

**PROPOSED REGULATION OF
THE COMMISSIONER OF INSURANCE**

LCB File No. R213-09

February 9, 2010

EXPLANATION – Matter in *italics* is new; matter in brackets ~~[omitted material]~~ is material to be omitted.

AUTHORITY: §§1-6, NRS 679B.130 and 690B.023.

A REGULATION relating to insurance; revising provisions related to issuance of a card constituting evidence of insurance related to a motor vehicle; and providing other matters properly relating thereto.

Section 1. Chapter 690B of NAC is hereby amended by adding thereto a new section to read as follows:

An insurer that issues an operator's policy of liability insurance shall include on the card constituting evidence of insurance a statement written substantially as follows:

This card constitutes evidence of an operator's policy of liability insurance. The policy is a limited policy of liability insurance. The specific limitations are set forth in the policy or endorsement required by NRS 485.186.

Sec. 2. NAC 690B.010 is hereby amended to read as follows:

690B.010 NAC 690B.010 to 690B.060, inclusive, *and section 1 of this regulation* provides guidelines for the approval of cards constituting evidence of insurance which a motor vehicle insurer must issue to the insured.

Sec. 3. NAC 690B.020 is hereby amended to read as follows:

690B.020 As used in NAC 690B.010 to 690B.060, inclusive, *and section 1 of this regulation*, unless the context otherwise requires, the words and terms defined in NAC 690B.022 to 690B.028, inclusive, have the meanings ascribed to them in those sections.

Sec. 4. NAC 690B.030 is hereby amended to read as follows:

690B.030 1. A permanent card constituting evidence of insurance must be issued by an insurer who provides liability insurance coverage for a motor vehicle in the minimum amounts required by NRS 485.105 and 485.185, except that the insurer may permit its duly appointed agent in Nevada to issue a permanent card.

2. A permanent card:

(a) May not be effective for longer than the policy term beginning on the effective date of the policy.

(b) Must be issued:

(1) Within 60 days after the effective date of an insurance policy or the ~~issuance of a binder;~~ *effective date on which coverage has been bound;* and

(2) With each renewal of the policy.

Sec. 5. NAC 690B.040 is hereby amended to read as follows:

690B.040 1. Except as *otherwise* provided in ~~subsection 3;~~ *subsections 4 and 5*, a temporary card constituting evidence of insurance may be issued only by a duly appointed agent upon the submission to the insurer identified on the temporary card of an application for motor vehicle liability insurance for which ~~a binder~~ *coverage* has been ~~issued;~~ *bound*.

2. The temporary card must bear the personal or facsimile signature of the agent ~~submitting the application;~~

~~2;~~ *issuing the card*.

3. Insurers must provide agents with an adequate supply of temporary cards.

~~3.]~~ 4. Temporary cards may be issued by the Western Association of Automobile Insurance Plans.

5. *Temporary cards may be printed by an insured on a personal computer if:*

- (1) Such printing is allowed by the insurer of the insured; and*
- (2) The insurer has taken reasonable measures, which have been submitted to and received the approval of the Commissioner, to prevent a temporary card from being electronically manipulated or altered.*

Sec. 6. NAC 690B.060 is hereby amended to read as follows:

690B.060 A card constituting evidence of insurance must conform to the following standards:

- 1. The card must be:
 - (a) Not larger than 8 1/2 x 5 1/2 inches and not smaller than 3 1/2 x 2 1/4 inches; and
 - (b) ~~Printed on white paper which is no lighter in weight than 20 pounds, but a temporary card may be printed on white paper of a lighter weight.]~~ *Printed in not less than 10-point type.*
- 2. The card must contain:
 - (a) *The name of:*
 - (1) The insured, as displayed on the certificate of registration for the insured vehicle;*
 - (2) The buyer, as displayed on the dealer's report of sale; or*
 - (3) The long-term lessee, as displayed on the long-term lessor's report of lease.*
 - (b) A company logotype *printed on the card or a watermark* or other *embedded* marking which makes the card difficult to counterfeit, reproduce, or alter.

~~[(b)]~~ (c) *The applicable company code issued by the National Association of Insurance Commissioners or any successor organization.*

(d) A telephone number ~~[of the appropriate person who may be contacted]~~ to verify coverage or report a claim.

~~[(e)]~~ (e) The statement “This card has been approved by the *Nevada* Commissioner of Insurance.”

~~[(d)]~~ (f) A statement indicating that the card is not valid for more than a specific number of days, not to exceed 60 days, if a temporary card.

~~[(e)]~~ (g) A signature blank for the agent, if a temporary card.

~~[(f)]~~ (h) If the card constitutes evidence of an operator’s policy of liability insurance, a statement that ~~[is written substantially as follows:~~

~~—This card constitutes evidence of an operator’s policy of liability insurance. The policy is a limited policy of liability insurance. The specific limitations are set forth in the policy or the endorsement required by NRS 485.186.]~~

complies with the provisions of section 1 of this regulation.

3. *As used in this section, “certificate of registration” means the certificate described in subsection 1 of NRS 482.245.*