



DEPARTMENT OF BUSINESS AND INDUSTRY  
DIVISION OF INSURANCE

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**Bulletin No. 12-003**

**May 16, 2012**

**ESSENTIAL MEDICAL SPECIALTIES**

Pursuant to NRS 690B.350, the Commissioner of Insurance is required to determine whether there are any medical specialties in this state which are essential as a matter of public policy and which must be protected from certain adverse actions relating to professional liability insurance that may impair the availability of those essential medical specialties to the residents of Nevada.

To make his determination, the Commissioner reviewed market share data and complaint records.


The Commissioner found that for calendar year 2011, 42 insurers reported positive direct written premium for medical professional liability coverage for physicians on Supplement A to Schedule T of their annual statements. Half of these companies (21) reported premium volume of at least \$100,000. Not one of the insurers represented more than 20% of the statewide physician medical professional liability premium volume.

The Commissioner also found that there were no consumer complaints concerning medical professional liability coverage for the period running from January 1, 2011 to April 20, 2012.

The Commissioner concluded that the Nevada medical professional liability marketplace is highly competitive and that there is no evidence that Nevada physicians are having any difficulty obtaining or maintaining medical professional liability insurance coverage.

Therefore, at this time, the Commissioner elects to remove all specialties from the Essential Medical Specialty designation.

Persons with questions or comments regarding the designation of essential medical specialties are invited to contact the Division of Insurance.

  
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SCOTT J. KIPPER  
Commissioner of Insurance