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Nevada INSURANCE LICENSING Candidate Handbook

April 2016

QUICK REFERENCE

STATE LICENSING INFORMATION

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

Nevada Department of Business and Industry Division of Insurance

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

Phone

(775) 687-0700 [option 2]

Main Fax

(775) 687-0787

Licensing Section Fax Number

(775) 687-0797

Website

www.doi.nv.gov

EXAMINATION INFORMATION

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

Pearson VUE Nevada Insurance

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

Phone

(800) 274-2609

Email

pearsonvuecustomerservice@pearson.com

Web

www.pearsonvue.com

RESERVATIONS

Before making an exam reservation

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

Making an exam reservation (details on page 5)

Candidates may make a reservation by:

- Calling Pearson VUE
- Visiting www.pearsonvue.com

Candidates **must** make a reservation online or by phone at least one (1) day in advance. **Walk-in examinations are not available.**

SCHEDULES & FEES

Test center locations

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

Exam fees

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

EXAM DAY

What to bring to the exam

Candidates should bring to the examination proper identification and other materials as dictated by the state licensing agency. A complete list appears in *What to Bring* (page 9).

Exam procedures

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

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

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

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

1. Make an examination reservation and pay the examination fee.

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

2. Make a fingerprint reservation.

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

3. Go to the test center to take the examination.

Go to the test center on the day of the examination, bringing along all required materials. (*See page 9.*)

4. Apply for a license.

After passing the examination, apply for your license online from the Nevada Division of Insurance's website at www.doi.nv.gov.

5. Once you have submitted your application to the Division, you should log back in to the application system using your candidate transaction number to attach supporting documentation to your online application.

CONTACT INFORMATION

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

Live Chat is available to address your support inquiries and is the quickest way to reach a customer service agent. It's available Monday–Friday, 7:00 a.m.–10:00 p.m. CT, Saturday, 7:00 a.m.–4:00 p.m. CT, and Sunday, 9:00 a.m.–3:00 p.m. CT; closed on local holidays.

Please visit www.pearsonvue.com/nv/insurance/contact for further information.

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

**CLICK HERE
FOR LIVE CHAT
INFORMATION.**

FOR EXAMINATIONS

Pearson VUE/Nevada Insurance

Attn: Regulatory Program

5601 Green Valley Dr., Bloomington, MN 55437

Phone: (800) 274-2609

Email: pearsonvuecustomerservice@pearson.com

Website: www.pearsonvue.com

FOR STATE LICENSING

Nevada Department of Business and Industry Division of Insurance

Website: www.doi.nv.gov

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

Phone: (775) 687-0700, [option 2]

Main Fax: (775) 687-0787

Main Licensing Fax: (775) 687-0797

2501 E. Sahara Ave., Ste. 302, Las Vegas, NV 89104

Fax: (702) 486-4007

THE LICENSURE PROCESS

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

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

PRACTICE TESTS

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

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

NEVADA LICENSING REQUIREMENTS

PRELICENSING AND EXAM EXEMPTIONS

An applicant for licensing in this state who was previously licensed for the same lines of authority in another state need not complete any education or examination if the application is received within ninety (90) days after the cancellation of his license. The applicant must provide an original Letter of Clearance to document the cancellation date.

PRELICENSING EDUCATION REQUIREMENTS

As required by NRS 683A and NAC 683A, candidates must satisfactorily complete an approved course of education in the fields of insurance for which they apply before they may be licensed. Candidates must satisfactorily complete twenty (20) hours of education per line of authority.

Persons with at least ten (10) years employment with an insurer in underwriting or adjusting claims or a person who has been licensed for ten (10) out of the last fifteen (15) years may be eligible for an exemption.

Information on approved courses, exemption forms, and other questions are located on the DOI website at www.doi.nv.gov under the Licensing Section, or online through the Division's Sircon portal at www.sircon.com/nevada.

APPLICATION FOR LICENSURE

Application and licensing requirements are contained in *Nevada Application and Licensing Requirements* (page 4) for the following license types:

- Resident Producer
- Fraternal Agent
- Adjuster (Independent, Public, or Associate)
- Bail Agent
- Bail Solicitor
- Insurance Consultant
- Bail Enforcement Agent
- Exchange Enrollment Facilitator

Candidates must apply for a license online by accessing the Nevada Division of Insurance website at www.doi.nv.gov. Once you have submitted your application to the Division, you should log back in to the application system using your candidate transaction number to attach supporting documentation to your online application. Candidates should review all required materials and fees carefully before submission. All licensing fees are deemed earned and are not refundable.

EXAM	SECTION	TIME LENGTH
Life	General	1 hour 15 minutes
	State	45 minutes
Health	General	1 hour 15 minutes
	State	1 hour
Property	General	1 hour 15 minutes
	State	45 minutes
Casualty	General	1 hour 15 minutes
	State	1 hour
Personal Lines	General	1 hour 30 minutes
	State	45 minutes
Bail	One Section	1 hour 15 minutes
Exchange Enrollment Facilitator	One Section	1 hour 15 minutes
Property & Casualty Combo	General/State	3 hours and 35 minutes
Life & Health Combo	General/State	3 hours and 35 minutes

NEVADA APPLICATION AND LICENSING REQUIREMENTS					
LICENSE TYPE	REQUIREMENTS/ PROHIBITIONS	AGE AND EXPERIENCE	APPOINTMENT	DIVISION OF INSURANCE FORMS AND FEES	EXAMINATION REQUIREMENTS
1. Resident Producer	Nevada must be the applicant's home state. The applicant must pass an approved course of prelicensing education before being licensed (Requirement may be waived as provided by NAC 683A.170).	18 years of age	Appointment(s) must be within 15 days after the Nevada license is issued if the person is contracted directly with an insurer or within 15 days after the first application for insurance is submitted by the producer to the insurer. If representing an agency, you must be affiliated prior to selling, soliciting, or negotiating insurance on their behalf. (An unlicensed person cannot sell, solicit, or negotiate a policy of insurance.)	Application, \$195.00*, Livescan fingerprints or 1 fingerprint card, and Prior home state Letter of Clearance (if previously licensed in another state).	Pearson VUE examination appropriate to kinds of insurance to be transacted, i.e., Life and Health, Personal Lines, Property, and Casualty. For exemptions, see Nevada Insurance Law.
2. Fraternal Agent	Same as above.	18 years of age	Must be appointed by an insurer.	Application, \$195.00*, Livescan fingerprints or 1 fingerprint card.	Pearson VUE examination—Part 1 & 2 Life and Health.
3. Adjuster (Independent, Public, or Associate)	Independent and public adjusters must be residents of Nevada for at least 90 days prior to submission of application.(Requirement may be waived as provided by NRS684A.070.) Associate adjuster must be an employee of a licensed adjuster.	18 years of age plus 2 years' experience handling claims; 18 years of age for associate adjuster	None.	Independent or Public: Application, \$195.00*, Livescan fingerprints or 1 fingerprint card. Associate: Application, \$195.00*, Livescan fingerprints or 1 fingerprint card.	Pearson VUE examination—Part 1 & Part 2 Property & Casualty; no exam for Associate Adjuster.
4. Bail Agent	Nevada resident for at least 1 year.	18 years of age	Must be appointed by each insurer or corporation represented.	Application, \$185.00*, Notice of Appointment, \$15.00, \$25,000 bond, and Livescan fingerprints or 1 fingerprint card.	Pearson VUE Bail examination.
5. Bail Solicitor	Nevada resident for at least 3 months; employee of a licensed bail agent or to be so employed.	18 years of age	Must be appointed by employer.	Application, \$185.00*, \$10,000 bond, and Livescan fingerprints or 1 fingerprint card.	Pearson VUE Bail examination.
6. Bail Enforcement Agent	80-hour training course; US citizen; high school diploma; criminal history report; psychological exam; test for controlled substances.	21 years of age	None.	Application, \$185.00*, and Livescan fingerprints or 1 fingerprint card.	Pearson VUE Bail examination.
7. Exchange Enrollment Facilitator Certification	The applicant must pass an approved course of precertification education. May not concurrently hold a Producer license and an EEF certification.	18 years of age	Appointment with the Silver State Health Insurance Exchange within 30 days of the issuance of the certification.	Application, \$195.00, and Livescan fingerprints or 1 fingerprint card.	Pearson VUE Exchange Enrollment Facilitator.

***Any individual affiliated to an agency is subject to additional affiliation fees. All affiliation fees are \$60, except for Bail, which is \$50. See the Nevada website for more information regarding affiliation requirements (<http://doi.nv.gov/Licensing/>).**

EXAM OR FINGERPRINT RESERVATIONS

Walk-in examinations are not available. Candidates must make a reservation online or by phone.

PHONE RESERVATIONS FOR FINGERPRINTING

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

Candidates **may only** call MorphoTrust, USA™ at 866-761-8069 to make fingerprint reservation. Pearson VUE can not make the reservation for you. **WALK-IN digital fingerprints will be available at IdentoGO by MorphoTrust, USA™ locations only NOT Pearson VUE test centers.**

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

LOCATION	ADDRESS	SCHEDULE
Elko	1098 Lamoille Hwy, Elko, NV 89801	Hours: Tuesday through Friday, 10:00am – 2:00pm
Las Vegas	9187 West Flamingo Road, Ste 110, Las Vegas, NV 89147	Hours: Monday through Friday, 8:30am – 3:45pm
Reno	1320 East Plum Lane, Ste A, Reno, NV 89502	Hours: Monday through Friday, 8:20am – 5:30pm

ONLINE RESERVATIONS FOR EXAMINATIONS

Online reservations are the most efficient way for candidates to schedule their examination. Candidates must go to www.pearsonvue.com/nv/insurance/ to make a reservation for an examination online. First time users are required to create an account. The candidate needs to fill in all required fields –which are preceded by an asterisk (*) – on the online form in order to create an ID and be assigned a password. Simple step-by-step instructions will lead the candidate through the rest of the examination reservation process.

An online reservation must be made at least twenty-four (24) hours before the desired examination date.

PHONE RESERVATIONS FOR EXAMINATIONS

Candidates may call Pearson VUE at (800) 274-2609 to make an examination reservation.

PEARSON VUE HOURS	
Monday – Friday	5 a.m. – 8 p.m.
Saturday	5 a.m. – 2 p.m.
Sunday	7 a.m. – 1 p.m.

Pacific Standard Time

Before calling, candidates should have the following:

- Legal name, address, Social Security number, daytime telephone number, and date of birth

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

Candidates are responsible for knowing which examination they need to take. A Pearson VUE representative will help candidates select a convenient examination date and location and will answer questions. The reservation will be made based on the next available examination date.

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

EXAM FEES

The examination fee for Single Line Exams is \$51 and Combo Exams (Life/Health or Property/Casualty) is \$61. All examination fees must be paid at the time of reservation by credit card, debit card, electronic check, or voucher. **Payment will not be accepted at the test center.** Examination fees are nonrefundable and nontransferable. Candidates are responsible for knowing the proper examination fees.

Vouchers

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

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

Electronic Checks

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

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

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

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

CHANGE/CANCEL POLICY

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

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

ABSENCE/LATENESS POLICY

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

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

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

WEATHER DELAYS AND CANCELLATIONS

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

ACCOMMODATIONS

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

Test accommodations may include things such as:

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

Test accommodations are individualized and considered on a case-by-case basis. All candidates who are requesting accommodations because of a disability must

provide appropriate documentation of their condition and how it is expected to affect their ability to take the test under standard conditions. This may include:

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

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

ENGLISH AS A SECOND LANGUAGE (ESL)

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

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

WHAT TO BRING

Required Materials

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

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

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

Acceptable Forms of Candidate Identification

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

Primary ID (photograph and signature, not expired)

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

Secondary ID (signature, not expired)

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

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

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

EXAM PROCEDURES

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

Candidates are required to review and sign a *Candidate Rules Agreement* form. If the *Candidate Rules Agreement* is not followed and/or cheating or tampering with the examination is suspected, the incident will be reported as such and the appropri-

REQUIRED ITEMS

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

ate action will be taken. The examination fee will not be refunded, the exam may be determined invalid, and/or the state may take further action such as prohibiting candidates from retaking the examination and/or denying a license.

Candidates will have an opportunity to take a tutorial on the PC on which the examination will be administered. The time spent on this tutorial will not reduce the examination time. The examination administrators will answer questions, but candidates should be aware that the administrators are not familiar with the content of the examinations or with the state's licensing requirements. Examination administrators have been instructed not to advise candidates on requirements for licensure.

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

ABOUT THE EXAM

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

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

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

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

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

Pearson VUE maintains the right to question any examination score whose validity is in doubt because the score may have been obtained unfairly. Pearson VUE first undertakes a confidential review of the circumstances contributing to the questions about score validity. If there is sufficient cause to question the score, Pearson VUE

will refer the matter to the state licensing agency, which will make the final decision on whether or not to cancel the score.

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

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

SCORE EXPLANATION

Equating and Scaling

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

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

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

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

Scaled Score and Percent Score

The passing score of an examination was set by the State of Nevada Insurance (in conjunction with Pearson VUE) after a comprehensive study was completed for each examination. Currently, the State of Nevada Insurance uses a scaled cut of 80 for all examinations except for the Bail Bonds exam. Raw scores are converted into scaled scores that can range from 0 to 100. The scaled score that is reported to candidates

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

is neither the number of questions they answered correctly nor the percentage of questions you answered correctly. With a passing score of 80, any score below 80 indicates how close the candidate came to passing, rather than the actual number or percentage of questions the candidates answered correctly. Nevada Administrative Code 697.125 requires that an applicant for a license as a bail bondsman, bail solicitor or property bondsman achieve a score of at least 67 percent to pass the licensing examination. For Bail Bond exams, it is the percentage of questions answered correctly on the examination. Candidates need to answer 67% of questions correctly in order to pass the examination. As such, a percent correct score is printed on the candidate score report for the Bail Bonds exam and a scaled score is printed on the candidate score report for all other Nevada Insurance exams.

DUPLICATE SCORE REPORTS

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

RESCHEDULING AN EXAMINATION

Single Line Examination Reschedule Policy

Candidates who have already passed a portion of the single line examination must reschedule for that single line examination. The previous passed portions will be waived at the test center. The combined examination cannot be scheduled for this purpose. A single line examination score report and a combined examination score report will not be merged for an overall pass result.

Combined Examination Reschedule Policy

Candidates who have already passed a portion of the combined examination must reschedule for that combined examination. The previous passed portions will be waived at the test center. The single line examination cannot be scheduled for this purpose. A combined examination score report and a single line examination score report will not be merged for an overall pass result.

QUESTIONS OR COMMENTS ABOUT THE EXAM

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

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

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

TEST CENTER POLICIES

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

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

FINGERPRINTING SERVICES

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

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

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

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

Candidates **may only** call IdentGO by MorphoTrust, USA™ at 866-761-8069 to make fingerprint reservation. Pearson VUE can not make the reservation for you.

Walk-in digital fingerprints will be available.

If a candidate's fingerprints are rejected, the candidate has two options to be reprinted:

1. Take the rejection letter to any location that provides wet fingerprinting services, be printed and mail the cards and the rejection letter according to the letter's instructions. The facility may charge a fee for rolling your prints, but you will not have to pay the state or FBI processing fee again.
2. Walk-in to the Las Vegas (Flamingo) or Reno test center that provides digital fingerprinting services. Your prints will be electronically captured and printed on a hard card. The test center will collect a copy of your rejection letter and return the original rejection letter along with two fingerprint cards. Mail the fingerprint cards and a copy of the rejection letter according to the letter's instructions. There is no fee for this service.

HOW TO PREPARE FOR THE EXAM

CONTENT OUTLINES

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

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

STUDY MATERIALS

Applicants taking a limited lines examination, such as Bail, should prepare for these examinations by studying those sections of the code applicable to all lines of insurance as well as those sections applicable to the particular line of insurance. Note: The statutes required for the Bail examination may be accessed at www.leg.state.nv.us.

Neither the Nevada Division of Insurance nor Pearson VUE specifically endorses any particular study materials. A list of education providers can be located on the Division's website at <http://doi.nv.gov/Licensing/Education/> or through Sircon at <http://www.sircon.com/nevada>.

State Examination

Title 57, the Insurance Code, Nevada Revised Statutes (NRS); NRS 485.050, 485.105, 485.190, 485.306-308, 616-617. Nevada Administrative Code Chapter 679B through 697.550.

The statutes and administrative code are available through the following sources:

National Insurance Law Service (800) 423-5910	State, public, and public law libraries (reference only)
State of Nevada Legislative Council Bureau Legal Division, Publications Legislative Building, Room 107 Carson City, NV 89701 (775) 687-5636 www.leg.state.nv.us	Universities (reference only)

NEVADA

Insurance Content Outlines

DUPLICATE SCORE REQUEST FORM

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

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

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

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

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

Signature	Date
Name	
Email Address	

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

Address		
City	State	ZIP

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

Name		
Address		
City	State	ZIP

Exam Taken	Date Taken
Date of Birth	
Licensing Jurisdiction	

ENGLISH AS A SECOND LANGUAGE (ESL) REQUEST FORM

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

Candidates for whom English is a second language (ESL) may request additional examination time. Candidates who wish to request additional time for ESL should fax this form to Pearson VUE at (610) 617-9397. Certain documentation must be faxed along with this form, as detailed on page 8 of the candidate handbook.

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

PLEASE PRINT CLEARLY

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

Candidates should contact Pearson VUE with questions about additional time.

PEARSON VUE SPECIAL ACCOMMODATIONS/ESL

5715 West Old Shakopee Road • Bloomington, MN 55437

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



Nevada Division of Insurance

Please complete this form and submit as an attachment to your license application.

FINGERPRINT BACKGROUND WAIVER

As an applicant who is the subject of a Federal Bureau of Investigation (FBI) fingerprint-based criminal history record check for a noncriminal justice purpose you have certain rights which are discussed below.

1. You must be notified by the **State of Nevada, Division of Insurance** that your fingerprints will be used to check the criminal history records of the FBI and the State of Nevada.
2. If you have a criminal history record, the officials making a determination of your suitability for the job, license or other benefit for which you are applying must provide you the opportunity to complete or challenge the accuracy of the information in the record. You may review and challenge the accuracy of any and all criminal history records which are returned to the submitting agency. The proper forms and procedures will be furnished to you by the Nevada Department of Public Safety, Records Bureau upon request. If you decide to challenge the accuracy or completeness of you FBI criminal history record, Title 28 of the Code of Federal Regulations Section 16.34 provides for the proper procedure to do so:

16.34 - Procedure to obtain change, correction or updating of identification records.

If, after reviewing his/her identification record, the subject thereof believes that it is incorrect or incomplete in any respect and wishes changes, corrections or updating of the alleged deficiency, he/she should make application directly to the agency which contributed the questioned information. The subject of a record may also direct his/her challenge as to the accuracy or completeness of any entry on his/her record to the FBI, Criminal Justice Information Services (CJIS) Division ATTN: SCU, Mod. D-2, 1000 Custer Hollow Road, Clarksburg, WV 26306. The FBI will then forward the challenge to the agency which submitted the data requesting that agency to verify or correct the challenged entry. Upon the receipt of an official communication directly from the agency which contributed the original information, the FBI CJIS Division will make any changes necessary in accordance with the information supplied by that agency.

3. Based on 28 CFR § 50.12 (b), officials making such determinations should not deny the license or employment based on information in the record until the applicant has been afforded a reasonable time to correct or complete the record or has declined to do so.
4. You have the right to expect that officials receiving the results of the fingerprint-based criminal history record check will use it only for authorized purposes and will not retain or disseminate it in violation of federal or state statute, regulation or executive order, or rule, procedure or standard established by the National Crime Prevention and Privacy Compact Council.
5. I hereby authorize the **State of Nevada, Division of Insurance**, to submit a set of my fingerprints to the Nevada Department Public Safety, Records Bureau for the purpose of accessing and reviewing State of Nevada and FBI criminal history records that may pertain to me.

In giving this authorization, I expressly understand that the records may include information pertaining to notations of arrest, detentions, indictments, information or other charges for which the final court disposition is pending or is unknown to the above referenced agency.

For records containing final court disposition information, I understand that the release may include information pertaining to dismissals, acquittals, convictions, sentences, correctional supervision information and information concerning the status of my parole or probation when applicable.

- 6. I hereby release from liability and promise to hold harmless under any and all causes of legal action, the State of Nevada, its officer(s), agent(s) and/or employee(s) who conducted my criminal history records search and provided information to the submitting agency for any statement(s), omission(s), or infringement(s) upon my current legal rights. I further release and promise to hold harmless and covenant not to sue any persons, firms, institutions or agencies providing such information to the State of Nevada on the basis of their disclosures. I have signed this release voluntarily and of my own free will.

A reproduction of this authorization for release of information by photocopy, facsimile or similar process, shall for all purposes be as valid as the original.

In consideration for processing my application I, the undersigned, whose name and signature voluntarily appears below; do hereby and irrevocably agree to the above.

Applicant's Name: _____
(PLEASE PRINT LAST, FIRST, MIDDLE)

Address: _____

Applicant's Signature: _____

Date: _____

Submitting Agency: State of Nevada, Division of Insurance

Address: 1818 East College Parkway, Suite 103, Carson City, NV 89706

Agency representative: _____
(PLEASE PRINT LAST, FIRST, MIDDLE)

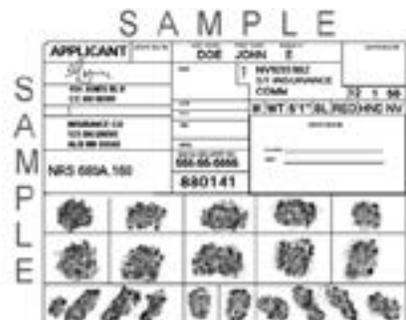
Agency representative's Signature: _____

Date: _____

ORI:
NV920190Z
St Insurance Commissioner
Carson City NV

**Miscellaneous NO MNU
Number: 880141**

**Reason Fingerprinted:
NRS 683A.160**



GENERAL INFORMATION

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

TEST CENTERS	
LOCATION*	SCHEDULE*
Elko**	Varies
Las Vegas (Flamingo)	Tuesday through Saturday
Las Vegas (Convention Center)**	3-4 days a week and 2 Saturdays a month
Reno	2-3 days a week and 1 Saturday a month

**Locations and schedules are subject to change.*

***Fingerprinting is not available at this location however local fingerprinting is available through MorphoTrust. Candidates may call 866-761-8069 to make a fingerprint reservation.*

AVAILABLE EXAMINATIONS		
01 Life	04 Casualty	23 Bail
02 Health	05 Life/Health Combo	55 Personal Lines
03 Property	06 Property/Casualty Combo	84 Exchange Enrollment Facilitator
EXAMINATION FEES		
<p>The examination fee for Single Line Exams is \$51 and Combo Exams (Life/Health or Property/Casualty) is \$61.</p> <p>Any two examinations may be taken during one session except for Personal Lines (level 55).</p>		

PEARSON VUE HOLIDAY SCHEDULE

No exams on the following holidays:

- New Year’s Day
- Martin Luther King, Jr. Day
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving
- Christmas Day