

September 5, 2023  
Scott Kipper, Commissioner of Insurance  
The Nevada Division of Insurance



**RE: Support for Proposed Regulation R029-23**

To Commissioner Kipper:

We are writing on behalf of the Henderson Chamber of Commerce (HCC) and our nearly 1,900 members, most of which are small businesses, to express our support for Proposed Regulation R029-23.

The expected implementation of AB398, as evidenced by statements from the Insurance Industry, will lead to unintended consequences to the state's insurance marketplace. The Industry has notified the business community that the implementation of AB398 will adversely impact coverage offered to businesses – both for profit and non-profit.

As a community, we must work together to mitigate the effects of AB 398 to prevent the increased challenges on available insurance. We believe the proposed regulation will help to resolve this critical challenge.

Thank you for your consideration. We will continue to work with the Division of Insurance and our partners in the business community to remedy this important issue.

Thank you,

A blue ink handwritten signature, appearing to be "Aviva Gordon", written over a light blue grid background.

Aviva Gordon  
Chair, Legislative Committee  
Henderson Chamber of Commerce

A blue ink handwritten signature, appearing to be "Emily Osterberg", written over a light blue grid background.

Emily Osterberg  
Director of Government Affairs  
Henderson Chamber of Commerce

**Lester Romero**  
Wells Fargo Bank

**Jady West**  
Cox Business

**Dr. Carolyn Matzinger**  
Matzinger Institute of  
Healing

**Maria Bailey**  
Success City Online

**Aviva Gordon**  
Gordon Law

**Hussain Mahrous**  
M Resort Spa & Casino

**John Wightman**  
Rich Wightman &  
Company, CPAs LLC

**Scott Muelrath**  
Henderson Chamber of  
Commerce

**Ercan Aydogdu**  
Coral Academy of  
Science Las Vegas

**Andrea Blue**  
Tivoli Village

**Tim Brooks**  
Emerald Island Casino

**Kelly Connery**  
Orbis Solutions, Inc.

**Melisa Eichbauer**  
Findlay Volkswagen

**Alex Fugazzi**  
Snell & Wilmer

**Brian Kleven**  
Dignity Health St. Rose  
Dominican Hospitals

**Mary Marriot**  
Digital Trust

**Guy Martin**  
Martin-Harris  
Construction

**Jon Openshaw**  
Reflection Bay Golf Club

**Chef Opheikens**  
R&O Construction

**Mike PeQueen**  
HighTower Las Vegas

**Micah Phillips**  
Nevada State Bank

**Dr. DeRionne Pollard**  
Nevada State University

**Nic Steele**  
Access Community  
Capital, Inc.

**Peter Zierhut**  
Haas Automation

**Medhi Zarhloul**  
Crazy Pita Restaurant  
Group