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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; 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) This bill makes various changes relating to obtaining or  
3 renewing licenses, certificates, permits or other types of authorizations governed by  
4 title 57 of NRS, including, without limitation, educational requirements.  
5 **Sections 1 and 2** of this bill revise certain fees for obtaining and renewing  
6 various licenses, certificates, permits and other authorizations. **Sections 4-6, 8, 9**  
7 **and 15** of this bill remove certain educational requirements for the issuance of  
8 various licenses. **Sections 6 and 7** of this bill remove certain references to fixed  
9 annuities. **Sections 11-14, 17-21, 34 and 36** of this bill eliminate the requirements  
10 that associate adjusters be licensed. **Sections 15 and 16** of this bill revise the  
11 licensing requirements for adjusters. **Section 32** of this bill revises provisions  
12 governing the expiration of a certificate to operate as a health exchange enrollment  
13 facilitator. **Section 37** of this bill provides that this bill is effective on passage and  
14 approval for the purposes of adopting regulations and other preparatory  
15 administrative acts and January 1, 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
  - 15 (d) Reinstatement pursuant to NRS 680A.180, 50
  - 16 percent of the annual continuation fee otherwise
  - 17 required.
  - 18 (e) Registration of additional title pursuant to
  - 19 NRS 680A.240 ..... 50
  - 20 (f) Annual renewal of the registration of additional
  - 21 title pursuant to NRS 680A.240 ..... 25
- 22 2. Charter documents, other than those filed with
- 23 an application for a certificate of authority. Filing
- 24 amendments to articles of incorporation, charter,
- 25 bylaws, power of attorney and other constituent
- 26 documents of the insurer, each document ..... \$10
- 27 3. Annual statement or report. For filing annual
- 28 statement or report ..... \$25
- 29 4. Service of process:
  - 30 (a) Filing of power of attorney ..... \$5
  - 31 (b) Acceptance of service of process ..... 30
- 32 5. Licenses, appointments and renewals for
- 33 producers of insurance:
  - 34 (a) Application and license ..... \$125
  - 35 (b) Appointment fee for each insurer ..... 15
  - 36 (c) Triennial renewal of each license ..... 125
  - 37 (d) Temporary license ..... 10
  - 38 (e) Modification of an existing license ..... 50
- 39 6. Surplus lines brokers:
  - 40 (a) Application and license ..... \$125
  - 41 (b) Triennial renewal of each license ..... 125



1 7. Managing general agents' licenses,  
2 appointments and renewals:  
3 (a) Application and license ..... \$125  
4 (b) Appointment fee for each insurer..... 15  
5 (c) Triennial renewal of each license..... 125  
6 8. Adjusters', *as defined in NRS 684A.030*,  
7 licenses and renewals:  
8 (a) ~~Independent and public adjusters:~~  
9 ~~(1) Application and license ..... \$125~~  
10 ~~(2) (b) Triennial renewal of each license ..... 125~~  
11 ~~(b) Associate adjusters:~~  
12 ~~(1) Application and license ..... 125~~  
13 ~~(2) Triennial renewal of each license ..... 125]~~  
14 9. Licenses and renewals for appraisers of  
15 physical damage to motor vehicles:  
16 (a) Application and license ..... \$125  
17 (b) Triennial renewal of each license..... 125  
18 10. Additional title and property insurers pursuant  
19 to NRS 680A.240:  
20 (a) Original registration ..... \$50  
21 (b) Annual renewal ..... 25  
22 11. Insurance vending machines:  
23 (a) Application and license, for each machine..... \$125  
24 (b) Triennial renewal of each license..... 125  
25 12. Permit for solicitation for securities:  
26 (a) Application for permit ..... \$100  
27 (b) Extension of permit..... 50  
28 13. Securities salespersons for domestic insurers:  
29 (a) Application and license ..... \$25  
30 (b) Annual renewal of license..... 15  
31 14. Rating organizations:  
32 (a) Application and license ..... \$500  
33 (b) Annual renewal ..... 500  
34 15. Certificates and renewals for administrators  
35 licensed pursuant to chapter 683A of NRS:  
36 (a) Application and certificate of registration..... \$125  
37 (b) Triennial renewal ..... 125  
38 16. For copies of the insurance laws of Nevada, a  
39 fee which is not less than the cost of producing the  
40 copies.  
41 17. Certified copies of certificates of authority and  
42 licenses issued pursuant to the Code..... \$10



1 18. For copies and amendments of documents on  
2 file in the Division, a reasonable charge fixed by the  
3 Commissioner, including charges for duplicating or  
4 amending the forms and for certifying the copies and  
5 affixing the official seal.

6 19. Letter of clearance for a producer of insurance  
7 or other licensee if requested by someone other than  
8 the licensee..... \$10

9 20. Certificate of status as a producer of insurance  
10 or other licensee if requested by someone other than  
11 the licensee..... \$10

12 21. Licenses, appointments and renewals for bail  
13 agents:

14 (a) Application and license ..... \$125  
15 (b) Appointment for each surety insurer..... 15  
16 (c) Triennial renewal of each license..... 125

17 22. Licenses and renewals for bail enforcement  
18 agents:

19 (a) Application and license ..... \$125  
20 (b) Triennial renewal of each license..... 125

21 23. Licenses, appointments and renewals for  
22 general agents for bail:

23 (a) Application and license ..... \$125  
24 (b) Initial appointment by each insurer..... 15  
25 (c) Triennial renewal of each license..... 125

26 24. Licenses and renewals for bail solicitors:

27 (a) Application and license ..... \$125  
28 (b) Triennial renewal of each license..... 125

29 25. Licenses and renewals for title agents and  
30 escrow officers:

31 (a) Application and license ..... \$125  
32 (b) Triennial renewal of each license..... 125  
33 (c) Appointment fee for each title insurer..... 15  
34 ~~[(d) Change in name or location of business or in~~  
35 ~~association..... 10]~~

36 26. Certificate of authority and renewal for a  
37 seller of prepaid funeral contracts ..... \$125

38 27. Licenses and renewals for agents for prepaid  
39 funeral contracts:

40 (a) Application and license ..... \$125  
41 (b) Triennial renewal of each license..... 125  
42 ~~[28. Licenses, appointments and renewals for~~  
43 ~~agents for fraternal benefit societies:~~  
44 ~~—(a) Application and license ..... \$125~~  
45 ~~—(b) Appointment for each insurer ..... 15~~



1 ~~—(c) Triennial renewal of each license.....\$125~~  
2 ~~—29.]~~  
3 28. Reinsurance intermediary broker or manager:  
4 (a) Application and license ..... \$125  
5 (b) Triennial renewal of each license..... 125  
6 ~~{30.}~~ 29. Agents for and sellers of prepaid burial  
7 contracts:  
8 (a) Application and certificate or license ..... \$125  
9 (b) Triennial renewal ..... 125  
10 ~~{31.}~~ 30. Risk retention groups:  
11 (a) Initial registration ..... \$250  
12 (b) Each annual continuation of a certificate of  
13 registration ..... 250  
14 ~~{32.}~~ 31. Required filing of forms:  
15 (a) For rates and policies..... \$25  
16 (b) For riders and endorsements ..... 10  
17 ~~{33.}~~ 32. Viatical settlements:  
18 (a) Provider of viatical settlements:  
19 (1) Application and license..... \$1,000  
20 (2) Annual renewal..... 1,000  
21 (b) Broker of viatical settlements:  
22 (1) Application and license..... 500  
23 (2) Annual renewal..... 500  
24 (c) Registration of producer of insurance acting as  
25 a viatical settlement broker ..... 250  
26 ~~{34.}~~ 33. Insurance consultants:  
27 (a) Application and license ..... \$125  
28 (b) Triennial renewal ..... 125  
29 ~~{35.}~~ 34. Licensee’s association with or  
30 appointment or sponsorship by an organization:  
31 (a) Initial appointment, association or sponsorship,  
32 for each organization ..... \$50  
33 (b) Renewal of each association or sponsorship..... 50  
34 (c) Annual renewal of appointment ..... 15  
35 ~~{36.}~~ 35. Purchasing groups:  
36 (a) Initial registration and review of an application..... \$100  
37 (b) Each annual continuation of registration..... 100  
38 ~~{37.}~~ 36. Exchange enrollment facilitators:  
39 (a) Application and certificate ..... \$125  
40 (b) Triennial renewal of each certificate..... 125  
41 (c) Temporary certificate ..... 10  
42 ~~{(d) Modification of an existing certificate.....50~~  
43 ~~—38.]~~ 37. In addition to any other fee or charge, all applicable  
44 fees required of any person, including, without limitation, persons  
45 listed in this section, pursuant to NRS 680C.110.



1     **Sec. 2.** NRS 680C.110 is hereby amended to read as follows:  
2     680C.110 1. In addition to any other fee or charge, the  
3     Commissioner shall collect in advance and receipt for, and persons  
4     so served must pay to the Commissioner, the fees required by this  
5     section.

6     2. A fee required by this section must be:

7     (a) If an initial fee, paid at the time of an initial application or  
8     issuance of a license, as applicable;

9     (b) Except as otherwise provided in NRS 680A.180, 683A.378,  
10    686A.380, 694C.230, 695A.080, 695B.135, 695D.150, 695H.090  
11    and 696A.150, if an annual fee, paid on or before the date  
12    established by regulation of the Commissioner;

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

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

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

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

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

23       (1) Initial fee.....\$1,300

24       (2) Annual fee.....\$1,300

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

27       (1) Initial fee.....\$1,300

28       (2) Annual fee.....\$1,300

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

31       (1) Initial fee.....\$60

32       (2) Annual fee.....\$60

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

35       (1) Initial fee.....\$60

36       (2) Triennial fee.....\$60

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

39       (1) Initial fee.....\$1,300

40       (2) Annual fee.....\$1,300

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

42       (1) Initial fee.....\$60

43       (2) Triennial fee.....\$60

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

45       (1) Initial fee.....\$1,300



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

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

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

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

5 (i) Managing general agents, as defined in

6 NRS 683A.060:

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

8 (2) Triennial fee..... \$60

9 (j) Agents who perform utilization reviews, as

10 defined in NRS 683A.376:

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

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

13 (k) Insurance consultants, as defined in

14 NRS 683C.010:

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

16 (2) Triennial fee..... \$60

17 (l) Independent adjusters, as defined in

18 NRS 684A.030:

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

20 (2) Triennial fee..... \$60

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

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

23 (2) Triennial fee..... \$60

24 (n) ~~Associate adjusters, as defined in~~

25 ~~NRS 684A.030:~~

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

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

28 ~~(o) Motor vehicle physical damage appraisers, as defined in~~

29 ~~NRS 684B.010:~~

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

31 (2) Triennial fee..... \$60

32 ~~(p)~~ (o) Brokers, as defined in NRS 685A.031:

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

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

35 ~~(q)~~ (p) Companies, as defined in NRS 686A.330:

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

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

38 ~~(r)~~ (q) Rate service organizations, as defined in

39 NRS 686B.020:

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

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

42 ~~(s)~~ (r) Brokers of viatical settlements, as defined

43 in NRS 688C.030:

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

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



1 ~~[(s)]~~ (s) Providers of viatical settlements, as  
2 defined in NRS 688C.080:  
3 (1) Initial fee.....\$60  
4 (2) Annual fee.....\$60  
5 ~~[(t)]~~ (t) Agents for prepaid burial contracts subject  
6 to the provisions of chapter 689 of NRS:  
7 (1) Initial fee.....\$60  
8 (2) Triennial fee.....\$60  
9 ~~[(u)]~~ (u) Agents for prepaid funeral contracts subject to the  
10 provisions of chapter 689 of NRS:  
11 (1) Initial fee.....\$60  
12 (2) Triennial fee.....\$60  
13 ~~[(v)]~~ (v) Sellers of prepaid burial contracts subject to the  
14 provisions of chapter 689 of NRS:  
15 (1) Initial fee.....\$60  
16 (2) Triennial fee.....\$60  
17 ~~[(w)]~~ (w) Sellers of prepaid funeral contracts subject to the  
18 provisions of chapter 689 of NRS:  
19 (1) Initial fee.....\$60  
20 (2) Triennial fee.....\$60  
21 ~~[(x)]~~ (x) Providers, as defined in NRS 690C.070:  
22 (1) Initial fee.....\$1,300  
23 (2) Annual fee.....\$1,300  
24 ~~[(y)]~~ (y) Escrow officers, as defined in  
25 NRS 692A.028:  
26 (1) Initial fee.....\$60  
27 (2) Triennial fee.....\$60  
28 ~~[(aa)]~~ (z) Title agents, as defined in NRS 692A.060:  
29 (1) Initial fee.....\$60  
30 (2) Triennial fee.....\$60  
31 ~~[(bb)]~~ (aa) Captive insurers, as defined in NRS 694C.060:  
32 (1) Initial fee.....\$250  
33 (2) Annual fee.....\$250  
34 ~~[(cc)] Insurance agents for societies, as provided for~~  
35 ~~in NRS 695A.330:~~  
36 ~~— (1) Initial fee.....\$60~~  
37 ~~— (2) Triennial fee.....\$60~~  
38 ~~—[(dd)]~~ (bb) Purchasing groups, as defined in  
39 NRS 695E.100:  
40 (1) Initial fee.....\$250  
41 (2) Annual fee.....\$250  
42 ~~[(ee)]~~ (cc) Risk retention groups, as defined in  
43 NRS 695E.110:  
44 (1) Initial fee.....\$250  
45 (2) Annual fee.....\$250





- 1 ~~[(ff)]~~ (dd) Medical discount plans, as defined in  
2 NRS 695H.050:  
3 (1) Initial fee.....\$1,300  
4 (2) Annual fee.....\$1,300  
5 ~~[(gg)]~~ (ee) Club agents, as defined in  
6 NRS 696A.040:  
7 (1) Initial fee.....\$60  
8 (2) Triennial fee.....\$60  
9 ~~[(hh)]~~ (ff) Motor clubs, as defined in NRS 696A.050:  
10 (1) Initial fee.....\$1,300  
11 (2) Annual fee.....\$1,300  
12 ~~[(ii)]~~ (gg) Bail agents, as defined in NRS 697.040:  
13 (1) Initial fee.....\$60  
14 (2) Triennial fee.....\$60  
15 ~~[(jj)]~~ (hh) Bail enforcement agents, as defined in  
16 NRS 697.055:  
17 (1) Initial fee.....\$60  
18 (2) Triennial fee.....\$60  
19 ~~[(kk)]~~ (ii) Bail solicitors, as defined in  
20 NRS 697.060:  
21 (1) Initial fee.....\$60  
22 (2) Triennial fee.....\$60  
23 ~~[(ll)]~~ (jj) General agents, as defined in NRS 697.070:  
24 (1) Initial fee.....\$60  
25 (2) Triennial fee.....\$60  
26 ~~[(mm)]~~ (kk) Exchange enrollment facilitators, as  
27 defined in NRS 695J.050:  
28 (1) Initial fee.....\$60  
29 (2) Triennial fee.....\$60  
30 5. An initial fee of \$1,000 must be paid to the Commissioner  
31 by each:  
32 (a) Insurer who is authorized to transact casualty insurance, as  
33 defined in NRS 681A.020;  
34 (b) Insurer who is authorized to transact health insurance, as  
35 defined in NRS 681A.030;  
36 (c) Insurer who is authorized to transact life insurance, as  
37 defined in NRS 681A.040;  
38 (d) Insurer who is authorized to transact property insurance, as  
39 defined in NRS 681A.060;  
40 (e) Title insurer, as defined in NRS 692A.070;  
41 (f) Fraternal benefit society, as defined in NRS 695A.010;  
42 (g) Corporation subject to the provisions of chapter 695B of  
43 NRS;  
44 (h) Health maintenance organization, as defined in  
45 NRS 695C.030;



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

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

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

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

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

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

16 (d) The budget of the Division.

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

20 **Sec. 3.** (Deleted by amendment.)

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

22 683A.242 1. An applicant for, or holder of, a license issued  
23 pursuant to NRS 683A.265 is not required to pass a written  
24 examination or meet any ~~[prelicensing education or]~~ continuing  
25 education requirements to receive or renew a license.

26 2. A travel retailer who is listed in the register maintained  
27 pursuant to NRS 683A.3685 or any employee or authorized  
28 representative of such a travel retailer who is listed in the register of  
29 a producer of limited lines travel insurance, is not required to pass  
30 any written examination or complete any education requirements  
31 other than the program of instruction or training required by  
32 paragraph (f) of subsection 1 of NRS 683A.369.

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

34 683A.251 1. The Commissioner shall prescribe the form of  
35 application by a natural person for a license as a resident producer  
36 of insurance. The applicant must declare, under penalty of refusal to  
37 issue, or suspension or revocation of, the license, that the statements  
38 made in the application are true, correct and complete to the best of  
39 his or her knowledge and belief. Before approving the application,  
40 the Commissioner must find that the applicant has:

41 (a) Attained the age of 18 years;

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



1 (c) ~~Completed a course of study for the lines of authority for~~  
2 ~~which the application is made, unless the applicant is exempt from~~  
3 ~~this requirement;~~

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

6 ~~(e)~~ (d) Successfully passed the examinations for the lines of  
7 authority for which application is made, unless the applicant is  
8 exempt from this requirement.

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

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

15 (b) Designated a natural person who is licensed as a producer of  
16 insurance and who is authorized to transact business on behalf of the  
17 business organization to be responsible for the organization's  
18 compliance with the laws and regulations of this State relating to  
19 insurance; *and*

20 (c) ~~If the business organization has authorized a producer of~~  
21 ~~insurance not designated pursuant to paragraph (b) to transact~~  
22 ~~business on behalf of the business organization, submitted to the~~  
23 ~~Commissioner on a form prescribed by the Commissioner the name~~  
24 ~~of each producer of insurance authorized to transact business on~~  
25 ~~behalf of the business organization; and~~

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

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

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

34 (b) Submit to the Commissioner:

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

41 (2) Written verification, on a form prescribed by the  
42 Commissioner, stating that the fingerprints of the applicant were  
43 taken and directly forwarded electronically or by another means to  
44 the Central Repository and that the applicant has given written  
45 permission to the law enforcement agency or other authorized entity



1 taking the fingerprints to submit the fingerprints to the Central  
2 Repository for submission to the Federal Bureau of Investigation for  
3 a report on the applicant's background and to such other law  
4 enforcement agencies as the Commissioner deems necessary; and

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

6 4. The Commissioner may:

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

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

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

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

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

20 683A.261 1. Unless the Commissioner refuses to issue the  
21 license under NRS 683A.451, the Commissioner shall issue a  
22 license as a producer of insurance to a person who has satisfied the  
23 requirements of NRS 683A.241 and 683A.251. A producer of  
24 insurance may qualify for a license in one or more of the lines of  
25 authority permitted by statute or regulation, including:

26 (a) Life insurance on human lives, which includes benefits from  
27 endowments and annuities and may include additional benefits from  
28 death by accident and benefits for dismemberment by accident and  
29 for disability income.

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

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

34 (d) Casualty insurance against legal liability, including liability  
35 for death, injury or disability and damage to real or personal  
36 property. For the purposes of a producer of insurance, this line of  
37 insurance includes surety indemnifying financial institutions or  
38 providing bonds for fidelity, performance of contracts or financial  
39 guaranty.

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

42 (f) Credit insurance, including credit life, credit accident and  
43 health, credit property, credit involuntary unemployment,  
44 guaranteed asset protection, and any other form of insurance offered  
45 in connection with an extension of credit that is limited to wholly or



1 partially extinguishing the obligation which the Commissioner  
2 determines should be considered as limited-line credit insurance.

3 (g) Personal lines, consisting of automobile and motorcycle  
4 insurance and residential property insurance, including coverage for  
5 flood, of personal watercraft and of excess liability, written over one  
6 or more underlying policies of automobile or residential property  
7 insurance.

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

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

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

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

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

15 2. A license as a producer of insurance remains in effect unless  
16 revoked, suspended or otherwise terminated if a request for a  
17 renewal is submitted on or before the date for the renewal specified  
18 on the license, all applicable fees for renewal are paid for each  
19 license ~~and each authorization to transact business on behalf of a  
20 business organization licensed pursuant to subsection 2 of NRS  
21 683A.251,~~ and any requirement for education or any other  
22 requirement to renew the license is satisfied by the date specified on  
23 the license for the renewal. A producer of insurance may submit a  
24 request for a renewal of his or her license within 30 days after the  
25 date specified on the license for the renewal if the producer of  
26 insurance otherwise complies with the provisions of this subsection  
27 and pays, in addition to any fee paid pursuant to this subsection, a  
28 penalty of 50 percent of all applicable renewal fees, except for any  
29 fee required pursuant to NRS 680C.110. A license as a producer of  
30 insurance expires if the Commissioner receives a request for a  
31 renewal of the license more than 30 days after the date specified on  
32 the license for the renewal. A fee paid pursuant to this subsection is  
33 nonrefundable.

34 3. A natural person who allows his or her license as a producer  
35 of insurance to expire may reapply for the same license within 12  
36 months after the date specified on the license for a renewal without  
37 passing a written examination ~~for completing a course of study  
38 required by paragraph (c) of subsection 1 of NRS 683A.251,~~ but  
39 **any continuing education requirements must be met and** a penalty  
40 of twice all applicable renewal fees, except for any fee required  
41 pursuant to NRS 680C.110, is required for any request for a renewal  
42 of the license that is received after the date specified on the license  
43 for the renewal.

44 4. A licensed producer of insurance who is unable to renew his  
45 or her license because of military service, extended medical



1 disability or other extenuating circumstance may request a waiver of  
2 the time limit and of any fine or sanction otherwise required or  
3 imposed because of the failure to renew.

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

9 6. A licensee shall inform the Commissioner of each change of  
10 business, residence or electronic mail address, in writing or by other  
11 means acceptable to the Commissioner, within 30 days after the  
12 change. If a licensee changes his or her business, residence or  
13 electronic mail address without giving written notice and the  
14 Commissioner is unable to locate the licensee after diligent effort,  
15 the Commissioner may revoke the license without a hearing. The  
16 mailing of a letter by certified mail, return receipt requested,  
17 addressed to the licensee at his or her last mailing address appearing  
18 on the records of the Division, and the return of the letter  
19 undelivered, constitutes a diligent effort by the Commissioner.

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

21 683A.291 1. An applicant for licensing in this state as a  
22 producer of insurance who was previously licensed for the same  
23 lines of authority in another state need not complete any education  
24 or examination if the applicant is currently licensed in that state or,  
25 if the application is received within 90 days after the cancellation of  
26 the license, the other state certifies that the applicant was in good  
27 standing at the time of cancellation. Alternatively, the exemption is  
28 available if the records of the National Association of Insurance  
29 Commissioners show that the applicant is or was licensed and in  
30 good standing for the lines of authority requested.

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

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

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

40 683C.030 1. An application for a license to act as an  
41 insurance consultant must be submitted to the Commissioner on  
42 forms prescribed by the Commissioner and must be accompanied by  
43 the applicable license fee set forth in NRS 680B.010 and, in addition  
44 to any other fee or charge, all applicable fees required pursuant to  
45 NRS 680C.110. The license fee set forth in NRS 680B.010 is not



1 refundable. If the applicant is a natural person, the application must  
2 include the social security number of the applicant.

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

6 3. Each license issued pursuant to this chapter is valid for 3  
7 years from the date of issuance or until it is suspended, revoked or  
8 otherwise terminated, and each insurance consultant must pay, in  
9 addition to any other fee or charge, all applicable fees required  
10 pursuant to NRS 680C.110.

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

12 683C.035 1. The Commissioner shall prescribe the form of  
13 application by a natural person for a license as an insurance  
14 consultant. The applicant must declare, under penalty of refusal to  
15 issue, or suspension or revocation of, the license, that the statements  
16 made in the application are true, correct and complete to the best of  
17 his or her knowledge and belief. Before approving the application,  
18 the Commissioner must find that the applicant has:

19 (a) Attained the age of 18 years.

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

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

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

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

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

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

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

40 4. A license issued pursuant to this chapter is valid for 3 years  
41 after the date of issuance or until it is suspended, revoked or  
42 otherwise terminated.

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



1 **Sec. 10.** (Deleted by amendment.)

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

3 684A.020 1. Except as otherwise provided in subsection 2,  
4 “adjuster” means any person who, for compensation, including,  
5 without limitation, a fee or commission, investigates and settles, and  
6 reports to his or her principal relative to, claims:

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

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

12 2. For the purposes of this chapter:

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

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

16 ~~(c)~~ (b) An adjuster of ocean marine losses;

17 ~~(d)~~ (c) A salaried employee of an insurer, unless the employee:

18 (1) Investigates, negotiates or settles workers’ compensation  
19 claims; and

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

21 ~~(e)~~ (d) A salaried employee of a managing general agent  
22 maintaining an underwriting office in this state;

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

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

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

32 ~~(g)~~ (f) A licensed agent who supervises not more than 25  
33 employees described in paragraph ~~(f)~~; (e);

34 ~~(h)~~ (g) A person who is employed only to collect factual  
35 information concerning a claim for coverage arising under an  
36 insurance contract;

37 ~~(i)~~ (h) A person who is employed solely to obtain facts  
38 surrounding a claim or to furnish technical assistance to a licensed  
39 independent adjuster;

40 ~~(j)~~ (i) A person who is employed to investigate suspected  
41 fraudulent insurance claims but who does not adjust losses or  
42 determine the payment of claims;

43 ~~(k)~~ (j) A person who performs only executive, administrative,  
44 managerial or clerical duties, or any combination thereof, but does





1 not investigate, negotiate or settle claims with a policyholder or  
2 claimant or the legal representative of a policyholder or claimant;

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

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

10 ~~(m)~~ **(m)** A person who settles only reinsurance or subrogation  
11 claims;

12 ~~(n)~~ **(n)** A broker, agent or representative of a risk retention  
13 group;

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

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

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

22 ↪ is not considered an adjuster.

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

24 684A.030 1. "Independent adjuster" means an adjuster who  
25 is representing the interests of an insurer or a self-insurer and who:

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

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

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

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

39 3. "Company adjuster" means a salaried employee of an  
40 insurer who:

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

44 (b) Obtains a license pursuant to this chapter.



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

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

9 **Sec. 13.** NRS 684A.035 is hereby amended to read as follows:  
10 684A.035 1. The provisions of NRS 683A.341 and 686A.310  
11 apply to adjusters . ~~[and associate adjusters.]~~

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

17 **Sec. 14.** NRS 684A.040 is hereby amended to read as follows:  
18 684A.040 1. Except as otherwise provided in NRS  
19 684A.060, no person may act as, or hold himself or herself out to be,  
20 an adjuster ~~[or associate adjuster]~~ in this State unless then licensed  
21 as such under the applicable adjuster's license ~~[or associate  
22 adjuster's license, as the case may be,]~~ issued under the provisions  
23 of this chapter.

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

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

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

34 **Sec. 15.** NRS 684A.070 is hereby amended to read as follows:  
35 684A.070 1. For the protection of the people of this State, the  
36 Commissioner may not issue or continue any license as an adjuster  
37 except in compliance with the provisions of this chapter. Any person  
38 for whom a license is issued or continued must:

- 39 (a) Be at least 18 years of age;  
40 (b) Be eligible to declare this State as his or her home state;  
41 (c) Be competent, trustworthy, financially responsible and of  
42 good reputation, as determined by the Commissioner;  
43 (d) Never have been convicted of, or entered a plea of guilty,  
44 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 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 on or before the last day of the  
18 month in which the license is renewable.

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

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

26 (b) If the person requesting renewal is a natural person, the  
27 statement required pursuant to NRS 684A.143;

28 (c) Proof of successful completion of any requirement for an  
29 examination unless exempt pursuant to NRS 684A.105; and

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

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

41 4. *An adjuster shall inform the Commissioner by any means  
42 acceptable to the Commissioner of any change in the residence  
43 address or business address for the home state or in the legal  
44 name of the adjuster within 30 days of the change.*



1       **5. In order to assist in the performance of the duties of the**  
2 **Commissioner, the Commissioner may contract with**  
3 **nongovernmental entities, including, without limitation, the**  
4 **National Association of Insurance Commissioners or its affiliates**  
5 **or subsidiaries, to perform any ministerial function, including,**  
6 **without limitation, the collection of fees and data, related to**  
7 **licensing that the Commissioner may deem appropriate.**

8       **6.** This section does not apply to temporary licenses issued  
9 under NRS 684A.150.

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

11       684A.143 1. A natural person who applies for the issuance or  
12 renewal of a license **as an adjuster** shall submit to the  
13 Commissioner the statement prescribed by the Division of Welfare  
14 and Supportive Services of the Department of Health and Human  
15 Services pursuant to NRS 425.520. The statement must be  
16 completed and signed by the applicant.

17       2. The Commissioner shall include the statement required  
18 pursuant to subsection 1 in:

19       (a) The application or any other forms that must be submitted  
20 for the issuance or renewal of the license ~~as an adjuster;~~ or

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

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

24       (a) Fails to submit the statement required pursuant to subsection  
25 1; or

26       (b) Indicates on the statement submitted pursuant to subsection  
27 1 that the applicant is subject to a court order for the support of a  
28 child and is not in compliance with the order or a plan approved by  
29 the district attorney or other public agency enforcing the order for  
30 the repayment of the amount owed pursuant to the order.

31       4. If an applicant indicates on the statement submitted pursuant  
32 to subsection 1 that the applicant is subject to a court order for the  
33 support of a child and is not in compliance with the order or a plan  
34 approved by the district attorney or other public agency enforcing  
35 the order for the repayment of the amount owed pursuant to the  
36 order, the Commissioner shall advise the applicant to contact the  
37 district attorney or other public agency enforcing the order to  
38 determine the actions that the applicant may take to satisfy the  
39 arrearage.

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

41       ~~—(a) A license as a(n) adjuster; and~~

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

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

44       684A.147 1. If the Commissioner receives a copy of a court  
45 order issued pursuant to NRS 425.540 that provides for the



1 suspension of all professional, occupational and recreational  
2 licenses, certificates and permits issued to a person who is the  
3 holder of a license ~~{}~~ *as an adjuster*, the Commissioner shall deem  
4 the license issued to that person to be suspended at the end of the  
5 30th day after the date on which the court order was issued unless  
6 the Commissioner receives a letter issued to the holder of the license  
7 by the district attorney or other public agency pursuant to NRS  
8 425.550 stating that the holder of the license has complied with the  
9 subpoena or warrant or has satisfied the arrearage pursuant to  
10 NRS 425.560.

11 2. The Commissioner shall reinstate a license *as an adjuster*  
12 that has been suspended by a district court pursuant to NRS 425.540  
13 if the Commissioner receives a letter issued by the district attorney  
14 or other public agency pursuant to NRS 425.550 to the person  
15 whose license was suspended stating that the person whose license  
16 was suspended has complied with the subpoena or warrant or has  
17 satisfied the arrearage pursuant to NRS 425.560.

18 ~~{3. — As used in this section, “license” means:~~

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

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

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

22 684A.170 1. Every adjuster *who is a resident of this State*  
23 shall have and maintain in this state a place of business accessible to  
24 the public and from which the licensee principally conducts  
25 transactions under his or her license. The address of such place shall  
26 appear upon the application for a license and upon the license, when  
27 issued, and the licensee shall promptly notify the Commissioner in  
28 writing of any change thereof. Nothing in this section shall prohibit  
29 the maintenance of such place in the licensee’s residence in this  
30 state.

31 2. The license of the licensee ~~{and those of associate adjusters~~  
32 ~~employed by the licensee}~~ shall be conspicuously displayed in such  
33 place of business in a part thereof customarily open to the public.

34 **Sec. 20.** NRS 684A.210 is hereby amended to read as follows:

35 684A.210 1. The Commissioner may suspend, revoke, limit  
36 or refuse to continue any adjuster’s license : ~~{or associate adjuster’s~~  
37 ~~license;}~~

38 (a) For any cause specified in any other provision of this  
39 chapter;

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

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

44 2. The license of a business entity may be suspended, revoked,  
45 limited or continuation refused for any cause which relates to any



1 individual designated with respect to the license to exercise its  
2 powers.

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

5 **Sec. 21.** NRS 684A.220 is hereby amended to read as follows:  
6 684A.220 NRS 683A.451, 683A.461 and 683A.480 also apply  
7 to suspension, revocation, limitation or refusal to continue adjusters'  
8 licenses, ~~[and associate adjusters' licenses.]~~ except where in conflict  
9 with the express provisions of this chapter.

10 **Sec. 22.** (Deleted by amendment.)

11 **Sec. 23.** (Deleted by amendment.)

12 **Sec. 24.** (Deleted by amendment.)

13 **Sec. 25.** (Deleted by amendment.)

14 **Sec. 26.** (Deleted by amendment.)

15 **Sec. 27.** (Deleted by amendment.)

16 **Sec. 28.** (Deleted by amendment.)

17 **Sec. 29.** NRS 695C.055 is hereby amended to read as follows:  
18 695C.055 1. The provisions of NRS 449.465, 679A.200,  
19 679B.700, subsections 6 and 7 of NRS 680A.270, subsections 2, 4,  
20 18, 19 and ~~[32]~~ **31** of NRS 680B.010, NRS 680B.020 to 680B.060,  
21 inclusive, chapter 686A of NRS, NRS 687B.500 and chapters 692C  
22 and 695G of NRS apply to a health maintenance organization.

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

27 **Sec. 30.** (Deleted by amendment.)

28 **Sec. 31.** (Deleted by amendment.)

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

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

36 2. If the Exchange terminates an exchange enrollment  
37 facilitator's appointment, the exchange enrollment facilitator is  
38 prohibited from engaging in the business of an exchange enrollment  
39 facilitator . ~~[under his or her certificate until such time as the  
40 exchange enrollment facilitator receives a new appointment by the  
41 Exchange. If the exchange enrollment facilitator does not obtain a  
42 new appointment by the Exchange within 30 days after the date the  
43 appointment was terminated, the exchange enrollment facilitator's  
44 certificate expires and the exchange enrollment facilitator shall  
45 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.** (Deleted by amendment.)

23 **Sec. 34.** NRS 648.018 is hereby amended to read as follows:

24 648.018 Except as to polygraphic examiners and interns, this  
25 chapter does not apply:

26 1. To any detective or officer belonging to the law enforcement  
27 agencies of the State of Nevada or the United States, or of any  
28 county or city of the State of Nevada, while the detective or officer  
29 is engaged in the performance of his or her official duties.

30 2. To special police officers appointed by the police  
31 department of any city, county, or city and county within the State  
32 of Nevada while the officer is engaged in the performance of his or  
33 her official duties.

34 3. To insurance adjusters ~~[and their associate adjusters]~~  
35 licensed pursuant to the Nevada Insurance Adjusters Law who are  
36 not otherwise engaged in the business of private investigators.

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

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





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

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

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

7 9. To a collection agency unless engaged in business as a  
8 repossessor, licensed by the Commissioner of Financial Institutions,  
9 or an employee thereof while acting within the scope of his or her  
10 employment while making an investigation incidental to the  
11 business of the agency, including an investigation of the location of  
12 a debtor or his or her assets and of property which the client has an  
13 interest in or lien upon.

14 10. To admitted insurers and agents and insurance brokers  
15 licensed by the State, performing duties in connection with  
16 insurance transacted by them.

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

19 12. To any person employed to administer a program of  
20 supervision for persons who are serving terms of residential  
21 confinement.

22 13. To any commercial registered agent, as defined in NRS  
23 77.040, who obtains copies of, examines or extracts information  
24 from public records maintained by any foreign, federal, state or  
25 local government, or any agency or political subdivision of any  
26 foreign, federal, state or local government.

27 14. To any holder of a certificate of certified public accountant  
28 issued by the Nevada State Board of Accountancy pursuant to  
29 chapter 628 of NRS while performing his or her duties pursuant to  
30 the certificate.

31 15. To a person performing the repair or maintenance of a  
32 computer who performs a review or analysis of data contained on a  
33 computer solely for the purposes of diagnosing a computer hardware  
34 or software problem and who is not otherwise engaged in the  
35 business of a private investigator.

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

38 **Sec. 35.** (Deleted by amendment.)

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

40 **Sec. 37.** This act becomes effective upon passage and approval  
41 for the purpose of adopting regulations and performing any other  
42 preparatory administrative tasks that are necessary to carry out the  
43 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.





