

**PROPOSED REGULATION OF THE
COMMISSIONER OF INSURANCE**

LCB FILE NO. R134-24I

**The following document is the initial draft regulation proposed
by the agency submitted on 06/18/2024**

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COMMISSIONER OF INSURANCE**

LCB File No. R...-23

December 6, 2023

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

AUTHORITY: §§ 1 and 2, NRS 679B.130 and NRS 686B.125

A REGULATION relating to insurance; requiring that insurers providing coverage for dental care submit certain information to the Commissioner of Insurance; and providing for other matters properly relating thereto.

Section 1. Chapter 686B of NAC is hereby amended by adding thereto the provisions set forth as section 2 of this regulation.

Sec. 2. *1. For the purposes of NRS 686B.125, an insurer, organization or person licensed pursuant to Nevada Title 57 selling any contract providing standalone coverage for dental care in this State shall submit, on a form prescribed by the Commissioner, an annual report of losses and premiums. The report shall be filed with the Commissioner:*

(a) For losses and premiums attributed to calendar years 2023 and 2024, by May 1, 2025;

and

(b) For losses and premiums attributed to subsequent calendar years, by May 1st of the year following the calendar year being reported.

2. For the purposes of this regulation:

(a) “Losses” means direct claims incurred through December 31st of the reporting year, paid through March 31st of the following year.

(b) “Premiums” means direct premium earned.

(c) Losses and premiums shall be reported separately for each of the Individual, Small Employer, and Large Employer markets.

Sec. 3. This regulation becomes effective January 1, 2025.