

**Private Passenger Automobile Insurance:  
Required Information in Notice Explaining Premium Increases**  
Property and Casualty Section – Nevada Division of Insurance

In addition to the explanation within the notice, the following information should be included:

**A. INCIDENTS** (if considered)

1. The time period over which incidents are considered.
2. The types of incidents considered and the quantitative impact on premium associated with each, and/or a thorough qualitative description of the elements involved in the insurer's incident-based rating structure.

The sample tables below, explaining the impact of incidents on a private passenger automobile insurance premium, are included for reference purposes only.

**Sample Table for Item 2 Above**

TYPE OF INCIDENT	POINTS
<b>Accidents</b>	
Major At-Fault Accident (Any bodily injury and/or total property damage in excess of \$10,000)	5 points per accident
Minor At-Fault Accident (No bodily injury and total property damage under \$10,000)	2 points per accident
<b>Moving Violations</b>	
Conviction for Driving Under the Influence (DUI)	4 points per conviction
Conviction for Reckless Driving	2 points per conviction
Conviction for Speeding	1 point per conviction

**Sample Table for Item 2 Above**

Points in Past 3 Years	Surcharge Factor	% Impact on Premium
0	1.00	0%
1	1.00	0%
2	1.05	5%
3	1.10	10%
4	1.20	20%
5	1.35	35%
6	1.45	45%
7	1.60	60%
8	1.70	70%
9	1.85	85%
10	2.00	100%
11+	2.25	125%

**B. CLAIMS** (if considered)

1. The time period over which claims are considered.
2. Clarification of whether or not prior claims from other insurers are considered.
3. The dollar threshold above which a liability claim is a chargeable accident.
4. A statement that, for liability claims, only claims where the insured is 50% or more at fault may have a premium impact.
5. If comprehensive claims never have a premium impact, the notice should state this.
6. A quantitative description of the impact on premium associated with each possible number of claims and/or a thorough qualitative description of the elements involved in the insurer's claim-based rating structure.

The sample table below, explaining the impact of claims on a private passenger automobile insurance premium, is included for reference purposes only.

**Sample Table for Item 6 Above**

<b>Claims</b>	<b>Surcharge Factor</b>	<b>% Impact on Premium</b>
0 claims in the past 3 years	1.00	0%
1 claim in the past 3 years	1.00	0%
2 claims in the past 3 years	1.05	5%
3 claims in the past 3 years	1.10	10%
4 claims in the past 3 years	1.20	20%
5 or more claims in the past 3 years	1.35	35%