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SENATE BILL NO. 88—COMMITTEE ON COMMERCE AND LABOR

(ON BEHALF OF THE DIVISION OF INSURANCE OF THE  
DEPARTMENT OF BUSINESS AND INDUSTRY)

PREFILED NOVEMBER 21, 2018

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Referred to Committee on Commerce and Labor

**SUMMARY**—Revises provisions governing producers of insurance and other persons regulated by the Commissioner of Insurance. (BDR 57-220)

**FISCAL NOTE:** Effect on Local Government: No.  
Effect on the State: Yes.

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

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AN ACT relating to insurance; revising provisions relating to licenses, certificates, permits and other authorizations for producers of insurance and other persons regulated by the Commissioner of Insurance to conform to the National Association of Insurance Commissioners Uniform Producer Licensing Model Act; revising the length of validity of certain licenses, certificates, permits and other authorizations; revising certain educational requirements for persons regulated by the Commissioner of Insurance; revising certain licensing and other fees; and providing other matters properly relating thereto.

**Legislative Counsel’s Digest:**

1 Existing law authorizes the Commissioner of Insurance to regulate insurance in  
2 this State. (NRS 679B.120) The laws of this State regulating producers of insurance  
3 and similar persons are based on the National Association of Insurance  
4 Commissioners Uniform Licensing Model Act. Existing Nevada law, based upon  
5 the Model Act in an earlier form, provides for the triennial renewal of the licenses,  
6 certificates, permits and other authorizations of producers of insurance and other  
7 persons regulated by the Commissioner. More recently, the Model Act has been  
8 amended to provide for biennial licenses, and these amendments have been adopted  
9 by most other states. Thus, producers of insurance and similar persons who operate  
10 in Nevada and also in other states, most of which operate with a 2-year renewal  
11 cycle, have to maintain multiple licenses and other authorizations with different  
12 expiration dates. This bill changes the current 3-year cycle for certain initial



13 issuances and renewals to a 2-year cycle to conform to the Model Act. This bill also  
 14 makes various other changes relating to obtaining or renewing licenses, certificates,  
 15 permits or other types of authorizations governed by title 57 of NRS, including,  
 16 without limitation, educational requirements.

17 **Sections 1 and 2** of this bill revise certain fees for obtaining and renewing  
 18 various licenses, certificates, permits and other authorizations and reduce certain  
 19 fees to reflect the 2-year renewal cycle versus the 3-year renewal cycle. **Sections 3**  
 20 **and 4** of this bill change the renewal cycle for an administrator's certificate to 2  
 21 years and make various other changes relating to administrators. **Sections 5-7** of  
 22 this bill revise various provisions governing producers of insurance, including  
 23 educational requirements and procedures for applications and 2-year renewals.  
 24 **Sections 8-10** of this bill change the renewal cycle for insurance consultants to 2  
 25 years and make other changes concerning the education and application process.  
 26 **Sections 11-14, 17-21, 34 and 36** of this bill eliminate the requirements that  
 27 associate adjusters be licensed. **Sections 15 and 16** of this bill revise the licensing  
 28 requirements for adjusters. **Section 22** of this bill changes the renewal cycle for  
 29 motor vehicle physical damage appraisers to 2 years. **Section 23** of this bill changes  
 30 the renewal cycle for surplus lines brokers to 2 years. **Sections 24-27** of this bill  
 31 change the renewal cycle to 2 years for agents and sellers who solicit and sell  
 32 prepaid contracts for funeral and burial services. **Section 28** of this bill changes the  
 33 renewal cycle for escrow officers to 2 years. **Sections 30-32** of this bill change the  
 34 certification requirements and the certification renewal cycle to 2 years for health  
 35 exchange enrollment facilitators. **Section 33** of this bill changes the renewal cycle  
 36 to 2 years for club agents for motor clubs. **Section 35** of this bill provides for the  
 37 transition of the various licenses, certificates, permits and other authorizations from  
 38 a 3-year to a 2-year cycle, and for the pro-ration of the related fees. **Section 37** of  
 39 this bill provides that this bill is effective on passage and approval for the purposes  
 40 of adopting regulations and other preparatory administrative acts and January 1,  
 41 2020, for all other purposes.

THE PEOPLE OF THE STATE OF NEVADA, REPRESENTED IN  
 SENATE AND ASSEMBLY, DO ENACT AS FOLLOWS:

1 **Section 1.** NRS 680B.010 is hereby amended to read as  
 2 follows:  
 3 680B.010 The Commissioner shall collect in advance and  
 4 receipt for, and persons so served must pay to the Commissioner,  
 5 fees and miscellaneous charges as follows:  
 6 1. Insurer's certificate of authority:  
 7 (a) Filing initial application ..... \$2,450  
 8 (b) Issuance of certificate:  
 9 (1) For any one kind of insurance as defined in  
 10 NRS 681A.010 to 681A.080, inclusive ..... 283  
 11 (2) For two or more kinds of insurance as so  
 12 defined ..... 578  
 13 (3) For a reinsurer ..... 2,450  
 14 (c) Each annual continuation of a certificate ..... 2,450



1 (d) Reinstatement pursuant to NRS 680A.180, 50  
2 percent of the annual continuation fee otherwise  
3 required.

4 (e) Registration of additional title pursuant to  
5 NRS 680A.240..... \$50

6 (f) Annual renewal of the registration of additional  
7 title pursuant to NRS 680A.240..... 25

8 2. Charter documents, other than those filed with  
9 an application for a certificate of authority. Filing  
10 amendments to articles of incorporation, charter,  
11 bylaws, power of attorney and other constituent  
12 documents of the insurer, each document..... \$10

13 3. Annual statement or report. For filing annual  
14 statement or report ..... \$25

15 4. Service of process:

16 (a) Filing of power of attorney..... \$5  
17 (b) Acceptance of service of process ..... 30

18 5. Licenses, appointments and renewals for  
19 producers of insurance:

20 (a) Application and license ..... \$125  
21 (b) Appointment fee for each insurer..... 15  
22 (c) ~~Triennial~~ *Biennial* renewal of each license ..... ~~125~~ 85  
23 (d) Temporary license..... 10  
24 (e) Modification of an existing license ..... 50

25 6. Surplus lines brokers:

26 (a) Application and license ..... \$125  
27 (b) ~~Triennial~~ *Biennial* renewal of each license..... ~~125~~ 85

28 7. Managing general agents' licenses,  
29 appointments and renewals:

30 (a) Application and license ..... \$125  
31 (b) Appointment fee for each insurer..... 15  
32 (c) ~~Triennial~~ *Biennial* renewal of each license ..... ~~125~~ 85  
33 (d) *Annual renewal of appointment* ..... 15

34 8. Adjusters', *as defined in NRS 684A.030*,  
35 licenses and renewals:

36 (a) ~~Independent and public adjusters:~~

37 ~~(1) Application and license ..... \$125~~  
38 ~~(2) Triennial~~

39 (b) *Biennial* renewal of each license ..... ~~125~~ 85

40 ~~(b) Associate adjusters:~~

41 ~~(1) Application and license ..... 125~~  
42 ~~(2) Triennial renewal of each license ..... 125~~ 85

43 (c) *Modification of an existing license* ..... 50

44 9. Licenses and renewals for appraisers of  
45 physical damage to motor vehicles:



1	(a) Application and license .....	\$125
2	(b) <del>Triennial</del> <i>Biennial</i> renewal of each license.....	<del>125</del> <i>85</i>
3	10. Additional title and property insurers pursuant	
4	to NRS 680A.240:	
5	(a) Original registration .....	\$50
6	(b) Annual renewal .....	25
7	11. Insurance vending machines:	
8	(a) Application and license, for each machine.....	\$125
9	(b) <del>Triennial</del> <i>Biennial</i> renewal of each license.....	<del>125</del> <i>85</i>
10	12. Permit for solicitation for securities:	
11	(a) Application for permit.....	\$100
12	(b) Extension of permit.....	50
13	13. Securities salespersons for domestic insurers:	
14	(a) Application and license .....	\$25
15	(b) Annual renewal of license.....	15
16	14. Rating organizations:	
17	(a) Application and license .....	\$500
18	(b) Annual renewal .....	500
19	15. Certificates and renewals for administrators	
20	licensed pursuant to chapter 683A of NRS:	
21	(a) Application and certificate of registration.....	\$125
22	(b) <del>Triennial</del> <i>Biennial</i> renewal .....	<del>125</del> <i>85</i>
23	16. For copies of the insurance laws of Nevada, a	
24	fee which is not less than the cost of producing the	
25	copies.	
26	17. Certified copies of certificates of authority and	
27	licenses issued pursuant to the Code.....	\$10
28	18. For copies and amendments of documents on	
29	file in the Division, a reasonable charge fixed by the	
30	Commissioner, including charges for duplicating or	
31	amending the forms and for certifying the copies and	
32	affixing the official seal.	
33	19. Letter of clearance for a producer of insurance	
34	or other licensee if requested by someone other than	
35	the licensee.....	\$10
36	20. Certificate of status as a producer of insurance	
37	or other licensee if requested by someone other than	
38	the licensee.....	\$10
39	21. Licenses, appointments and renewals for bail	
40	agents:	
41	(a) Application and license .....	\$125
42	(b) Appointment for each surety insurer.....	15
43	(c) Triennial renewal of each license.....	125
44	<i>(d) Annual renewal of appointment .....</i>	<i>15</i>



1 22. Licenses and renewals for bail enforcement  
2 agents:  
3 (a) Application and license ..... \$125  
4 (b) Triennial renewal of each license..... 125  
5 23. Licenses, appointments and renewals for  
6 general agents for bail:  
7 (a) Application and license ..... \$125  
8 (b) Initial appointment by each insurer..... 15  
9 (c) Triennial renewal of each license..... 125  
10 **(d) Annual renewal of appointment ..... 15**  
11 24. Licenses and renewals for bail solicitors:  
12 (a) Application and license ..... \$125  
13 (b) Triennial renewal of each license..... 125  
14 25. Licenses and renewals for title agents and  
15 escrow officers:  
16 (a) Application and license ..... \$125  
17 (b) ~~Triennial~~ **Biennial** renewal of each license..... ~~125~~ **85**  
18 (c) Appointment fee for each title insurer..... 15  
19 (d) ~~Change in name or location of business or in~~  
20 ~~association..... 10~~  
21 **Annual renewal of appointment..... 15**  
22 26. Certificate of authority and renewal for a  
23 seller of prepaid funeral contracts [~~..... \$125~~]:  
24 **(a) Application and certificate..... \$125**  
25 **(b) Biennial renewal of each certificate..... 85**  
26 27. Licenses and renewals for agents for prepaid  
27 funeral contracts:  
28 (a) Application and license ..... \$125  
29 (b) ~~Triennial~~ **Biennial** renewal of each license..... ~~125~~  
30 ~~—28. Licenses, appointments and renewals for~~  
31 ~~agents for fraternal benefit societies:~~  
32 ~~(a) Application and license ..... \$125~~  
33 ~~(b) Appointment for each insurer ..... 15~~  
34 ~~(c) Triennial renewal of each license..... 125~~  
35 ~~—29.] 85~~  
36 **28. Reinsurance intermediary broker or manager:**  
37 (a) Application and license ..... \$125  
38 (b) ~~Triennial~~ **Biennial** renewal of each license..... ~~125~~  
39 ~~—30.] 85~~  
40 **29. Agents for and sellers of prepaid burial**  
41 **contracts:**  
42 (a) Application and certificate or license..... \$125  
43 (b) ~~Triennial~~ **Biennial** renewal ..... ~~125~~  
44 ~~—31.] 85~~  
45 **30. Risk retention groups:**



1 (a) Initial registration ..... \$250  
2 (b) Each annual continuation of a certificate of  
3 registration ..... 250  
4 ~~32.~~ **31.** Required filing of forms:  
5 (a) For rates and policies ..... \$25  
6 (b) For riders and endorsements ..... 10  
7 ~~33.~~ **32.** Viatical settlements:  
8 (a) Provider of viatical settlements:  
9 (1) Application and license ..... \$1,000  
10 (2) Annual renewal ..... 1,000  
11 (b) Broker of viatical settlements:  
12 (1) Application and license ..... 500  
13 (2) Annual renewal ..... 500  
14 (c) Registration of producer of insurance acting as  
15 a viatical settlement broker ..... 250  
16 ~~34.~~ **33.** Insurance consultants:  
17 (a) Application and license ..... \$125  
18 (b) ~~Triennial~~ **Biennial** renewal ..... ~~125~~  
19 ~~35. Licensee's association with or appointment or~~  
20 ~~sponsorship by an organization:~~  
21 ~~(a) Initial appointment, association or sponsorship,~~  
22 ~~for each organization ..... \$50~~  
23 ~~(b) Renewal of each association or sponsorship ..... 50~~  
24 ~~(c) Annual renewal of appointment ..... 15~~  
25 ~~36.~~ **85**  
26 **34.** Purchasing groups:  
27 (a) Initial registration and review of an application ..... \$100  
28 (b) Each annual continuation of registration ..... 100  
29 ~~37.~~ **35.** Exchange enrollment facilitators:  
30 (a) Application and certificate ..... \$125  
31 (b) ~~Triennial~~ **Biennial** renewal of each certificate ..... ~~125~~ **85**  
32 (c) Temporary certificate ..... 10  
33 ~~(d) Modification of an existing certificate ..... 50~~  
34 ~~38.~~ **36.** In addition to any other fee or charge, all applicable  
35 fees required of any person, including, without limitation, persons  
36 listed in this section, pursuant to NRS 680C.110.  
37 **Sec. 2.** NRS 680C.110 is hereby amended to read as follows:  
38 680C.110 1. In addition to any other fee or charge, the  
39 Commissioner shall collect in advance and receipt for, and persons  
40 so served must pay to the Commissioner, the fees required by this  
41 section.  
42 2. A fee required by this section must be:  
43 (a) If an initial fee, paid at the time of an initial application or  
44 issuance of a license, as applicable;



(b) Except as otherwise provided in NRS 680A.180, 683A.378, 686A.380, 694C.230, 695A.080, 695B.135, 695D.150, 695H.090 and 696A.150, if an annual fee, paid on or before the date established by regulation of the Commissioner;

(c) If a *biennial or* triennial fee, paid on or before the time of continuation, renewal or other similar action in regard to a certificate, license, permit or other type of authorization, as applicable; and

(d) Deposited in the Fund for Insurance Administration and Enforcement created by NRS 680C.100.

3. The fees required pursuant to this section are not refundable.

4. The following fees must be paid by the following persons to the Commissioner:

(a) Associations of self-insured private employers, as defined in NRS 616A.050:

- (1) Initial fee.....\$1,300
- (2) Annual fee.....\$1,300

(b) Associations of self-insured public employers, as defined in NRS 616A.055:

- (1) Initial fee.....\$1,300
- (2) Annual fee.....\$1,300

(c) Independent review organizations, as provided for in NRS 616A.469 or 683A.3715, or both:

- (1) Initial fee.....\$60
- (2) ~~Annual~~ *Biennial* fee.....\$60

(d) Producers of insurance, as defined in NRS 679A.117:

- (1) Initial fee.....\$60
- (2) ~~Triennial fee~~.....~~\$60~~  
*Biennial fee*.....*\$40*

(e) Reinsurers, as provided for in NRS 681A.1551 or 681A.160, as applicable:

- (1) Initial fee.....\$1,300
- (2) Annual fee.....\$1,300

(f) Intermediaries, as defined in NRS 681A.330:

- (1) Initial fee.....\$60
- (2) ~~Triennial fee~~.....~~\$60~~  
*Biennial fee*.....*\$40*

(g) Reinsurers, as defined in NRS 681A.370:

- (1) Initial fee.....\$1,300
- (2) Annual fee.....\$1,300

(h) Administrators, as defined in NRS 683A.025:

- (1) Initial fee.....\$60
- (2) ~~Triennial fee~~.....~~\$60~~  
*Biennial fee*.....*\$40*



1 (i) Managing general agents, as defined in  
2 NRS 683A.060:

3 (1) Initial fee.....\$60

4 (2) ~~Triennial fee.....\$60~~

5 *Biennial fee.....\$40*

6 (j) Agents who perform utilization reviews, as  
7 defined in NRS 683A.376:

8 (1) Initial fee.....\$60

9 (2) Annual fee.....\$60

10 (k) Insurance consultants, as defined in  
11 NRS 683C.010:

12 (1) Initial fee.....\$60

13 (2) ~~Triennial fee.....\$60~~

14 *Biennial fee.....\$40*

15 (l) ~~Independent adjusters,] Adjusters,~~ as defined in  
16 NRS 684A.030:

17 (1) Initial fee.....\$60

18 (2) ~~Triennial fee.....\$60~~

19 ~~(m) Public adjusters, as defined in NRS 684A.030:~~

20 ~~(1) Initial fee.....\$60~~

21 ~~(2) Triennial fee.....\$60~~

22 ~~(n) Associate adjusters, as defined in  
23 NRS 684A.030:~~

24 ~~(1) Initial fee.....\$60~~

25 ~~(2) Triennial fee.....\$60~~

26 ~~(o)] Biennial fee.....\$40~~

27 (m) Motor vehicle physical damage appraisers, as  
28 defined in NRS 684B.010:

29 (1) Initial fee.....\$60

30 (2) ~~Triennial fee.....\$60~~

31 ~~(p)] Biennial fee.....\$40~~

32 (n) Brokers, as defined in NRS 685A.031:

33 (1) Initial fee.....\$60

34 (2) ~~Triennial fee.....\$60~~

35 ~~(q)] Biennial fee.....\$40~~

36 (o) Companies, as defined in NRS 686A.330:

37 (1) Initial fee.....\$1,300

38 (2) Annual fee.....\$1,300

39 ~~(+)] (p) Rate service organizations, as defined in  
40 NRS 686B.020:~~

41 (1) Initial fee.....\$1,300

42 (2) Annual fee.....\$1,300

43 ~~(+)] (q) Brokers of viatical settlements, as defined  
44 in NRS 688C.030:~~

45 (1) Initial fee.....\$60





1	(2) Annual fee.....	\$60
2	<del>[(+)]</del> (r) Providers of viatical settlements, as defined	
3	in NRS 688C.080:	
4	(1) Initial fee.....	\$60
5	(2) Annual fee.....	\$60
6	<del>[(+)]</del> (s) Agents for prepaid burial contracts subject	
7	to the provisions of chapter 689 of NRS:	
8	(1) Initial fee.....	\$60
9	(2) <del>[(+)]</del> Triennial fee.....	<del>\$60</del>
10	<del>[(+)]</del> Biennial fee.....	<del>\$40</del>
11	(t) Agents for prepaid funeral contracts subject to	
12	the provisions of chapter 689 of NRS:	
13	(1) Initial fee.....	\$60
14	(2) <del>[(+)]</del> Triennial fee.....	<del>\$60</del>
15	<del>[(+)]</del> Biennial fee.....	<del>\$40</del>
16	(u) Sellers of prepaid burial contracts subject to the	
17	provisions of chapter 689 of NRS:	
18	(1) Initial fee.....	\$60
19	(2) <del>[(+)]</del> Triennial fee.....	<del>\$60</del>
20	<del>[(+)]</del> Biennial fee.....	<del>\$40</del>
21	(v) Sellers of prepaid funeral contracts subject to	
22	the provisions of chapter 689 of NRS:	
23	(1) Initial fee.....	\$60
24	(2) <del>[(+)]</del> Triennial fee.....	<del>\$60</del>
25	<del>[(+)]</del> Biennial fee.....	<del>\$40</del>
26	(w) Providers, as defined in NRS 690C.070:	
27	(1) Initial fee.....	\$1,300
28	(2) Annual fee.....	\$1,300
29	<del>[(z)]</del> (x) Escrow officers, as defined in	
30	NRS 692A.028:	
31	(1) Initial fee.....	\$60
32	(2) <del>[(+)]</del> Triennial fee.....	<del>\$60</del>
33	<del>[(+)]</del> Biennial fee.....	<del>\$40</del>
34	(y) Title agents, as defined in NRS 692A.060:	
35	(1) Initial fee.....	\$60
36	(2) <del>[(+)]</del> Triennial fee.....	<del>\$60</del>
37	<del>[(+)]</del> Biennial fee.....	<del>\$40</del>
38	(z) Captive insurers, as defined in NRS 694C.060:	
39	(1) Initial fee.....	\$250
40	(2) Annual fee.....	\$250
41	<del>[(cc)]</del> Insurance agents for societies, as provided for	
42	in NRS 695A.330:	
43	(1) Initial fee.....	<del>\$60</del>
44	(2) Triennial fee.....	<del>\$60</del>



1 ~~[(dd)]~~ (aa) Purchasing groups, as defined in  
2 NRS 695E.100:

- 3 (1) Initial fee.....\$250
- 4 (2) Annual fee.....\$250

5 ~~[(ee)]~~ (bb) Risk retention groups, as defined in  
6 NRS 695E.110:

- 7 (1) Initial fee.....\$250
- 8 (2) Annual fee.....\$250

9 ~~[(ff)]~~ (cc) Medical discount plans, as defined in  
10 NRS 695H.050:

- 11 (1) Initial fee.....\$1,300
- 12 (2) Annual fee.....\$1,300

13 ~~[(gg)]~~ (dd) Club agents, as defined in  
14 NRS 696A.040:

- 15 (1) Initial fee.....\$60
- 16 (2) ~~[(Triennial fee .....\$60)~~
- 17 ~~[(hh)]~~ Biennial fee.....\$40

18 (ee) Motor clubs, as defined in NRS 696A.050:

- 19 (1) Initial fee.....\$1,300
- 20 (2) Annual fee.....\$1,300

21 ~~[(ii)]~~ (ff) Bail agents, as defined in NRS 697.040:

- 22 (1) Initial fee.....\$60
- 23 (2) Triennial fee.....\$60

24 ~~[(jj)]~~ (gg) Bail enforcement agents, as defined in  
25 NRS 697.055:

- 26 (1) Initial fee.....\$60
- 27 (2) Triennial fee.....\$60

28 ~~[(kk)]~~ (hh) Bail solicitors, as defined in  
29 NRS 697.060:

- 30 (1) Initial fee.....\$60
- 31 (2) Triennial fee.....\$60

32 ~~[(ll)]~~ (ii) General agents, as defined in NRS 697.070:

- 33 (1) Initial fee.....\$60
- 34 (2) Triennial fee.....\$60

35 ~~[(mm)]~~ (jj) Exchange enrollment facilitators, as  
36 defined in NRS 695J.050:

- 37 (1) Initial fee.....\$60
- 38 (2) ~~[(Triennial fee .....\$60)]~~
- 39 Biennial fee.....\$40

40 5. An initial fee of \$1,000 must be paid to the Commissioner  
41 by each:

- 42 (a) Insurer who is authorized to transact casualty insurance, as  
43 defined in NRS 681A.020;
- 44 (b) Insurer who is authorized to transact health insurance, as  
45 defined in NRS 681A.030;



1 (c) Insurer who is authorized to transact life insurance, as  
2 defined in NRS 681A.040;

3 (d) Insurer who is authorized to transact property insurance, as  
4 defined in NRS 681A.060;

5 (e) Title insurer, as defined in NRS 692A.070;

6 (f) Fraternal benefit society, as defined in NRS 695A.010;

7 (g) Corporation subject to the provisions of chapter 695B of  
8 NRS;

9 (h) Health maintenance organization, as defined in  
10 NRS 695C.030;

11 (i) Organization for dental care, as defined in NRS 695D.060;  
12 and

13 (j) Prepaid limited health service organization, as defined in  
14 NRS 695F.050.

15 6. An insurer who is required to pay an initial fee of \$1,000  
16 pursuant to subsection 5 shall also pay to the Commissioner an  
17 annual fee in an amount determined by the Commissioner. When  
18 determining the amount of the annual fee, the Commissioner must  
19 consider:

20 (a) The direct written premiums reported to the Commissioner  
21 by the insurer during the previous year;

22 (b) The number of insurers who are required to pay an annual  
23 fee pursuant to this subsection;

24 (c) The direct written premiums reported during the previous  
25 year by all insurers paying such fees; and

26 (d) The budget of the Division.

27 7. An insurer who is not required to pay an initial or annual fee  
28 pursuant to subsection 4 or subsections 5 and 6 shall pay to the  
29 Commissioner an initial fee of \$1,300 and an annual fee of \$1,300.

30 **Sec. 3.** NRS 683A.08526 is hereby amended to read as  
31 follows:

32 683A.08526 1. A certificate of registration as an  
33 administrator is valid for ~~3~~ 2 years after the date the Commissioner  
34 issues the certificate to the administrator.

35 2. An administrator may renew a certificate of registration if  
36 the administrator submits to the Commissioner:

37 (a) An application on a form prescribed by the Commissioner;  
38 and

39 (b) The fee for the renewal of the certificate of registration  
40 prescribed in NRS 680B.010 and, in addition to any other fee or  
41 charge, all applicable fees required pursuant to NRS 680C.110.

42 3. A certificate of registration that is suspended or revoked  
43 must be surrendered immediately to the Commissioner.



1 **Sec. 4.** NRS 683A.242 is hereby amended to read as follows:

2 683A.242 1. An applicant for, or holder of, a license issued  
3 pursuant to NRS 683A.265 is not required to pass a written  
4 examination or meet any ~~{prelicensing education or}~~ continuing  
5 education requirements to receive or renew a license.

6 2. A travel retailer who is listed in the register maintained  
7 pursuant to NRS 683A.3685 or any employee or authorized  
8 representative of such a travel retailer who is listed in the register of  
9 a producer of limited lines travel insurance, is not required to pass  
10 any written examination or complete any education requirements  
11 other than the program of instruction or training required by  
12 paragraph (f) of subsection 1 of NRS 683A.369.

13 **Sec. 5.** NRS 683A.251 is hereby amended to read as follows:

14 683A.251 1. The Commissioner shall prescribe the form of  
15 application by a natural person for a license as a resident producer  
16 of insurance. The applicant must declare, under penalty of refusal to  
17 issue, or suspension or revocation of, the license, that the statements  
18 made in the application are true, correct and complete to the best of  
19 his or her knowledge and belief. Before approving the application,  
20 the Commissioner must find that the applicant has:

21 (a) Attained the age of 18 years;

22 (b) Not committed any act that is a ground for refusal to issue,  
23 or suspension or revocation of, a license;

24 (c) ~~{Completed a course of study for the lines of authority for  
25 which the application is made, unless the applicant is exempt from  
26 this requirement;~~

27 ~~—(d)}~~ Paid all applicable fees prescribed for the license, which  
28 may not be refunded; and

29 ~~{(e)}~~ (d) Successfully passed the examinations for the lines of  
30 authority for which application is made, unless the applicant is  
31 exempt from this requirement.

32 2. A business organization must be licensed as a producer of  
33 insurance in order to act as such. Application must be made on a  
34 form prescribed by the Commissioner. Before approving the  
35 application, the Commissioner must find that the applicant has:

36 (a) Paid all applicable fees prescribed for the license, which may  
37 not be refunded;

38 (b) Designated a natural person who is licensed as a producer of  
39 insurance and who is authorized to transact business on behalf of the  
40 business organization to be responsible for the organization's  
41 compliance with the laws and regulations of this State relating to  
42 insurance; *and*

43 (c) ~~{If the business organization has authorized a producer of  
44 insurance not designated pursuant to paragraph (b) to transact  
45 business on behalf of the business organization, submitted to the~~



~~Commissioner on a form prescribed by the Commissioner the name of each producer of insurance authorized to transact business on behalf of the business organization; and~~

~~(d)~~ Established and maintains a valid electronic mail address at the applicant's own expense.

3. A natural person who is a resident of this State applying for a license must, as part of his or her application and at the applicant's own expense:

(a) Arrange to have a complete set of his or her fingerprints taken by a law enforcement agency or other authorized entity acceptable to the Commissioner;

(b) Submit to the Commissioner:

(1) A completed fingerprint card and written permission authorizing the Commissioner to submit the applicant's fingerprints to the Central Repository for Nevada Records of Criminal History for submission to the Federal Bureau of Investigation for a report on the applicant's background and to such other law enforcement agencies as the Commissioner deems necessary; or

(2) Written verification, on a form prescribed by the Commissioner, stating that the fingerprints of the applicant were taken and directly forwarded electronically or by another means to the Central Repository and that the applicant has given written permission to the law enforcement agency or other authorized entity taking the fingerprints to submit the fingerprints to the Central Repository for submission to the Federal Bureau of Investigation for a report on the applicant's background and to such other law enforcement agencies as the Commissioner deems necessary; and

(c) Establish and maintain a valid electronic mail address.

4. The Commissioner may:

(a) Unless the applicant's fingerprints are directly forwarded pursuant to subparagraph (2) of paragraph (b) of subsection 3, submit those fingerprints to the Central Repository for submission to the Federal Bureau of Investigation and to such other law enforcement agencies as the Commissioner deems necessary;

(b) Request from each such agency any information regarding the applicant's background as the Commissioner deems necessary; and

(c) Adopt regulations concerning the procedures for obtaining this information.

5. The Commissioner may require any document reasonably necessary to verify information contained in an application.

**Sec. 6.** NRS 683A.261 is hereby amended to read as follows:

683A.261 1. Unless the Commissioner refuses to issue the license under NRS 683A.451, the Commissioner shall issue a license as a producer of insurance to a person who has satisfied the



1 requirements of NRS 683A.241 and 683A.251. A producer of  
2 insurance may qualify for a license in one or more of the lines of  
3 authority permitted by statute or regulation, including:

4 (a) Life insurance on human lives, which includes benefits from  
5 endowments and annuities and may include additional benefits from  
6 death by accident and benefits for dismemberment by accident and  
7 for disability income.

8 (b) Accident and health insurance for sickness, bodily injury or  
9 accidental death, which may include benefits for disability income.

10 (c) Property insurance for direct or consequential loss or damage  
11 to property of every kind.

12 (d) Casualty insurance against legal liability, including liability  
13 for death, injury or disability and damage to real or personal  
14 property. For the purposes of a producer of insurance, this line of  
15 insurance includes surety indemnifying financial institutions or  
16 providing bonds for fidelity, performance of contracts or financial  
17 guaranty.

18 (e) Variable annuities and variable life insurance, including  
19 coverage reflecting the results of a separate investment account.

20 (f) Credit insurance, including credit life, credit accident and  
21 health, credit property, credit involuntary unemployment,  
22 guaranteed asset protection, and any other form of insurance offered  
23 in connection with an extension of credit that is limited to wholly or  
24 partially extinguishing the obligation which the Commissioner  
25 determines should be considered as limited-line credit insurance.

26 (g) Personal lines, consisting of automobile and motorcycle  
27 insurance and residential property insurance, including coverage for  
28 flood, of personal watercraft and of excess liability, written over one  
29 or more underlying policies of automobile or residential property  
30 insurance.

31 (h) ~~Fixed annuities, including, without limitation, indexed~~  
32 ~~annuities, as a limited line.~~

33 ~~(i) Travel insurance, as defined in NRS 683A.197, as a limited~~  
34 ~~line.~~

35 ~~(j) Rental car agency as a limited line.~~

36 ~~(k) Portable electronics as a limited line.~~

37 ~~(l) Crop as a limited line.~~

38 2. A license as a producer of insurance remains in effect unless  
39 revoked, suspended or otherwise terminated if a request for a  
40 renewal is submitted ~~[on or before the date for the renewal specified~~  
41 ~~on the license.]~~ *biennially on or before the last day of the*  
42 *licensee's birth month or, for business entities, biennially on or*  
43 *before the last day of the month in which the license was issued,*  
44 all applicable fees for renewal are paid for each license ~~[and each~~  
45 ~~authorization to transact business on behalf of a business~~



1 ~~organization licensed pursuant to subsection 2 of NRS 683A.251,]~~  
2 and any requirement for education or any other requirement to  
3 renew the license is satisfied by the date specified on the license for  
4 the renewal. ~~[A producer of insurance may submit a request for a~~  
5 ~~renewal of his or her license within 30 days after the date specified~~  
6 ~~on the license for the renewal if the producer of insurance otherwise~~  
7 ~~complies with the provisions of this subsection and pays, in addition~~  
8 ~~to any fee paid pursuant to this subsection, a penalty of 50 percent~~  
9 ~~of all applicable renewal fees, except for any fee required pursuant~~  
10 ~~to NRS 680C.110. A license as a producer of insurance expires if~~  
11 ~~the Commissioner receives a request for a renewal of the license~~  
12 ~~more than 30 days after the date specified on the license for the~~  
13 ~~renewal. A fee paid pursuant to this subsection is nonrefundable.]~~

14 3. A natural person who allows his or her license as a producer  
15 of insurance to ~~[expire]~~ *lapse* may ~~[reapply for]~~ *reinstate* the same  
16 license within 12 months after the date specified on the license for a  
17 renewal without passing a written examination ~~[or completing a~~  
18 ~~course of study required by paragraph (c) of subsection 1 of NRS~~  
19 ~~683A.251,]~~ but *any continuing education requirements must be*  
20 *met and* a penalty of twice all applicable renewal fees, except for  
21 any fee required pursuant to NRS 680C.110, is required for any  
22 request for a renewal of the license that is received after the date  
23 specified on the license for the renewal.

24 4. A licensed producer of insurance who is unable to renew his  
25 or her license because of military service, extended medical  
26 disability or other extenuating circumstance may request a waiver of  
27 the time limit and of any fine or sanction otherwise required or  
28 imposed because of the failure to renew.

29 5. A license must state the licensee's name, address, personal  
30 identification number, the date of issuance, the lines of authority and  
31 the date of expiration and must contain any other information the  
32 Commissioner considers necessary. The license must be made  
33 available for public inspection upon request.

34 6. A licensee shall inform the Commissioner of each change of  
35 business, residence or electronic mail address, in writing or by other  
36 means acceptable to the Commissioner, within 30 days after the  
37 change. If a licensee changes his or her business, residence or  
38 electronic mail address without giving written notice and the  
39 Commissioner is unable to locate the licensee after diligent effort,  
40 the Commissioner may revoke the license without a hearing. The  
41 mailing of a letter by certified mail, return receipt requested,  
42 addressed to the licensee at his or her last mailing address appearing  
43 on the records of the Division, and the return of the letter  
44 undelivered, constitutes a diligent effort by the Commissioner.



1       **Sec. 7.** NRS 683A.291 is hereby amended to read as follows:

2       683A.291 1. An applicant for licensing in this state as a  
3 producer of insurance who was previously licensed for the same  
4 lines of authority in another state need not complete any education  
5 or examination if the applicant is currently licensed in that state or,  
6 if the application is received within 90 days after the cancellation of  
7 the license, the other state certifies that the applicant was in good  
8 standing at the time of cancellation. Alternatively, the exemption is  
9 available if the records of the National Association of Insurance  
10 Commissioners show that the applicant is or was licensed and in  
11 good standing for the lines of authority requested.

12       2. An examination is not required for a producer of insurance  
13 who confines his or her activity to insurance categorized as limited  
14 line, credit, travel, portable electronics ~~[, baggage or fixed annuity,~~  
15 ~~or covering vehicles leased for a short term.] or rental car.~~

16       3. A person licensed in another state who moves to this state  
17 and desires to become licensed as a resident producer of insurance  
18 with the benefit of the exemption provided in subsection 1 must  
19 apply for licensing within 90 days after establishing legal residence.

20       **Sec. 8.** NRS 683C.030 is hereby amended to read as follows:

21       683C.030 1. An application for a license to act as an  
22 insurance consultant must be submitted to the Commissioner on  
23 forms prescribed by the Commissioner and must be accompanied by  
24 the applicable license fee set forth in NRS 680B.010 and, in addition  
25 to any other fee or charge, all applicable fees required pursuant to  
26 NRS 680C.110. The license fee set forth in NRS 680B.010 is not  
27 refundable. If the applicant is a natural person, the application must  
28 include the social security number of the applicant.

29       2. An applicant for an insurance consultant's license must  
30 successfully complete an examination ~~[and a course of instruction]~~  
31 which the Commissioner shall establish by regulation.

32       3. Each license issued pursuant to this chapter is ~~[valid for 3~~  
33 ~~years from the date of issuance]~~ *renewable biennially on or before*  
34 *the last day of the licensee's birth month or, for business entities,*  
35 *biennially on or before the last day of the month in which the*  
36 *license was issued* or until it is suspended, revoked or otherwise  
37 terminated, and each insurance consultant must pay, in addition to  
38 any other fee or charge, all applicable fees required pursuant to  
39 NRS 680C.110.

40       **Sec. 9.** NRS 683C.035 is hereby amended to read as follows:

41       683C.035 1. The Commissioner shall prescribe the form of  
42 application by a natural person for a license as an insurance  
43 consultant. The applicant must declare, under penalty of refusal to  
44 issue, or suspension or revocation of, the license, that the statements  
45 made in the application are true, correct and complete to the best of





1 his or her knowledge and belief. Before approving the application,  
2 the Commissioner must find that the applicant has:

3 (a) Attained the age of 18 years.

4 (b) Not committed any act that is a ground for refusal to issue,  
5 or suspension or revocation of, a license pursuant to NRS 683A.451.

6 (c) Paid all applicable fees prescribed for the license, which may  
7 not be refunded.

8 (d) Passed each examination required for the license ~~[and~~  
9 ~~successfully completed each course of instruction which the~~  
10 ~~Commissioner requires by regulation.]~~ unless the applicant is a  
11 resident of another state and holds a similar license in that state.

12 2. A business organization must be licensed as an insurance  
13 consultant in order to act as such. Application must be made on a  
14 form prescribed by the Commissioner. Before approving the  
15 application, the Commissioner must find that the applicant has:

16 (a) Paid all applicable fees prescribed for the license, which may  
17 not be refunded; and

18 (b) Designated a natural person who is licensed as an insurance  
19 consultant in this State and who is affiliated with the business  
20 organization to be responsible for the organization's compliance  
21 with the laws and regulations of this State relating to insurance.

22 3. The Commissioner may require any document reasonably  
23 necessary to verify information contained in an application.

24 4. A license issued pursuant to this chapter is ~~[valid for 3 years~~  
25 ~~after the date of issuance]~~ *renewable biennially on or before the*  
26 *last day of the licensee's birth month or, for business entities,*  
27 *biennially on or before the last day of the month in which the*  
28 *license was issued* or until it is suspended, revoked or otherwise  
29 terminated.

30 5. An insurance consultant may qualify for a license pursuant  
31 to this chapter in one or more of the lines of authority set forth in  
32 paragraphs (a) to (d), inclusive, of subsection 1 of NRS 683A.261.

33 **Sec. 10.** NRS 683C.040 is hereby amended to read as follows:

34 683C.040 1. A license may be renewed for additional ~~[3-~~  
35 ~~year]~~ *2-year* periods by submitting to the Commissioner an  
36 application for renewal and:

37 (a) If the application is made:

38 (1) ~~[On]~~ *Biennially on* or before the ~~[expiration date of the~~  
39 ~~license.]~~ *last day of the licensee's birth month or, for business*  
40 *entities, biennially on or before the last day of the month in which*  
41 *the license was issued*, all applicable renewal fees; or

42 (2) Not more than 30 days after the expiration date of the  
43 license, all applicable renewal fees plus any late fee required;

44 (b) If the applicant is a natural person, the statement required  
45 pursuant to NRS 683C.043; and



1 (c) If the applicant is a resident, proof of the successful  
2 completion of appropriate courses of study required for renewal, as  
3 established by the Commissioner by regulation.

4 2. The fees specified in this section are not refundable.

5 **Sec. 11.** NRS 684A.020 is hereby amended to read as follows:

6 684A.020 1. Except as otherwise provided in subsection 2,  
7 “adjuster” means any person who, for compensation, including,  
8 without limitation, a fee or commission, investigates and settles, and  
9 reports to his or her principal relative to, claims:

10 (a) Arising under insurance contracts for property, casualty or  
11 surety coverage, including, without limitation, workers’  
12 compensation coverage, on behalf solely of the insurer or the  
13 insured; or

14 (b) Against a self-insurer who is providing similar coverage.

15 2. For the purposes of this chapter:

16 (a) ~~[(An associate adjuster, as defined in NRS 684A.030;~~

17 ~~-(b)]~~ An attorney at law who adjusts insurance losses from time  
18 to time incidental to the practice of his or her profession;

19 ~~[(e)]~~ (b) An adjuster of ocean marine losses;

20 ~~[(d)]~~ (c) A salaried employee of an insurer, unless the employee:

21 (1) Investigates, negotiates or settles workers’ compensation  
22 claims; and

23 (2) Obtains a license pursuant to this chapter;

24 ~~[(e)]~~ (d) A salaried employee of a managing general agent  
25 maintaining an underwriting office in this state;

26 ~~[(f)]~~ (e) An employee of an independent adjuster or an employee  
27 of an affiliate of an independent adjuster who is one of not more  
28 than 25 such employees under the supervision of an independent  
29 adjuster or licensed agent and who:

30 (1) Collects information relating to a claim for coverage  
31 arising under an insurance contract from or furnishes such  
32 information to an insured or a claimant; and

33 (2) Conducts data entry, including, without limitation,  
34 entering data into an automated claims adjudication system;

35 ~~[(g)]~~ (f) A licensed agent who supervises not more than 25  
36 employees described in paragraph ~~[(f)]~~; (e);

37 ~~[(h)]~~ (g) A person who is employed only to collect factual  
38 information concerning a claim for coverage arising under an  
39 insurance contract;

40 ~~[(i)]~~ (h) A person who is employed solely to obtain facts  
41 surrounding a claim or to furnish technical assistance to a licensed  
42 independent adjuster;

43 ~~[(j)]~~ (i) A person who is employed to investigate suspected  
44 fraudulent insurance claims but who does not adjust losses or  
45 determine the payment of claims;



1 ~~(j)~~ (j) A person who performs only executive, administrative,  
2 managerial or clerical duties, or any combination thereof, but does  
3 not investigate, negotiate or settle claims with a policyholder or  
4 claimant or the legal representative of a policyholder or claimant;

5 ~~(k)~~ (k) A licensed health care provider or any employee thereof  
6 who provides managed care services if those services do not include  
7 the determination of compensability;

8 ~~(l)~~ (l) A managed care organization or any employee thereof  
9 or an organization that provides managed care services or any  
10 employee thereof if the services provided do not include the  
11 determination of compensability;

12 ~~(m)~~ (m) A person who settles only reinsurance or subrogation  
13 claims;

14 ~~(n)~~ (n) A broker, agent or representative of a risk retention  
15 group;

16 ~~(o)~~ (o) An attorney-in-fact of a reciprocal insurer;

17 ~~(p)~~ (p) A manager of a branch office of an alien insurer that is  
18 located in the United States; or

19 ~~(q)~~ (q) A person authorized to adjust claims under the authority  
20 of a third-party administrator who holds a certificate of registration  
21 issued by the Commissioner pursuant to NRS 683A.08524, unless  
22 the person investigates, negotiates or settles workers' compensation  
23 claims,

24 ↪ is not considered an adjuster.

25 **Sec. 12.** NRS 684A.030 is hereby amended to read as follows:

26 684A.030 1. "Independent adjuster" means an adjuster who  
27 is representing the interests of an insurer or a self-insurer and who:

28 (a) Contracts for compensation with the insurer or self-insurer as  
29 an independent contractor or an employee of an independent  
30 contractor;

31 (b) Is treated for tax purposes by the insurer or self-insurer in a  
32 manner consistent with an independent contractor rather than an  
33 employee; and

34 (c) Investigates, negotiates or settles property, casualty or surety  
35 claims, including, without limitation, workers' compensation  
36 claims, for the insurer or self-insurer.

37 2. "Public adjuster" means an adjuster employed by and  
38 representing solely the financial interests of the insured named in  
39 the policy. The term does not include an adjuster who investigates,  
40 negotiates or settles workers' compensation claims.

41 3. "Company adjuster" means a salaried employee of an  
42 insurer who:

43 (a) Investigates, negotiates or settles *property, casualty or*  
44 *surety claims, including, without limitation,* workers'  
45 compensation claims; and



(b) Obtains a license pursuant to this chapter.

4. "Staff adjuster" means a person who investigates, negotiates or settles workers' compensation claims under the authority of a third-party administrator who holds a certificate of registration issued by the Commissioner pursuant to NRS 683A.08524.

~~[5. "Associate adjuster" means an employee of an adjuster who, under the direct supervision of the adjuster, assists in the investigation and settlement of insurance losses on behalf of his or her employer.]~~

**Sec. 13.** NRS 684A.035 is hereby amended to read as follows:

684A.035 1. The provisions of NRS 683A.341 and 686A.310 apply to adjusters . ~~[and associate adjusters.]~~

2. For the purposes of subsection 1, unless the context requires that a section apply only to producers of insurance or insurers, any reference in those sections to "producer of insurance" or "insurer" must be replaced by a reference to "adjuster ." ~~[or associate adjuster.]~~

**Sec. 14.** NRS 684A.040 is hereby amended to read as follows:

684A.040 1. Except as otherwise provided in NRS 684A.060, no person may act as, or hold himself or herself out to be, an adjuster ~~[or associate adjuster]~~ in this State unless then licensed as such under the applicable adjuster's license ~~[or associate adjuster's license, as the case may be,]~~ issued under the provisions of this chapter.

2. Any person violating the provisions of this section is guilty of a gross misdemeanor.

3. Except as otherwise provided in NRS 684A.060, a person who acts as an adjuster in this State without a license is subject to an administrative fine of not more than \$1,000 for each violation.

4. A salaried employee of an insurer who investigates, negotiates or settles workers' compensation claims may, but is not required to, obtain a license as a company adjuster pursuant to this chapter. The provisions of subsections 1, 2 and 3 do not apply to a salaried employee of an insurer.

**Sec. 15.** NRS 684A.070 is hereby amended to read as follows:

684A.070 1. For the protection of the people of this State, the Commissioner may not issue or continue any license as an adjuster except in compliance with the provisions of this chapter. Any person for whom a license is issued or continued must:

(a) Be at least 18 years of age;

(b) Be eligible to declare this State as his or her home state;

(c) Be competent, trustworthy, financially responsible and of good reputation, as determined by the Commissioner;

(d) Never have been convicted of, or entered a plea of guilty, guilty but mentally ill or nolo contendere to, forgery, embezzlement,



1 obtaining money under false pretenses, larceny, extortion or  
2 conspiracy to defraud;

3 (e) Except as otherwise provided in subsection 4, never have  
4 committed any act that is a ground for refusal to issue, suspension or  
5 revocation of a license pursuant to NRS 683A.451;

6 (f) Unless exempted pursuant to NRS 684A.100 or 684A.105,  
7 successfully ~~[complete a prelicensing course of study prescribed by  
8 the Commissioner by regulation and]~~ pass all examinations required  
9 under this chapter; ~~[and]~~

10 (g) Not be concurrently licensed as a producer of insurance for  
11 property, casualty or surety or a surplus lines broker, except as a bail  
12 agent ~~[H]~~; *and*

13 *(h) Establish and maintain a valid electronic mail address.*

14 2. A natural person who is a resident of this State applying for  
15 a license must, as part of his or her application and at the applicant's  
16 own expense:

17 (a) Arrange to have a complete set of his or her fingerprints  
18 taken by a law enforcement agency or other authorized entity  
19 acceptable to the Commissioner; and

20 (b) Submit to the Commissioner:

21 (1) A completed fingerprint card and written permission  
22 authorizing the Commissioner to submit the applicant's fingerprints  
23 to the Central Repository for Nevada Records of Criminal History  
24 for submission to the Federal Bureau of Investigation for a report on  
25 the applicant's background and to such other law enforcement  
26 agencies as the Commissioner deems necessary; or

27 (2) Written verification, on a form prescribed by the  
28 Commissioner, stating that the fingerprints of the applicant were  
29 taken and directly forwarded electronically or by another means to  
30 the Central Repository and that the applicant has given written  
31 permission to the law enforcement agency or other authorized entity  
32 taking the fingerprints to submit the fingerprints to the Central  
33 Repository for submission to the Federal Bureau of Investigation for  
34 a report on the applicant's background and to such other law  
35 enforcement agencies as the Commissioner deems necessary.

36 3. The Commissioner may:

37 (a) Unless the applicant's fingerprints are directly forwarded  
38 pursuant to subparagraph (2) of paragraph (b) of subsection 2,  
39 submit those fingerprints to the Central Repository for submission  
40 to the Federal Bureau of Investigation and to such other law  
41 enforcement agencies as the Commissioner deems necessary;

42 (b) Request from each such agency any information regarding  
43 the applicant's background as the Commissioner deems necessary;  
44 and



1 (c) Adopt regulations concerning the procedures for obtaining  
2 this information.

3 4. The Commissioner may waive the requirements of  
4 paragraph (d) or (e) of subsection 1 for good cause shown.

5 ~~[5. For the purposes of paragraph (f) of subsection 1, the~~  
6 ~~Commissioner shall adopt regulations establishing a prelicensing~~  
7 ~~course of study for an adjuster.]~~

8 **Sec. 16.** NRS 684A.130 is hereby amended to read as follows:

9 684A.130 1. Each license issued under this chapter continues  
10 in force for ~~[3]~~ 2 years unless it is suspended, revoked or otherwise  
11 terminated. A license may be renewed upon payment of all  
12 applicable fees for renewal to the Commissioner, completion of any  
13 other requirement for renewal of the license specified in this chapter  
14 and submission of the statement required pursuant to NRS  
15 684A.143 if the licensee is a natural person. The statement, if  
16 required, must be submitted, all requirements must be completed  
17 and all applicable fees must be paid *biennially* on or before the last  
18 day of the ~~[month in which the license is renewable.]~~ *licensee's*  
19 *birth month or, for business entities, biennially on or before the*  
20 *last day of the month in which the license was issued.*

21 2. ~~[Any license not so renewed expires at midnight on the last~~  
22 ~~day specified for its renewal. The Commissioner may accept a~~  
23 ~~request for renewal received by the Commissioner within 30 days~~  
24 ~~after the expiration of the license if the request is accompanied by:~~

25 ~~—(a) A fee for renewal of 150 percent of all applicable fees~~  
26 ~~otherwise required, except for any fee required pursuant to NRS~~  
27 ~~680C.110 and subsection 2 of NRS 684A.050;~~

28 ~~—(b) If the person requesting renewal is a natural person, the~~  
29 ~~statement required pursuant to NRS 684A.143;~~

30 ~~—(c) Proof of successful completion of any requirement for an~~  
31 ~~examination unless exempt pursuant to NRS 684A.105; and~~

32 ~~—(d) If applicable, a request for a waiver of the time limit for~~  
33 ~~renewal and of any fine or sanction otherwise required or imposed~~  
34 ~~because of the failure of the licensee to renew his or her license~~  
35 ~~because of military service, extended medical disability or other~~  
36 ~~extenuating circumstance.~~

37 ~~—3.]~~ *A natural person who allows his or her license as an*  
38 *adjuster to lapse may reinstate the same license within 12 months*  
39 *after the date specified on the license for its renewal without*  
40 *passing a written examination, but any continuing education*  
41 *requirements must be met and a penalty of twice all applicable*  
42 *renewal fees, except for any fee required pursuant to NRS*  
43 *680C.110, is required for any request for renewal of the license*  
44 *that is received after the date specified on the license for its*  
45 *renewal.*



1       3. *An adjuster who is unable to comply with the procedures*  
2 *and requirements to renew a license due to military service, long-*  
3 *term medical disability or some other extenuating circumstance*  
4 *may request waiver of same and a waiver of any requirement*  
5 *relating to an examination, fine or other sanction imposed for*  
6 *failure to comply with such procedures or requirements.*

7       4. *An adjuster shall inform the Commissioner by any means*  
8 *acceptable to the Commissioner of any change in the residence*  
9 *address or business address for the home state or in the legal*  
10 *name of the adjuster within 30 days of the change.*

11       5. *In order to assist in the performance of the duties of the*  
12 *Commissioner, the Commissioner may contract with*  
13 *nongovernmental entities, including, without limitation, the*  
14 *National Association of Insurance Commissioners or its affiliates*  
15 *or subsidiaries, to perform any ministerial function, including,*  
16 *without limitation, the collection of fees and data, related to*  
17 *licensing that the Commissioner may deem appropriate.*

18       6. This section does not apply to temporary licenses issued  
19 under NRS 684A.150.

20       **Sec. 17.** NRS 684A.143 is hereby amended to read as follows:

21       684A.143 1. A natural person who applies for the issuance or  
22 renewal of a license *as an adjuster* shall submit to the  
23 Commissioner the statement prescribed by the Division of Welfare  
24 and Supportive Services of the Department of Health and Human  
25 Services pursuant to NRS 425.520. The statement must be  
26 completed and signed by the applicant.

27       2. The Commissioner shall include the statement required  
28 pursuant to subsection 1 in:

29       (a) The application or any other forms that must be submitted  
30 for the issuance or renewal of the license **⚠** *as an adjuster*; or

31       (b) A separate form prescribed by the Commissioner.

32       3. A license *as an adjuster* may not be issued or renewed by  
33 the Commissioner if the applicant is a natural person who:

34       (a) Fails to submit the statement required pursuant to subsection  
35 1; or

36       (b) Indicates on the statement submitted pursuant to subsection  
37 1 that the applicant is subject to a court order for the support of a  
38 child and is not in compliance with the order or a plan approved by  
39 the district attorney or other public agency enforcing the order for  
40 the repayment of the amount owed pursuant to the order.

41       4. If an applicant indicates on the statement submitted pursuant  
42 to subsection 1 that the applicant is subject to a court order for the  
43 support of a child and is not in compliance with the order or a plan  
44 approved by the district attorney or other public agency enforcing  
45 the order for the repayment of the amount owed pursuant to the



1 order, the Commissioner shall advise the applicant to contact the  
2 district attorney or other public agency enforcing the order to  
3 determine the actions that the applicant may take to satisfy the  
4 arrearage.

5 ~~[5. As used in this section, "license" means:~~

6 ~~—(a) A license as an adjuster; and~~

7 ~~—(b) A license as an associate adjuster.]~~

8 **Sec. 18.** NRS 684A.147 is hereby amended to read as follows:

9 684A.147 1. If the Commissioner receives a copy of a court  
10 order issued pursuant to NRS 425.540 that provides for the  
11 suspension of all professional, occupational and recreational  
12 licenses, certificates and permits issued to a person who is the  
13 holder of a license ~~[ ]~~ *as an adjuster*, the Commissioner shall deem  
14 the license issued to that person to be suspended at the end of the  
15 30th day after the date on which the court order was issued unless  
16 the Commissioner receives a letter issued to the holder of the license  
17 by the district attorney or other public agency pursuant to NRS  
18 425.550 stating that the holder of the license has complied with the  
19 subpoena or warrant or has satisfied the arrearage pursuant to  
20 NRS 425.560.

21 2. The Commissioner shall reinstate a license *as an adjuster*  
22 that has been suspended by a district court pursuant to NRS 425.540  
23 if the Commissioner receives a letter issued by the district attorney  
24 or other public agency pursuant to NRS 425.550 to the person  
25 whose license was suspended stating that the person whose license  
26 was suspended has complied with the subpoena or warrant or has  
27 satisfied the arrearage pursuant to NRS 425.560.

28 ~~[3. As used in this section, "license" means:~~

29 ~~—(a) A license as an adjuster; and~~

30 ~~—(b) A license as an associate adjuster.]~~

31 **Sec. 19.** NRS 684A.170 is hereby amended to read as follows:

32 684A.170 1. Every *resident* adjuster shall have and maintain  
33 in this state a place of business accessible to the public and from  
34 which the licensee principally conducts transactions under his or her  
35 license. The address of such place shall appear upon the application  
36 for a license and upon the license, when issued, and the licensee  
37 shall promptly notify the Commissioner in writing of any change  
38 thereof. Nothing in this section shall prohibit the maintenance of  
39 such place in the licensee's residence in this state.

40 2. The license of the licensee ~~[and those of associate adjusters~~  
41 ~~employed by the licensee]~~ shall be conspicuously displayed in such  
42 place of business in a part thereof customarily open to the public.





1       **Sec. 20.** NRS 684A.210 is hereby amended to read as follows:  
2       684A.210 1. The Commissioner may suspend, revoke, limit  
3 or refuse to continue any adjuster's license : ~~for associate adjuster's~~  
4 ~~license;~~

5       (a) For any cause specified in any other provision of this  
6 chapter;

7       (b) For any applicable cause for revocation of the license of a  
8 producer of insurance under NRS 683A.451; or

9       (c) If the licensee has for compensation represented or attempted  
10 to represent both the insurer and the insured in the same transaction.

11       2. The license of a business entity may be suspended, revoked,  
12 limited or continuation refused for any cause which relates to any  
13 individual designated with respect to the license to exercise its  
14 powers.

15       3. The holder of any license which has been suspended or  
16 revoked shall forthwith surrender the license to the Commissioner.

17       **Sec. 21.** NRS 684A.220 is hereby amended to read as follows:  
18       684A.220 NRS 683A.451, 683A.461 and 683A.480 also apply  
19 to suspension, revocation, limitation or refusal to continue adjusters'  
20 licenses , ~~and associate adjusters' licenses;~~ except where in  
21 conflict with the express provisions of this chapter.

22       **Sec. 22.** NRS 684B.080 is hereby amended to read as follows:  
23       684B.080 1. Each license issued under this chapter continues  
24 in force for ~~3~~ 2 years unless it is suspended, revoked or otherwise  
25 terminated. A license may be renewed upon payment of all  
26 applicable fees for renewal to the Commissioner and submission of  
27 the statement required pursuant to NRS 684B.083 if the licensee is a  
28 natural person. The statement, if required, must be submitted and all  
29 applicable fees must be paid *biennially* on or before the last day of  
30 the ~~month in which the license is renewable;~~ *licensee's birth*  
31 *month or, for business entities, biennially on or before the last day*  
32 *of the month in which the license was issued.*

33       2. Any license not so renewed expires at midnight on the last  
34 day specified for its renewal. The Commissioner may accept a  
35 request for renewal received by the Commissioner within 30 days  
36 after the expiration of the license if the request is accompanied by a  
37 fee for renewal of 150 percent of all applicable fees otherwise  
38 required, except for any fee required pursuant to NRS 680C.110,  
39 and the statement required pursuant to NRS 684B.083 if the person  
40 requesting renewal is a natural person.

41       **Sec. 23.** NRS 685A.120 is hereby amended to read as follows:  
42       685A.120 1. No person may act as, hold himself or herself  
43 out as or be a surplus lines broker with respect to subjects of  
44 insurance for which this State is the insured's home state unless the



1 person is licensed as such by the Commissioner pursuant to this  
2 chapter.

3 2. Any person who has been licensed by this State as a  
4 producer of insurance for general lines for at least 6 months, or has  
5 been licensed in another state as a surplus lines broker and continues  
6 to be licensed in that state, and who is deemed by the Commissioner  
7 to be competent and trustworthy with respect to the handling of  
8 surplus lines may be licensed as a surplus lines broker upon:

9 (a) Application for a license and payment of all applicable fees  
10 for a license;

11 (b) Submitting the statement required pursuant to NRS  
12 685A.127; and

13 (c) Passing any examination prescribed by the Commissioner on  
14 the subject of surplus lines.

15 3. An application for a license must be submitted to the  
16 Commissioner on a form designated and furnished by the  
17 Commissioner. The application must include the social security  
18 number of the applicant.

19 4. A license issued pursuant to this chapter ~~continues in force~~  
20 ~~for 3 years~~ *is renewable biennially on or before the last day of the*  
21 *licensee's birth month or, for business entities, biennially on or*  
22 *before the last day of the month in which the license was issued*  
23 unless it is suspended, revoked or otherwise terminated. The license  
24 may be renewed upon submission of the statement required pursuant  
25 to NRS 685A.127 and payment of all applicable fees for renewal to  
26 the Commissioner on or before the last day of the month in which  
27 the license is renewable.

28 5. A license which is not renewed expires at midnight on the  
29 last day specified for its renewal. The Commissioner may accept a  
30 request for renewal received by the Commissioner within 30 days  
31 after the expiration of the license if the request is accompanied by:

32 (a) The statement required pursuant to NRS 685A.127;

33 (b) All applicable fees for renewal; and

34 (c) A penalty in an amount that is equal to 50 percent of all  
35 applicable fees for renewal, except for any fee required pursuant to  
36 NRS 680C.110.

37 **Sec. 24.** NRS 689.205 is hereby amended to read as follows:

38 689.205 1. Each seller's certificate of authority issued  
39 pursuant to NRS 689.150 to 689.375, inclusive, ~~expires at midnight~~  
40 ~~on April 30 of the third year following its date of issuance or~~  
41 ~~renewal~~ *is renewable biennially on or before the last day of the*  
42 *certificate holder's birth month or, for business entities, biennially*  
43 *on or before the last day of the month in which the certificate of*  
44 *authority was issued.*



1 2. The Commissioner shall renew a certificate of authority  
2 upon receiving a written request for renewal from the seller,  
3 accompanied by all applicable fees for renewal, which are not  
4 refundable, if the Commissioner finds that the seller is, at that time,  
5 in compliance with all applicable provisions of NRS 689.150 to  
6 689.375, inclusive.

7 3. The Commissioner may accept a request for renewal  
8 received by the Commissioner within 30 days after the expiration of  
9 the certificate if the request is accompanied by a fee for renewal of  
10 150 percent of all applicable fees otherwise required, except for any  
11 fee required pursuant to NRS 680C.110.

12 **Sec. 25.** NRS 689.255 is hereby amended to read as follows:

13 689.255 1. Each agent's license issued pursuant to NRS  
14 689.150 to 689.375, inclusive, ~~continues in force for 3 years~~ is  
15 *renewable biennially on or before the last day of the licensee's*  
16 *birth month* unless it is suspended, revoked or otherwise  
17 terminated.

18 2. An agent's license may be renewed at the request of the  
19 holder of a valid seller's certificate of authority, upon filing a  
20 written request for renewal accompanied by all applicable fees for  
21 renewal and the statement required pursuant to NRS 689.258. All  
22 applicable fees for renewal are nonrefundable.

23 3. Any license not so renewed expires at midnight on the last  
24 day of the month specified for its renewal. The Commissioner may  
25 accept a request for renewal received by the Commissioner within  
26 30 days after the expiration of the license if the request is  
27 accompanied by a fee for renewal of 150 percent of all applicable  
28 fees otherwise required, except for any fee required pursuant to NRS  
29 680C.110, and the statement required pursuant to NRS 689.258.

30 4. An agent's license is valid only while the agent is employed  
31 by a holder of a valid seller's certificate of authority.

32 **Sec. 26.** NRS 689.505 is hereby amended to read as follows:

33 689.505 1. Each seller's permit issued pursuant to NRS  
34 689.450 to 689.595, inclusive, ~~continues in effect for 3 years~~ is  
35 *renewable biennially on or before the last day of the permit*  
36 *holder's birth month or, for business entities, biennially on or*  
37 *before the last day of the month in which the permit was issued*  
38 unless it is suspended, revoked or otherwise terminated.

39 2. The Commissioner shall renew a seller's permit upon  
40 receiving a written request for renewal from the seller, accompanied  
41 by all applicable fees for renewal, which are not refundable, if the  
42 Commissioner finds that the seller is, at that time, in compliance  
43 with all applicable provisions of NRS 689.450 to 689.595, inclusive.

44 3. A permit which is not renewed expires at midnight on the  
45 last day specified for its renewal. The Commissioner may accept a



1 request for renewal received by the Commissioner within 30 days  
2 after the expiration of the permit if the request is accompanied by a  
3 fee for renewal of 150 percent of all applicable fees otherwise  
4 required, except for any fee required pursuant to NRS 680C.110.

5 **Sec. 27.** NRS 689.530 is hereby amended to read as follows:

6 689.530 1. Each agent's license issued pursuant to NRS  
7 689.450 to 689.595, inclusive, ~~continues in effect for 3 years~~ is  
8 *renewable biennially on or before the last day of the licensee's*  
9 *birth month* unless it is suspended, revoked or otherwise  
10 terminated.

11 2. An agent's license may be renewed, unless it has been  
12 suspended or revoked, at the request of the holder of a valid seller's  
13 permit upon filing a written request for renewal accompanied by all  
14 applicable fees for renewal and the statement required pursuant to  
15 NRS 689.258. All applicable fees for renewal are not refundable.

16 3. The Commissioner may accept a request for renewal which  
17 is received by the Commissioner within 30 days after the expiration  
18 of the license if the request is accompanied by a fee for renewal of  
19 150 percent of all applicable fees otherwise required, except for any  
20 fee required pursuant to NRS 680C.110, and the statement required  
21 pursuant to NRS 689.258.

22 4. An agent's license is valid only while the agent is employed  
23 by a holder of a valid seller's permit.

24 **Sec. 28.** NRS 692A.103 is hereby amended to read as follows:

25 692A.103 1. A person who wishes to obtain a license as an  
26 escrow officer must:

27 (a) File a written application in the Office of the Commissioner;

28 (b) Except as otherwise provided in subsection 3, demonstrate  
29 competency in matters relating to escrows by:

30 (1) Having at least 1 year of recent experience with respect to  
31 escrows of a sufficient nature to allow the person to fulfill the  
32 responsibilities of an escrow officer; or

33 (2) Passing a written examination concerning escrows as  
34 prescribed by the Commissioner;

35 (c) Submit the name and business address of the title agent who  
36 will supervise the escrow officer;

37 (d) Submit the statement required pursuant to NRS 692A.1033;  
38 and

39 (e) Pay the fees required by NRS 680B.010 and, in addition to  
40 any other fee or charge, all applicable fees required pursuant to  
41 NRS 680C.110.

42 2. The Commissioner shall issue a license as an escrow officer  
43 to any person who satisfies the requirements of subsection 1.

44 3. The Commissioner may waive the requirements of  
45 paragraph (b) of subsection 1 if the applicant submits with his or her



1 application satisfactory proof that the applicant, in good standing,  
2 currently holds a license, or held a license within 1 year before the  
3 date the applicant submits the application, which was issued  
4 pursuant to the provisions of NRS 645A.020.

5 4. A license issued pursuant to this chapter ~~[continues in force~~  
6 ~~for 3 years]~~ *is renewable biennially on or before the last day of the*  
7 *license's birth month or, for business entities, biennially on or*  
8 *before the last day of the month in which the license was issued*  
9 unless it is suspended, revoked or otherwise terminated. The license  
10 may be renewed upon submission of the statement required pursuant  
11 to NRS 692A.1033 and payment of all applicable fees for renewal to  
12 the Commissioner on or before the last day of the month in which  
13 the license is renewable.

14 5. A license which is not renewed expires at midnight on the  
15 last day specified for its renewal. The Commissioner may accept a  
16 request for renewal received by the Commissioner within 30 days  
17 after the expiration of the license if the request is accompanied by  
18 the statement required pursuant to NRS 692A.1033 and a fee for  
19 renewal of 150 percent of all applicable fees otherwise required,  
20 except for any fee required pursuant to NRS 680C.110.

21 6. The Commissioner shall adopt regulations to carry out the  
22 provisions of this section.

23 **Sec. 29.** NRS 695C.055 is hereby amended to read as follows:

24 695C.055 1. The provisions of NRS 449.465, 679A.200,  
25 679B.700, subsections 6 and 7 of NRS 680A.270, subsections 2, 4,  
26 18, 19 and ~~[32]~~ **31** of NRS 680B.010, NRS 680B.020 to 680B.060,  
27 inclusive, chapter 686A of NRS, NRS 687B.500 and chapters 692C  
28 and 695G of NRS apply to a health maintenance organization.

29 2. For the purposes of subsection 1, unless the context requires  
30 that a provision apply only to insurers, any reference in those  
31 sections to "insurer" must be replaced by "health maintenance  
32 organization."

33 **Sec. 30.** NRS 695J.120 is hereby amended to read as follows:

34 695J.120 1. The Commissioner shall prescribe the form for  
35 application for a certificate as an exchange enrollment facilitator.  
36 The form must require the applicant to declare, under penalty of  
37 refusal to issue, or suspension or revocation of, the certificate of the  
38 applicant, that the statements made in the application are true,  
39 correct and complete to the best of his or her knowledge and belief.

40 2. Before approving an application, the Commissioner must  
41 find that the applicant:

42 (a) Meets the requirements of NRS 695J.110.

43 (b) Has not committed any act that is a ground for refusal to  
44 issue, or suspension or revocation of a certificate pursuant to  
45 NRS 683A.451.



1 (c) Paid all applicable fees prescribed pursuant to  
2 NRS 695J.110.

3 (d) Meets the requirements of subsections 3 and 5.

4 3. An applicant must, as part of his or her application and at the  
5 applicant's own expense:

6 (a) Arrange to have a complete set of his or her fingerprints  
7 taken by a law enforcement agency or other authorized entity  
8 acceptable to the Commissioner; and

9 (b) Submit to the Commissioner:

10 (1) A completed fingerprint card and written permission  
11 authorizing the Commissioner to submit the applicant's fingerprints  
12 to the Central Repository for Nevada Records of Criminal History  
13 for submission to the Federal Bureau of Investigation for a report on  
14 the applicant's background and to such other law enforcement  
15 agencies as the Commissioner deems necessary; or

16 (2) Written verification, on a form prescribed by the  
17 Commissioner, stating that the fingerprints of the applicant were  
18 taken and directly forwarded electronically or by another means to  
19 the Central Repository and that the applicant has given written  
20 permission to the law enforcement agency or other authorized entity  
21 taking the fingerprints to submit the fingerprints to the Central  
22 Repository for submission to the Federal Bureau of Investigation for  
23 a report on the applicant's background and to such other law  
24 enforcement agencies as the Commissioner deems necessary.

25 4. The Commissioner may:

26 (a) Unless the applicant's fingerprints are directly forwarded  
27 pursuant to subparagraph (2) of paragraph (b) of subsection 3,  
28 submit those fingerprints to the Central Repository for submission  
29 to the Federal Bureau of Investigation and to such other law  
30 enforcement agencies as the Commissioner deems necessary;

31 (b) Request from each such agency any information regarding  
32 the applicant's background as the Commissioner deems necessary;  
33 and

34 (c) Adopt regulations concerning the procedures for obtaining  
35 the information described in paragraph (b).

36 5. The Commissioner may require from the applicant any  
37 document reasonably necessary to verify information contained in  
38 an application.

39 6. Except as otherwise provided in NRS 695J.250, a certificate  
40 issued pursuant to this chapter is ~~valid for 3 years after the date of~~  
41 ~~issuance~~ *renewable biennially on or before the last day of the*  
42 *certificate holder's birth month* unless it is suspended, revoked or  
43 otherwise terminated.



**Sec. 31.** NRS 695J.140 is hereby amended to read as follows:

695J.140 1. A certificate may be renewed for an additional ~~[3-year]~~ *2-year* period by submitting to the Commissioner an application for renewal and:

(a) If the application is made:

(1) On or before the ~~[expiration date of the certificate.]~~ *last day of the certificate holder's birth month*, all applicable renewal fees; or

(2) Except as otherwise provided in subsection 3 ~~[-~~

~~(I) Not more than 30 days after the expiration date of the certificate, all applicable renewal fees plus any late fee required; or~~

~~(II) More than 30 days but not more than 1 year after the expiration date of the certificate, all applicable renewal fees plus a penalty of twice all applicable renewal fees, except for any fee required pursuant to NRS 680C.110.],~~ *not more than 30 days after the expiration date of the certificate, all applicable renewal fees in addition to a late penalty of 150 percent; and*

(b) Proof of the successful completion of appropriate courses of study required for renewal, as established by the Commissioner by regulation.

2. The fees specified in this section are not refundable.

3. An exchange enrollment facilitator who is unable to renew his or her certificate because of military service, extended medical disability or other extenuating circumstance may request a waiver of the time limit and of any fine or sanction otherwise required or imposed because of the failure to renew.

**Sec. 32.** NRS 695J.260 is hereby amended to read as follows:

695J.260 1. If an exchange enrollment facilitator fails to obtain an appointment by the Exchange within 30 days after the date on which the certificate was issued, the exchange enrollment facilitator's certificate expires and the exchange enrollment facilitator shall promptly deliver his or her certificate to the Commissioner.

2. If the Exchange terminates an exchange enrollment facilitator's appointment, the exchange enrollment facilitator is prohibited from engaging in the business of an exchange enrollment facilitator ~~. [under his or her certificate until such time as the exchange enrollment facilitator receives a new appointment by the Exchange. If the exchange enrollment facilitator does not obtain a new appointment by the Exchange within 30 days after the date the appointment was terminated, the exchange enrollment facilitator's certificate expires and the exchange enrollment facilitator shall promptly deliver his or her certificate to the Commissioner.]~~



1 3. Except as otherwise provided in subsection 4, if the  
2 Exchange terminates the appointment of an entity other than a  
3 natural person:

4 (a) The appointments of exchange enrollment facilitators named  
5 on the entity's appointment also terminate; and

6 (b) The exchange enrollment facilitator is prohibited from  
7 engaging in the business of an exchange enrollment facilitator under  
8 his or her certificate . ~~[until such time as the exchange enrollment  
9 facilitator receives a new appointment by the Exchange. If the  
10 exchange enrollment facilitator does not obtain a new appointment  
11 by the Exchange within 30 days after the date on which the  
12 appointment was terminated, the exchange enrollment facilitator's  
13 certificate expires and the exchange enrollment facilitator shall  
14 promptly deliver his or her certificate to the Commissioner.]~~

15 4. The provisions of subsection 3 do not apply to any  
16 appointments the exchange enrollment facilitator may have  
17 individually or through an entity other than the terminated entity.

18 5. Upon the termination of an appointment for an entity or  
19 certificate holder, the Executive Director of the Exchange shall  
20 notify the Commissioner of the effective date of the termination and  
21 the grounds for termination.

22 **Sec. 33.** NRS 696A.300 is hereby amended to read as follows:

23 696A.300 1. Each license for a club agent issued under this  
24 chapter ~~[continues in force for 3 years]~~ *is renewable biennially on  
25 or before the last day of the licensee's birth month or, for business  
26 entities, biennially on or before the last day of the month in which  
27 the license was issued* unless it is suspended, revoked or otherwise  
28 terminated. A license may be renewed upon submission of the  
29 statement required pursuant to NRS 696A.303 and payment to the  
30 Commissioner of all applicable fees for renewal. The statement  
31 must be submitted and the fees must be paid on or before the last  
32 day of the month in which the license is renewable.

33 2. Any license not so renewed expires at midnight on the last  
34 day specified for its renewal. The Commissioner may accept a  
35 request for renewal received by the Commissioner within 30 days  
36 after the expiration of the license if the request is accompanied by  
37 the statement required pursuant to NRS 696A.303, a fee for renewal  
38 of 150 percent of all applicable fees otherwise required, except for  
39 any fee required pursuant to NRS 680C.110.

40 3. In addition to all applicable fees required pursuant to NRS  
41 680C.110 to be deposited in the Fund for Insurance Administration  
42 and Enforcement created by NRS 680C.100, the Commissioner  
43 shall collect in advance and deposit with the State Treasurer for  
44 credit to the State General Fund the following fees for licensure as a  
45 club agent:





- 1 (a) Application and license ..... \$78
- 2 (b) Appointment by each motor club..... 5
- 3 (c) ~~Triennial~~ *Biennial* renewal of each license ..... ~~78~~ 50

4 **Sec. 34.** NRS 648.018 is hereby amended to read as follows:  
 5 648.018 Except as to polygraphic examiners and interns, this  
 6 chapter does not apply:

7 1. To any detective or officer belonging to the law enforcement  
 8 agencies of the State of Nevada or the United States, or of any  
 9 county or city of the State of Nevada, while the detective or officer  
 10 is engaged in the performance of his or her official duties.

11 2. To special police officers appointed by the police  
 12 department of any city, county, or city and county within the State  
 13 of Nevada while the officer is engaged in the performance of his or  
 14 her official duties.

15 3. To insurance adjusters ~~and their associate adjusters~~  
 16 licensed pursuant to the Nevada Insurance Adjusters Law who are  
 17 not otherwise engaged in the business of private investigators.

18 4. To any private investigator, private patrol officer, process  
 19 server, dog handler or security consultant employed by an employer  
 20 regularly in connection with the affairs of that employer if a bona  
 21 fide employer-employee relationship exists, except as otherwise  
 22 provided in NRS 648.060, 648.140 and 648.203.

23 5. To a reposessor employed exclusively by one employer  
 24 regularly in connection with the affairs of that employer if a bona  
 25 fide employer-employee relationship exists, except as otherwise  
 26 provided in NRS 648.060, 648.140 and 648.203.

27 6. To a person engaged exclusively in the business of obtaining  
 28 and furnishing information as to the financial rating of persons.

29 7. To a charitable philanthropic society or association  
 30 incorporated under the laws of this State which is organized and  
 31 maintained for the public good and not for private profit.

32 8. To an attorney at law in performing his or her duties as such.

33 9. To a collection agency unless engaged in business as a  
 34 reposessor, licensed by the Commissioner of Financial Institutions,  
 35 or an employee thereof while acting within the scope of his or her  
 36 employment while making an investigation incidental to the  
 37 business of the agency, including an investigation of the location of  
 38 a debtor or his or her assets and of property which the client has an  
 39 interest in or lien upon.

40 10. To admitted insurers and agents and insurance brokers  
 41 licensed by the State, performing duties in connection with  
 42 insurance transacted by them.

43 11. To any bank organized pursuant to the laws of this State or  
 44 to any national bank engaged in banking in this State.



1 12. To any person employed to administer a program of  
2 supervision for persons who are serving terms of residential  
3 confinement.

4 13. To any commercial registered agent, as defined in NRS  
5 77.040, who obtains copies of, examines or extracts information  
6 from public records maintained by any foreign, federal, state or  
7 local government, or any agency or political subdivision of any  
8 foreign, federal, state or local government.

9 14. To any holder of a certificate of certified public accountant  
10 issued by the Nevada State Board of Accountancy pursuant to  
11 chapter 628 of NRS while performing his or her duties pursuant to  
12 the certificate.

13 15. To a person performing the repair or maintenance of a  
14 computer who performs a review or analysis of data contained on a  
15 computer solely for the purposes of diagnosing a computer hardware  
16 or software problem and who is not otherwise engaged in the  
17 business of a private investigator.

18 16. To any person who for any consideration engages in  
19 business or accepts employment to provide information security.

20 **Sec. 35.** Notwithstanding the amendatory provisions of  
21 sections 1, 2, 3, 6, 8, 9, 10, 16, 22 to 28, inclusive, 30, 31 and 33 of  
22 this act:

23 1. A certificate, license, permit or other type of authorization  
24 governed by any provision of sections 1, 2, 3, 6, 8, 9, 10, 16, 22 to  
25 28, inclusive, 30, 31 or 33 of this act, which is issued or renewed:

26 (a) Before January 1, 2020; and

27 (b) With a date of expiration which is:

28 (1) On or after January 1, 2020; and

29 (2) Three years after the date of issuance or renewal,

30 ↪ is valid until the date of expiration provided when it was issued  
31 or most recently renewed immediately preceding January 1, 2020.  
32 Such a certificate, license, permit or other type of authorization need  
33 not be renewed until the date it would have needed to be renewed in  
34 the absence of the amendatory provisions of sections 1, 2, 3, 6, 8, 9,  
35 10, 16, 22 to 28, inclusive, 30, 31 and 33 of this act.

36 2. The Division of Insurance of the Department of Business  
37 and Industry, upon the first renewal on or after January 1, 2020, of a  
38 certificate, license, permit or other type of authorization governed  
39 by any provision of sections 1, 2, 3, 6, 8, 9, 10, 16, 22 to 28,  
40 inclusive, 30, 31 or 33 of this act, shall:

41 (a) If applicable, renew the certificate, license, permit or other  
42 type of authorization for a period of time which is less than 2 years,  
43 as necessary to make the month of renewal of the certificate, license,  
44 permit or other type of authorization coincide with the birth month



1 of the holder of the certificate, license, permit or other type of  
2 authorization; and

3 (b) Prorate and appropriately reduce any fees charged for the  
4 renewal of the certificate, license, permit or other type of  
5 authorization which is renewed pursuant to paragraph (a) for a  
6 period of time which is less than 2 years.

7 **Sec. 36.** NRS 684A.140 is hereby repealed.

8 **Sec. 37.** This act becomes effective upon passage and approval  
9 for the purpose of adopting regulations and performing any other  
10 preparatory administrative tasks that are necessary to carry out the  
11 provisions of this act, and on January 1, 2020, for all other purposes.

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**TEXT OF REPEALED SECTION**

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**684A.140 Associate adjuster: Application for license; fee; license; penalty.**

1. Concurrently with an application for a license or for renewal of a license as an adjuster, the applicant or licensee must provide an appointment for each associate adjuster employed by him or her or to be employed by him or her contingent upon issuance of the license. Each person who desires to become licensed as an associate adjuster must submit an application to the Commissioner for such a license. The application must include the social security number of the applicant.

2. Upon payment of all applicable fees, the Commissioner shall issue and deliver to a licensed adjuster a license for each associate authorized by the State to act on behalf of the licensee. The Commissioner shall not issue a license as an associate adjuster to a person who is licensed as a producer of insurance for property, casualty or surety or a surplus lines broker.

3. The license of an associate adjuster may be renewed upon payment of all applicable fees. The license terminates at the same time as the license of the employing adjuster unless, within 30 days after the termination of the license, the associate adjuster submits to the Commissioner all applicable fees and a request to be employed by another employing adjuster. The Commissioner shall promptly terminate an associate adjuster's license upon written request therefor by the employing adjuster.



4. A person shall not act as or hold himself or herself out in this State to be an associate adjuster unless the person holds a current license as such issued to the person by the Commissioner. A violation of this provision is a gross misdemeanor.

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