060-.090
   6. Premiums
      Ref: 679A.115
C. Licensing
   1. Persons required to be licensed
      a. Producer
         Ref: 679A.117; 683A.201, 683A.211
      b. Managing general agent
         Ref: 683A.060
      c. Nonresident
         Ref: 683A.261, .271, .291
   d. Adjuster
      Ref: 684A.020, 030
   e. Bail agent
      Ref: 697.040, .100, .150, .190
   f. Bail enforcement agent
      Ref: 697.055, .150, .173
   g. Surplus lines broker
      Ref: 685A.030-.040, .120
   h. Limited Lines producer
      Ref: 683A.261
   i. Insurance Consultant
      Ref: 683C.010, .020, .080
   j. Reinsurance intermediary
      Ref: 681A.420
   k. Administrator
      Ref: 683A.025, .085-.0893
2. Obtaining a license
   a. Insurance company appointment
      Ref: 683A.321, .331
   b. License requirements
      Ref: 683A.251
   c. Authorization to act
3. Termination of license
   Ref: 683A.451, .490
   a. Renewal/Continuing Education
      Ref: 683A.261; (NAC) 683A.320-.330
   b. Suspension, revocation, 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.130-.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, trusts
      Ref: 683A.400, .520; (NAC) 683A.390-.440
   3. Commissions - payments, acceptance, sharing, prohibitions
      Ref: 683A.361; 683A.325
   4. Required records and record retention
      Ref: 683A.351
E. Nevada Insurance Guaranty Association (NIGA)
   Ref: 687A.033, .035, .060, .090

II. NEVADA STATUTES AND CODES COMMON TO PROPERTY AND CASUALTY INSURANCE..............10
A. Cancellation and nonrenewal of policies
   Ref: 687B.310-.420
B. General rate standard and regulation  
Ref: 686B.010-.175

C. Countersigning of policies  
Ref: 680A.300

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

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

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

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

III. NEVADA STATUTES AND CODES PERTINENT TO CASUALTY INSURANCE ONLY

A. Automobile insurance  
  1. Uninsured/underinsured motorists provisions  
     Ref: 687B.145; 690B.020
  2. Proof of financial responsibility  
     Ref: 690B.023-.025; also Motor Vehicle Safety and Responsibility Act (Related Laws Chapter 485) 485.050, .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  
     (NAC) 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. Casualty contracts  
Ref: 681A.070; 681A.020
  1. Vehicle Insurance
  2. Liability
  3. Theft/Burglary
  4. Surety  
     Ref: 681A.070; 691B

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.418, 424
  5. Premium Rating  
     Ref: 616B.222

LIFE/HEALTH
LIFE-GENERAL KNOWLEDGE
CONTENT OUTLINE
Product Knowledge, Terms and Concepts  
(50 scored plus 5 pretest questions)

I. TYPES OF POLICIES

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
   5. Accumulation and Annuity Periods
   6. Payout options

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

II. LIFE PROVISIONS, RIDERS, OPTIONS, AND EXCLUSIONS

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

B. Policy provisions and options  
   1. Entire contract
   2. Insuring clause
   3. Free look
   4. Consideration
   5. Owner’s rights
   6. Beneficiary designations
      a. Primary and contingent
      b. Revocable and irrevocable
      c. Common disaster
      d. Minor beneficiaries
      e. Designation by class
7. Premium Payment
   a. Modes
   b. Grace period
   c. Automatic premium loan
   d. Level or flexible
2. Reinstatement
3. Policy loans, withdrawals, partial surrenders
4. Non-forfeiture options
5. Dividends and dividend options (eg. participating, non-participating)
6. Incontestability
7. Assignments
8. Suicide
9. Misstatement of age and gender
10. Settlement options
11. Accelerated death benefits
D. Policy exclusions
   1. War
   2. Aviation
   3. Dangerous Occupation

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
   9. Gramm-Leach-Bliley Act (GLBA) Privacy
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
      a. Consideration
      b. Offer and Acceptance
      c. Competent parties
      d. Legal purpose
   2. Unique aspects of the insurance contract
      a. Conditional
      b. Unilateral
      c. Adhesion
      d. Aleatory

IV. RETIREMENT, AND OTHER INSURANCE CONCEPT…8
A. Third-party ownership
B. Life Settlements
C. Group life insurance
   1. Conversion privilege
   2. Contributory vs. noncontributory
D. Retirement plans

1. Qualified plans
2. Nonqualified plans
E. Life insurance needs analysis/suitability
   1. Personal insurance needs
   2. Business insurance needs
      a. Key person
      b. Buy sell
F. Social Security benefits
G. 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 scored plus 5 pretest questions)

I. TYPES OF POLICIES..........................................................16
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)
   8. Health Reimbursement Accounts (HRAs)
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)
   1. Eligibility
   2. Levels of care
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 ............ 15
   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 or gender
     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
      3. Future increase option
   D. Rights of renewability
      1. Noncancelable
      2. Cancelable
      3. Guaranteed renewable

III. SOCIAL INSURANCE ...................................................... 6
   A. Medicare (Parts A, B, C, D)
   B. Medicaid
   C. Social Security benefits

IV. OTHER INSURANCE CONCEPTS .................................... 5
   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
L. Cost containment

V. FIELD UNDERWRITING PROCEDURES .............................. 8
   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 scored plus 5 pretest questions)

I. NEVADA STATUTES AND CODES COMMON TO LIFE,
HEALTH, PROPERTY, AND CASUALTY INSURANCE ...20
   Ref: All references refer to the Nevada Revised Statute (NRS)
   unless otherwise noted
   A. Insurance Commissioner
      1. General powers and duties
         Ref: 679B.110, .120-.130, 679B.180-.190
      2. Examinations
         Ref: 679B.230-.250; 679B.290-.300
      3. Notice and hearings, penalties
         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, .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
      1. Persons required to be licensed
         a. Producer
            Ref: 679A.117; 683A.201, 683A.211
         b. Nonresident
            Ref: 683A.261, .271, .291
c. Prepaid Funeral contract agent  
Ref: 689.225

d. Limited Lines producer  
Ref: 683A.261

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

f. Reinsurance intermediary  
Ref: 681A.420

g. Administrator  
Ref: 683A.025, .085-.0863, .0868-.0893

h. Exchange Enrollment Facilitator  
Ref: 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: 683A.320-.330

b. Suspension, revocation, 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-.120

c. Twisting  
Ref: 686A.050
d. Misrepresentation  
Ref: 686A.030

e. Fraud  
Ref: 686A.281-.295

f. Unfair discrimination  
Ref: 686A.100-.120, (NAC) 686A.110-.160
g. Defamation  
Ref: 686A.080

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

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

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

5. Silver State Health Insurance Exchange  
Ref: 695.1

6. Affordable Care Act (ACA)

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

F. Administrator.......................................................... 

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

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

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

1. Eligible groups
2. Required provisions

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

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

A. Marketing methods and practices  
1. Replacement  
Ref: 686A.060;(NAC) 686A.510-.570

a. Definition
b. Duties of agents

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

3. Fraternals  
Ref: 693A.010, .050, .180, .330,.550

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

C. Viatics  
Ref: NRS 688c

IV. NEVADA STATUTES AND CODES 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

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  
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

PROPERTY/CASUALTY
PROPERTY – GENERAL KNOWLEDGE
Content outline
Product Knowledge, Terms, and Concepts  
(50 scored plus 5 pretest questions)

I. TYPES OF POLICIES.....................................................22

A. Homeowners  
1. HO-2
2. HO-3
3. HO-4
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
   5. Cyber First-Party Coverage
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

III. POLICY PROVISIONS AND CONTRACT LAW ............ 13
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)
U. Territory

PROPERTY/CASUALTY
CASUALTY – GENERAL KNOWLEDGE CONTENT OUTLINE
Product Knowledge, Terms, and Concepts
(50 scored plus 5 pretest questions)

I. TYPES OF POLICIES, BONDS, AND RELATED TERMS.......................... 23
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 (Occurrence, Claims made including Retroactive Date)
      b. Coverage B: Personal Injury and Advertising Injury
      c. Coverage C: Medical Payments
      d. Supplemental Payments
      e. Who is an insured
      f. First named insured
      g. Limits (Per Occurrence, Annual Aggregate)
      h. 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. Auto Dealers Coverage Form, including Garagekeepers Insurance
9. Exclusions
10. Individual Insured and Drive Other Car (DOC)
11. Mobile equipment

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, funds transfer
   6. Liquor liability

G. Umbrella/Excess Liability

H. Businessowners Policy (BOP)

II. INSURANCE TERMS AND RELATED CONCEPTS .......... 15
   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..................................................... 12
   A. Declarations
   B. Insuring agreement
   C. Conditions
   D. Exclusions and Limitations
   E. Definition of the insured
   F. Duties of the insured after a loss
   G. Cancellation and nonrenewal provisions
   H. Supplementary payments
   I. Proof of loss
   J. Notice of claim
   K. Other insurance
   L. Subrogation
   M. Loss settlement provisions including consent to settle a loss
   N. Terrorism Risk Insurance Act (TRIA)

PROPERTY/CASUALTY – NEVADA SPECIFIC CONTENT OUTLINE

State Statutes, Rules, and Regulations
(41 scored plus 5 pretest questions)

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   1. Insurer
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      Ref: 679A.090
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   Ref: 679A.115

C. Licensing
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   c. Nonresident  
      Ref: 683A.261, .271, .291
   d. Adjuster  
      Ref: 684A.020, 030
   e. Bail agent  
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   f. Bail enforcement agent  
      Ref: 697.055, .150, .173
   g. Surplus lines broker  
      Ref: 685A.030, .040, 0120
   h. Limited Lines producer  
      Ref: 683A.261
   i. Insurance Consultant  
      Ref: 683C.010, .020, .080
   j. Reinsurance intermediary  
      Ref: 681A.420
   k. Administrator  
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      Ref: 683A.321, 331
   b. License requirements  
      Ref: 683A.251
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      Ref: 683A.261; (NAC) 683A.320-.330
   b. Suspension, revocation, and refusal of license  
      Ref: 683A.451
4. Name of licensee—true, fictitious  
   Ref: 683A.301

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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.130-.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)130-.140
   g. Defamation  
      Ref: 686A.080
2. Fiduciary responsibilities, trusts  
   Ref: 683A.400,.520; (NAC) 683A.390-.440
3. Commissions - payments, acceptance, sharing, prohibitions  
   Ref: 683A.361; 683A.325
4. Required records and record retention  
   Ref: 683A.351

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

II. NEVADA STATUTES AND CODES COMMON TO PROPERTY AND CASUALTY INSURANCE………..10
A. Cancellation and nonrenewal of policies  
   Ref: 687B.310-.420
B. General rate standard and regulation  
   Ref: 686B.010-.175
C. Countersigning of policies  
   Ref: 680A.300
D. Surplus lines  
   Ref: 685A. (NAC) 685A.
   1. Definition  
   2. Fees and filing requirements
E. Payment of motor vehicle physical damage claims  
   Ref: 686A.300
F. Binders  
   Ref: 687B.015, .182-.187
G. Motor vehicle physical damage appraiser  
   Ref: 684B.010, .020, .030

III. NEVADA STATUTES AND CODES PERTINENT TO PROPERTY INSURANCE ONLY……………….2
A. Inland Marine and Transportation  
   Ref: 681A.050
B. Property insurance defined  
   Ref: 681A.060
C. Property insurance contracts  
   Ref: 691A

IV. NEVADA STATUTES AND CODES PERTINENT TO CASUALTY INSURANCE ONLY…………………9
A. Automobile insurance  
   1. Uninsured/underinsured motorists provisions  
      Ref: 687B.145; 690B.020, NAC 690B.030-.060
   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  
      (NAC) 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. Casualty contracts  
   Ref: 681A.070
   1. Vehicle Insurance  
   2. Liability  
   3. Theft/Burglary  
   4. Surety
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.418, 424
5. Premium Rating
Ref: 616B.222

PERSONAL LINES—GENERAL KNOWLEDGE CONTENT OUTLINE
General Product Knowledge, Terms, and Concepts
(75 scored plus 5 pretest questions)

I. TYPES OF PROPERTY POLICIES........................................... 10
A. Homeowners
   1. HO-2
   2. HO-3
   3. HO-4
   4. HO-5
   5. HO-6
   6. HO-8
B. Dwelling policies
   1. DP-1
   2. DP-2
   3. DP-3
C. Inland marine
   1. Personal Articles floaters
D. National Flood Insurance Program
E. Others
   1. Earthquake
   2. Mobile Homes
   3. Watercraft
   4. Windstorm

II. TYPES OF CASUALTY POLICIES ..................................... 13
A. Automobile: personal auto
   1. Liability
      a. Bodily Injury
      b. Property Damage
      c. Split Limits
      d. Combined Single Limit
   2. Medical Payments
   3. Physical Damage (collision; other than collision; specified 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
   g. Exclusions

B. Umbrella/Excess liability

III. PROPERTY AND CASUALTY INSURANCE TERMS AND RELATED CONCEPTS................................................... 28
A. Insurance
   1. Law of Large Numbers

B. Insurable interest
C. Risk
   1. Pure vs. Speculative Risk

D. Hazard
   1. Moral
   2. Morale
   3. Physical

E. Peril
F. Loss
   1. Direct
   2. Indirect

G. Loss Valuation
   1. Actual cash value
   2. Replacement cost
   3. Market value
   4. Stated value
   5. Salvage value

H. Proximate cause
I. Deductible
J. Indemnity
K. Limits of liability
L. Coinsurance/Insurance to value
M. Occurrence
N. Cancellation
O. Nonrenewal
P. Vacancy and unoccupancy
Q. Liability
   1. Absolute
   2. Strict
   3. Vicarious

R. Negligence
S. Binder
T. Endorsements
U. Blanket vs. Specific
V. Burglary, Robbery, Theft, and Mysterious Disappearance
W. Warranties
X. Representations
Y. Concealment
Z. Deposit Premium/Audit
AA. Certificate of Insurance

BB. Damages
   1. Compensatory
      a. General
      b. Special
   2. Punitive

CC. Compliance with Provisions of Fair Credit Reporting Act

IV. PROPERTY AND CASUALTY POLICY PROVISIONS AND CONTRACT LAW...................................................... 24
A. Declarations
B. Insuring agreement
PERSONAL LINES - NEVADA SPECIFIC CONTENT OUTLINE
State Statutes, Rules, and Regulations
(25 scored plus 2 pretest questions)

I. NEVADA STATUTES AND CODES COMMON TO PROPERTY, AND CASUALTY INSURANCE .......... 20
Ref: All references refer to the Nevada Revised Statute (NRS) unless otherwise noted
A. Insurance Commissioner
1. General powers and duties
   Ref: 679B.110, 120, 130, 679B.180, 190
2. Examinations
   Ref: 679B.230-.250; 679B.290-.300
3. Notice and hearings; penalties
   Ref: 679B.310-.370; 683A.461
B. Definitions
1. Insurer
   Ref: 679A.100, 680.030 - .050
2. Authorized and unauthorized
   Ref: 679A.030; 685B.050.070
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.211; 683A.201
   b. Managing general agent
      Ref: 683A.060
   c. Nonresident
      Ref: 683A.261,.271,.291
   d. Adjuster
II. NEVADA STATUTES AND CODES PERTINENT TO PERSONAL LINES INSURANCE ONLY ............. 5
A. Automobile insurance
1. Uninsured/underinsured motorists provisions
   Ref: 687B.145; 690B.020
2. Proof of financial responsibility
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.130-.140
   c. Twisting
      Ref: 686A.050
   d. Misrepresentation
      Ref: 686A.030
   e. Fraud
      Ref: 686A.281-.295
   f. Unfair discrimination
      Ref: 686A.130-.140
   g. defamation
      Ref: 686A.080
2. Fiduciary responsibilities, trusts
   Ref: 683A.400, .520; (NAC) 683A.390-.440
3. Commissions - payments, acceptance, sharing, prohibitions
   Ref: 683A.361; 683A.325
4. Required records and record retention
   Ref: 683A.351
E. Nevada Insurance Guaranty Association (NIGA)
   Ref: 687A.033, .035, .060-.090
F. Cancellation and nonrenewal of policies
   Ref: 687B.310-.420
G. General rate standard and regulation
   Ref: (NAC) 686B.010-.175
H. Countersigning of policies
   Ref: 680A.300
I. Payment of motor vehicle physical damage claims
   Ref: 686A.300
J. Binders
   Ref: 687B.015, 182-.187
K. Motor vehicle physical damage appraiser
   Ref: 684B.010, .020, .030
EXCHANGE ENROLLMENT FACILITATOR
CONTENT OUTLINE
Product Knowledge, Terms and Concepts
(50 scoreable questions plus 5 pretest questions)

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

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

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

IV. EXCHANGE ENROLLMENT FACILITATORS
   A. Types
      1. Navigators
      2. Enrollment Assisters
      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)

Nevada Insurance Supplement - Examination Content Outlines Effective: October 6, 2022
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
   Ref: 679B.310-.370; 683A.461

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

C. Licensing
1. Persons required to be licensed/certified
   a. Producer
      Ref: 679A.117; 683A.201, 683A.211
   b. Insurance Consultant
      Ref: 683C.010, .020, .080

   c. Exchange Enrollment Facilitator; Navigator; Certified Application Counselor
      Ref: AB425

2. Obtaining a license/certification
3. Termination of license/certification
   Ref: 683A.451, .490
   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/certification
      Ref: 683A.451; AB425 Sec. 2-26

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
      Ref: 686A.080
2. Commissions - payments, acceptance, sharing
   Ref: 683A.361
3. Required records and record retention
   Ref: 683A.351

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

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

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

IX. NEVADA STATUTES AND REGULATIONS PERTINENT TO HEALTH INSURANCE ONLY

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

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

C. Hospice care
   Ref: 689A.030; 689B.030; 695C.176; Related Laws 449.0115
NEVADA PROPERTY AND CASUALTY ADJUSTER EXAMINATION CONTENT OUTLINE
PRODUCT KNOWLEDGE, LAWS, AND REGULATIONS
(90 scoreable questions)

I. PROPERTY AND CASUALTY INSURANCE TERMS AND RELATED CONCEPTS ........................................20
   A. Abandonment
   B. Accident
   C. Actual cash value
   D. Additional coverages
   E. Appraisal
   F. Binders
   G. Burglary
   H. Deductible
   I. Depreciation
   J. Earnings
   K. Estimating
   L. Estoppel
   M. Extensions of coverage
   N. Hazard
      1. Moral
      2. Morale
   O. Indemnity
   P. Insurance
   Q. Insurable interest
   R. Liability
   S. Limits of liability
   T. Loss
      1. Direct
      2. Indirect
   U. Mysterious disappearance
   V. Negligence
      1. Comparative vs. Modified Comparative
      2. Contributory
      3. Elements of Negligence/Torts
         a. Proximate Cause
         b. Foreseeability
   W. Obsolescence
   X. Occurrence
   Y. Pair and set clause
   Z. Peril
   AA. Proximate cause
   BB. Replacement cost
   CC. Right of salvage
   DD. Risk
   EE. Robbery
   FF. Tariff Liability
   GG. Theft
   HH. Vacancy and unoccupancy
   II. 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 ADJUSTER ..........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 Tolle
        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 ADJUSTERSS..............................................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
Ref: All references refer to the Nevada Revised Statute (NRS) unless otherwise noted as a Regulation in Nevada Administrative Code. (NAC)

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

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

C. Licensing
1. Persons required to be licensed
   a. 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.080
2. Required records and record retention
Ref: 683A.351

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

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

G. Payment of motor vehicle physical damage claims
Ref: 686A.390

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. Arbitration
B. Binder
C. Concealment
D. Coinsurance
E. Deductible
F. Definition of Insured
G. Endorsement
H. Estoppel
I. Hazard
J. Indemnity
K. Insurable Interest
L. Liability
M. Misrepresentation
N. Perils:
   1. Definition
   2. Named vs. Open
O. Negligence
   1. Comparative vs. Modified Comparative
   2. Contributory
   3. Elements of Negligence/Torts
      a. Proximate Cause
      b. Foreseeability
P. "Other Insurance"
Q. Peril
R. Risk
S. Subrogation
T. Warranties

II. THE INSURANCE CONTRACT ................................. 4
A. Declaration Sheet
B. Insuring Agreement, Conditions and Exclusions
C. Replacement Cost Provision and Actual Cash Value
D. Liberalization Clause
E. Endorsement
F. Limitations

III. ADJUSTER ...................................................... 1
A. Roles and responsibilities of adjuster
B. Loss Report
   1. Essential Elements
      a. Inception/Expiration Date
      b. Occurrence Date
      c. Identification of Parties Involved
      d. Policy Form/Number
      e. Description of Loss
      f. Coverages
      g. Deductible
      h. Tort/Tort Feasors
C. Loss/Damage Valuation
   1. Direct Loss vs. Indirect Loss (Loss of Use)
   2. Damages
      a. Special
      b. General
      c. Physical Damage Estimates
      d. Diminution of Value
   3. Valuation Clause
1. Replacement Cost Provisions
2. Actual Cash Value
3. Stated Value
4. Reproduction Cost

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

V. NEVADA LAWS, RULES AND REGULATIONS PERTINENT TO WORKERS COMPENSATION ADJUSTERS......................10
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-.130, 679B.180-.190, (NAC) 679B.154
2. Examinations
   Ref: 679B.230-.250; 679B.290-.300
3. Notice and hearings
   Ref: 679B.310-.370; 683A.461
B. Definitions
1. Insurer
   Ref: 679A.100, 680A.030-.050
2. Authorized and unauthorized
   Ref: 679A.030; 685B.030, .070
3. Domestic, foreign, and alien
   Ref: 679A.090
4. Transacting insurance
   Ref: 679A.130
5. Certificate of authority
   Ref: 680A.060-.090
6. Premiums
   Ref: 679A.115
C. Licensing
1. Persons required to be licensed
   a. 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.080
2. Required records and record retention
   Ref: 683A.351
E. Administrator
   Ref: 683A.025, .085-.0866, .0868-.0893
F. Cancellation and nonrenewal of policies
   Ref: 687B.310-.420
G. 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