

STEPHEN F. SISOLAK
Governor

STATE OF NEVADA

TERRY REYNOLDS
Director



BARBARA D. RICHARDSON
Commissioner

DEPARTMENT OF BUSINESS AND INDUSTRY
DIVISION OF INSURANCE

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Carson City, Nevada 89706
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Website: doi.nv.gov
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**NOTICE OF WORKSHOP
TO SOLICIT COMMENTS ON PROPOSED REGULATIONS
AND WORKSHOP AGENDA**

The State of Nevada, Department of Business and Industry, Division of Insurance (“Division”) is proposing the adoption, amendment or repeal of regulations pertaining to chapter 686A of the Nevada Administrative Code (“NAC”). The workshop shall take place as follows:

Date: August 26, 2020

Time: 1:30 p.m.

Location: This meeting will be held via Webex.*

URL:

<https://doinv.webex.com/webappng/sites/doinv/meeting/info/61dc3d1da10c49c6blad15392fb59ebe>

Meeting Number: 132 366 4193

Password: 3ZJmAnmAY99

Teleconference Number: 1-844-621-3956 United States Toll Free

Access Code: 132 366 4193

*Pursuant to Governor Sisolak’s March 22, 2020 Declaration of Emergency Directive 006 (extended by Declaration of Emergency Directive 029), the requirement contained in NRS 241.023.1(b) that there be a physical location designated for meetings of public bodies where members of the public are permitted to attend and participate is suspended in order to mitigate the possible exposure or transmission of COVID-19 (Coronavirus). Accordingly, anyone planning to participate must participate by using Webex. Meeting materials are available on the Division’s website at: <http://doi.nv.gov/News-Notices/Regulations/>.

The purpose of the workshop is to solicit comments from interested persons on the following general topic(s) that may be addressed in the proposed regulation; and to assist in determining whether the proposed regulation is likely to impose a direct and significant burden upon a small business or

directly restricts the formation, operation or expansion of a small business. Please submit any written comments to regs@doi.nv.gov or pflasch@doi.nv.gov no later than **August 24, 2020**.

LCB File No. R087-20. ADVERSE CREDIT-BASED RESCORING.

A regulation relating to insurance; prohibiting insurers that use information from a consumer credit report from increasing a policyholder's or insured's premium, or engaging in an adverse underwriting decision, due to deterioration in consumer credit information occurring on or after March 1, 2020, and until two years after the cessation of the Declaration of Emergency for COVID-19 issued by the Governor on March 12, 2020; determining such adverse consideration of such deterioration in consumer credit information to be unfairly discriminatory; specifying the circumstances under which updated consumer credit information may be used in rating; and requiring insurers that use information from a consumer credit report to provide refunds to all renewal policyholders whose premiums were previously increased as a result of changes in consumer credit information occurring on or after March 1, 2020.


A copy of all materials relating to the proposal may be obtained by visiting the Division's internet website at <http://doi.nv.gov> or by contacting the Division, 1818 E. College Parkway, Suite 103, Carson City, Nevada 89706, (775) 687-0700. A reasonable fee for copying may be charged. Members of the public who would like additional information about a proposed regulation may contact Patti Flasch, (775) 687-0773, or pflasch@doi.nv.gov.

Notice of the workshop was provided via electronic means as follows:

To all persons on the Division's e-mail list for noticing of administrative regulations.
Division of Insurance website: <http://doi.nv.gov>
Nevada Legislature website: <http://www.leg.state.nv.us>
State of Nevada Public Notice website: <http://www.notice.nv.gov>.

Members of the public who are disabled and require special accommodations or assistance are requested to notify the Division in writing, no later than five (5) working days before the workshop, via email to pflasch@doi.nv.gov.

DATED this 5th day of August, 2020.



BARBARA D. RICHARDSON
Commissioner of Insurance

State of Nevada
Department of Business and Industry
Division of Insurance

AGENDA

**August 26, 2020
1:30 p.m.**

This public workshop shall take place by Webex only.

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1. Open Workshop: R087-20.
2. Presentation and Discussion of Proposed Regulation. (For Possible Action)

LCB File No. R087-20. ADVERSE CREDIT-BASED RESCORING.

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3. Public Comment.
4. Close Workshop: R087-20.

Supporting public material for this workshop may be requested from Patti Flasch, Administrative Assistant III, Nevada Division of Insurance, by phone, (775) 687-0773, or email, pflasch@doi.nv.gov.

Note: Any agenda item may be taken out of order; items may be combined for consideration by the public body; items may be pulled or removed from the agenda at any time; and, discussion relating to an item may be delayed or continued at any time. The hearing officer, within his/her discretion, may allow for public comment on individual agenda items. Public comment may be limited to three minutes per speaker.

Members of the public are encouraged to submit written comments for the record.

We are pleased to make reasonable accommodations for attendees with disabilities. Please notify the Division in writing, no later than five (5) working days before the workshop via email to pflasch@doi.nv.gov.

Notices for this workshop have been provided via electronic means as follows:

- To all persons on the Division's e-mail list for noticing of administrative regulations.
- The State of Nevada Website (www.nv.gov)
- The Nevada State Legislature Website (www.leg.state.nv.us)
- The Nevada Division of Insurance Website (www.doi.nv.gov)