

**PROPOSED REGULATION OF THE  
COMMISSIONER OF INSURANCE**

**LCB File No. R027-17**

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

AUTHORITY: NRS 679B.130; 686A.680, 690B.350; 690B.360; 691B.430; and 691C.340.

A REGULATION relating to insurance; revising provisions relating to credit-based information, medical professional liability insurance and credit personal property insurance, and providing other matters properly relating thereto.

**Section 1.** NAC 686A.710 is hereby amended to read as follows:

NAC 686A.710     1. For the purposes of subsection 6 of NRS 686A.680, if a company issues more than one policy under a line of business based on the same credit information and the policies have different effective dates, the 90-day period described in subsection 6 of NRS 686A.680 shall be deemed to apply to the policy with the earliest effective date.

2. If there is an addition or renewal of a policy under the line of business, the consumer credit report or insurance score used on the policy with the earliest effective date may be used at the addition or renewal of policies under the line of business ~~provided that the credit information is not more than 36 months old~~.

**Sec. 2.** NAC 690B.520 is hereby amended to read as follows:

NAC 690B.520     1. Pursuant to NRS 690B.350, the Commissioner ~~will~~ *may, after a hearing convened at the discretion of the Commissioner pursuant to subsection 1 of NRS 690B.350,* determine whether any medical specialties in this State are essential as a matter of public policy.

2. A medical specialty ~~with~~ *may* be deemed by the Commissioner to be essential as a matter of public policy if, *after a hearing convened at the discretion of the Commissioner pursuant to subsection 1 of NRS 690B.350*, he or she determines that an unsafe condition exists because public access to a practitioner of the medical specialty is impaired as a result of insufficient availability of professional liability insurance to a practitioner of the medical specialty.

**Sec. 3.** NAC 690B.510 and 690B.570 are hereby repealed.

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#### LEADLINES OF REPEALED SECTIONS

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**NAC 690B.510** Annual submission of certain information required by Commissioner.

**NAC 690B.570** Annual reports on programs of insurer: Submission; forms.

**Sec. 4.** NAC 691C.070 to 691C.170, inclusive, are hereby repealed.

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#### LEADLINES OF REPEALED SECTIONS

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**NAC 691C.070** Refund of unearned premium: Minimum amount.

**NAC 691C.100** Rates considered to be reasonable in relation to benefits provided and not excessive.

**NAC 691C.110** Credit personal property insurance with closed-end single premium: Recommended premium rate for dual-interest coverage with theft.

**NAC 691C.120** Credit personal property insurance with closed-end single premium: Recommended premium rate for dual-interest coverage without theft.

**NAC 691C.130** Credit personal property insurance with closed-end single premium: Recommended premium rate for single-interest coverage with theft.

**NAC 691C.140** Credit personal property insurance with closed-end single premium: Recommended premium rate for single-interest coverage without theft.

**NAC 691C.150** Open-end credit property insurance with monthly outstanding balance: Recommended premium rate for dual-interest coverage with theft.

**NAC 691C.160** Open-end credit property insurance with monthly outstanding balance: Recommended premium rate for dual-interest coverage without theft.

**NAC 691C.170** Guaranteed asset protection insurance: Recommended premium rates.