

**ADOPTED REGULATION OF
THE COMMISSIONER OF INSURANCE**

LCB File No. R008-16

Effective June 28, 2016

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

AUTHORITY: §1, NRS 679B.130 and 690B.023, as amended by section 4 of Assembly Bill No. 143, chapter 171, Statutes of Nevada 2015, at page 798, and section 263 of Senate Bill No. 67, chapter 522, Statutes of Nevada 2015, at page 3485.

A REGULATION relating to insurance; revising various provisions relating to evidence of insurance; and providing other matters properly relating thereto.

Legislative Counsel’s Digest:

Existing law requires an insurer who provides a contract of insurance for the operation of a motor vehicle to provide evidence of insurance to the insured in a form approved by the Commissioner of Insurance. (NRS 690B.023, as amended by section 4 of Assembly Bill No. 143, chapter 171, Statutes of Nevada 2015, at page 798, and section 263 of Senate Bill No. 67, chapter 522, Statutes of Nevada 2015, at page 3485) Existing regulations set forth the standards for a card constituting evidence of insurance. (NAC 690B.060) This regulation revises provisions relating to standards for and contents of evidence of insurance to include evidence of insurance provided in an electronic format that can be displayed on a mobile electronic device.

Section 1. NAC 690B.060 is hereby amended to read as follows:

690B.060 ~~{A card constituting evidence}~~ *Evidence* of insurance must ~~{conform}~~ :

1. Conform to the following standards:

~~{1. The}~~

(a) If the evidence of insurance is a card:

(1) The card must be not larger than 8 1/2 x 5 1/2 inches and not smaller than 3 3/8 x 2 1/8 inches ~~{}~~ ; *and*

(2) The information required pursuant to paragraphs (a) to (f), inclusive, of subsection 2 must be printed in not less than 8-point bold type.

(b) If the evidence of insurance is in an electronic format, the evidence of insurance must be in a format that can be displayed on a mobile electronic device.

2. ~~{The card must contain:~~

~~—(a) In not less than 8-point bold type the:~~

~~—(1) Name} *Contain:*~~

(a) The name of the policyholder;

~~{(2) Name}~~

(b) The name of the insurer;

~~{(3) Applicable}~~

(c) The applicable company code issued by the National Association of Insurance Commissioners or any successor organization;

~~{(4) Year,}~~

(d) The year, make and complete identification number of the insured vehicle;

~~{(5) Number}~~

(e) The number of the policy; ~~{and~~

~~—(6) Term}~~

(f) The term of the insurance, including, without limitation, the day, month and year on which the policy becomes effective and expires ~~{~~

~~—(b)} ;~~

(g) A company ~~{logo printed on the card or a watermark}~~ *logo* or other ~~{embedded}~~ marking which makes the card difficult to counterfeit, reproduce ~~{}~~ or alter ~~{~~

~~—(e)~~ ;

(h) A telephone number to verify coverage or report a claim ~~†~~.

~~—(d)~~ ;

(i) The statement “This ~~card~~ *evidence of insurance* has been approved by the Nevada Commissioner of Insurance ~~†~~.”

~~—(e) A†~~ ”; and

(j) *If the evidence of insurance is a temporary card, 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.~~

**LEGISLATIVE REVIEW OF ADOPTED REGULATIONS
INFORMATIONAL STATEMENT AS REQUIRED BY NRS 233B.066**

LCB FILE NO. R008-16

The following statement is submitted by the State of Nevada, Department of Business and Industry, Division of Insurance (“Division”) for adopted amendments to Nevada Administrative Code (“NAC”) Chapter 690B.

1. A clear and concise explanation of the need for the adopted regulation.

The purpose of this proposed regulation is to amend the format requirements for evidence of auto liability insurance in light of Assembly Bill 143, effective October 1, 2015, allowing drivers to show proof of insurance in an electronic format on a mobile device.

2. A description of how public comment was solicited, a summary of public response, and an explanation of how other interested persons may obtain a copy of the summary.

- (a) A description of how public comment was solicited:

Public comment was solicited by e-mailing the proposed regulation, notice of workshop, notice of intent to act upon the regulation, and small business impact statement to persons on the Division’s mailing list requesting notification of proposed regulations. The documents were also made available on the website of the Division, <http://doi.nv.gov/>, mailed to the main library for each county in Nevada, and posted at the following locations:

Department of Business and Industry
Division of Insurance
1818 East College Parkway, Suite 103
Carson City, Nevada 89706

Department of Business and Industry
Division of Insurance
2501 East Sahara Avenue, Suite 302
Las Vegas, Nevada 89104

Legislative Building
401 South Carson Street
Carson City, Nevada 89701

Grant Sawyer Building
555 East Washington Avenue
Las Vegas, Nevada 89101

Blasdel Building
209 East Musser Street
Carson City, Nevada 89701

Capitol Building
101 North Carson Street
Carson City, Nevada 89701

Nevada Department of Employment,
Training and Rehabilitation
2800 E. Saint Louis Avenue
Las Vegas, Nevada 89104

Public comment was also solicited at the workshop held on April 12, 2016, and at the hearing held on April 26, 2016. The public meetings took place at the offices of the Division,

1818 East College Parkway, Carson City, Nevada 89706, with simultaneous videoconferencing to the Bradley Building, 2501 East Sahara Avenue, Las Vegas, Nevada 89104.

(b) A summary of the public response:

The Division received one written comment prior to the workshop asking that the word “card” be changed to “evidence of insurance” to be consistent with the statutory change. One person testified at the workshop asking for clarification on the proposed regulation.

(c) An explanation of how other interested persons may obtain a copy of the summary:

The summary in part 2(b) above reflects the comments and testimony that transpired with regard to regulation R008-16. A copy of said summary may be obtained by contacting Rajat Jain, at (775) 687-0700 or rjain@doi.nv.gov. This summary will also be made available by e-mail request to insinfo@doi.nv.gov.

3. The number of persons who:

(a) Attended each hearing: *11 (including Division staff)*

(b) Testified at each hearing: *1*

(c) Submitted to the agency written statements: *1*

4. A list of names and contact information, including telephone number, business address, business telephone number, electronic mail address, and name of entity or organization represented, for each person identified above in #3 (b) and (c), as provided to the agency:

Name	Entity/Organization Represented	Business Address	Business Telephone No.	E-Mail Address
Erin Summers	Division of Insurance	1818 E College Pkwy Carson City, NV 89706	(775) 687-0765	esummers@doi.nv.gov
Mark Sektan	Property Casualty Insurers Association of America	1415 L Street, Suite 670 Sacramento, CA 95814	(916) 449-1370	Mark.Sektan@acicnet.org

5. A description of how comment was solicited from affected businesses, a summary of their responses, and an explanation of how other interested persons may obtain a copy of the summary.

Comments were solicited from affected businesses in the same manner as they were solicited from the public. Please see the description, summary and explanation provided above in response to question #2.

6. If after consideration of public comment the regulation was adopted without changing any part of the proposed regulation, a summary of the reasons for adopting the regulation without change.

As no comments were received after the workshop, the regulation was adopted as proposed.

7. (a) The estimated economic effect of the adopted regulation on the business which it is to regulate:

(1) Both adverse and beneficial effects:
There is a potential reduction in paper and mailing costs.

(2) Both immediate and long-term effects:
There is a potential reduction in paper and mailing costs.

- (b) The estimated economic effect of the adopted regulation on the public:

(1) Both adverse and beneficial effects: *None*

(2) Both immediate and long-term effects: *None*

8. The estimated cost to the agency for enforcement of the adopted regulation.

None

9. A description of any regulations of other state or government agencies which the proposed regulation overlaps or duplicates, and a statement explaining why the duplication or overlapping is necessary. If the regulation overlaps or duplicates a federal regulation, the name of the regulating federal agency.

N/A

10. If the regulation includes provisions that are more stringent than a federal regulation which regulates the same activity, a summary of those provisions.

N/A

11. If the regulation establishes a new fee or increases an existing fee, the total annual amount the agency expects to collect and the manner in which the money will be used.

N/A