STEVE SISOLAK

Governor

STATE OF NEVADA

TERRY REYNOLDS

Director



BARBARA D. RICHARDSON

Commissioner

## DEPARTMENT OF BUSINESS AND INDUSTRY DIVISION OF INSURANCE

1818 East College Pkwy., Suite 103 Carson City, Nevada 89706 (775) 687-0700 • Fax (775) 687-0787 Website: doi.nv.gov

E-mail: insinfo@doi.nv.gov

## NOTICE OF WORKSHOP TO SOLICIT COMMENTS ON PROPOSED REGULATIONS LCB File No. R087-20 AND WORKSHOP AGENDA

The Nevada Division of Insurance ("Division") is proposing the adoption, amendment, or repeal of regulations pertaining to chapter 686A of the Nevada Administrative Code ("NAC"). The workshop shall take place as follows:

Date: October 5, 2020

Time: 1:30 p.m.

Location: This meeting will be held virtually via Webex, which allows

participation by video or telephone.\*

To join by Webex, click on the URL and enter the meeting number and password when prompted.

URL: https://doinv.webex.com/doinv/j.php?MTID=m0c69996fd89dbcec500cf3e7b7d441c3

Meeting Number: 132 201 2108 Password: 9jgRyDFPV42

To join by telephone, call the toll-free number and enter the access code when prompted.

Phone-in Access: 1-844-621-3956 United States Toll Free

Access Code: 132 201 2108

If you need help using Webex, visit http://help.webex.com.

\*Pursuant to Governor Sisolak's March 22, 2020 Declaration of Emergency Directive 006 (extended by Declaration of Emergency Directive 029), the requirement contained in NRS 241.023.1(b) that there be a physical location designated for meetings of public bodies where members of the public are permitted to attend and participate is suspended in order to mitigate the possible exposure or transmission of COVID-19 (Coronavirus). Accordingly, any person planning to participate must participate using the Webex link for video access or calling the phone-in access for telephone access. Meeting materials are available on the Division's website at: http://doi.nv.gov/News-Notices/Regulations/.

The purpose of the workshop is to solicit comments from interested persons on the following general topic(s) that may be addressed in the proposed regulation; and to assist in determining whether the proposed regulation is likely to impose a direct and significant burden upon a small business or directly restricts the formation, operation or expansion of a small business. Please submit any written comments to regs@doi.nv.gov or pflasch@doi.nv.gov no later than **September 29, 2020**.

## **WORKSHOP AGENDA**

- 1. Open Workshop: R087-20.
- 2. Presentation of Proposed Regulation.

## LCB File No. R087-20. ADVERSE CREDIT-BASED RESCORING.

A regulation relating to insurance; prohibiting an insurer from using changes in consumer credit information to increase a policyholder's premium if the changes occurred between March 1, 2020, and the date which is 2 years after the termination date of the Declaration of Emergency for COVID-19 issued by the Governor on March 12, 2020; authorizing an insurer to use certain consumer credit reports or insurance scores under certain circumstances; requiring an insurer that increased a policyholder's premium under certain circumstances to revise the premium and refund the amount of overpayment that resulted from the increase; and providing other matters properly relating thereto.

- 3. Public Comment.
- 4. Close Workshop: R087-20.

Note: Any agenda item may be taken out of order; items may be combined for consideration by the public body; items may be pulled or removed from the agenda at any time; and, discussion relating to an item may be delayed or continued at any time. The meeting host/presenter, within his/her discretion, may allow for public comment on individual agenda items. Public comment may be limited to three minutes per speaker.

Supporting public material for this workshop may be requested from Patti Flasch, Administrative Assistant III, Nevada Division of Insurance, by phone, (775) 687-0773, or email, pflasch@doi.nv.gov.

Members of the public are encouraged to submit written comments for the record.

A copy of all materials relating to the proposal may be obtained by visiting the Division's internet website at http://doi.nv.gov/ or by contacting the Division, 1818 E. College Parkway, Suite 103, Carson City, Nevada 89706, (775) 687-0700. A reasonable fee for copying may be charged. Members of the public who would like additional information about a proposed regulation may contact the Division by email at regs@doi.nv.gov.

We are pleased to make reasonable accommodations for attendees with disabilities. Please notify the Division in writing, no later than five (5) working days before the workshop via email to pflasch@doi.nv.gov.

Notice of the workshop was provided via electronic means as follows:

To all persons on the Division's e-mail list for noticing of administrative regulations.

To main public libraries in all Nevada counties and the Nevada State Library, Archives and Public Records Administrator.

Division of Insurance website: http://doi.nv.gov

Nevada Legislature website: http://www.leg.state.nv.us

State of Nevada Public Notice website: http://www.notice.nv.gov.

DATED this 18th day of September 2020.

BARBARA D. RICHARDSON Commissioner of Insurance

By: /s/

STEPHANIE B. McGEE Chief Deputy Commissioner With Delegation of Authority