

From: [Sarah Watkins](#)
To: [Insurance Regulation](#)
Cc: [Brian Evans](#); [Mari Nakashima](#); [Sarah Watkins](#)
Subject: Letter Submission: Proposed Regulation R029-23P
Date: Tuesday, September 26, 2023 1:49:22 PM
Attachments: NSMA Letter of Support - R029-23P 9.26.23.pdf

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Dear Mr. Kipper:

My name is Sarah Watkins and I represent the Nevada State Medical Association (NSMA).

Please find attached NSMA's letter of support per 'Proposed Regulation R029-23P'.

I would also like to request to be added to any email distribution list for hearings on this regulation.

Thank you very much!

Best Regards,

Sarah Watkins

Executive Director

Nevada State Medical Association

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Joseph Adashek, MD, President-Elect
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Andy Pasternak, MD, AMA Delegate
Joseph Adashek, MD, AMA Alternate Delegate
Peter Fenwick, MD, AMA Alternate Delegate
Sarah Watkins, Executive Director

September 21, 2023

Nevada Department of Insurance
1818 E. College Parkway, Suite 103
Carson City, NV 89706
regs@doi.nv.gov



RE: Proposed Regulation R029-23P

To Scott Kipper, Nevada Insurance Commissioner:

Earlier this year the Nevada Legislature passed a law (AB398) that prohibits “defense within the limits” policies in all insurance contracts, including medical liability.

The Nevada State Medical Association (NSMA) is the oldest and largest patient and physician advocacy organization in the state and our organization does have concerns regarding AB398.

We appreciate you, as the Nevada Insurance Commissioner, for recognizing that the law will be enormously disruptive for the Nevada insurance market, resulting in increased costs and reduced availability for many types of coverage. This will only further add to our provider shortages as acquiring much needed liability insurance at a reasonably cost would be greatly impacted.

After consulting with many medical malpractice insurance carriers in Nevada, it is clear that this regulation is a necessary change that NSMA supports. We do, however, look forward to advocating for necessary legislative change regarding AB398 in the future as a permanent fix is needed.

Sincerely,

Sarah Watkins

Sarah Watkins
Executive Director
Nevada State Medical Association