

STATE OF NEVADA

JOE LOMBARDO  
*Governor*



DR. KRISTOPHER SANCHEZ  
*Director*

SCOTT J. KIPPER  
*Commissioner*

**DEPARTMENT OF BUSINESS AND INDUSTRY  
DIVISION OF INSURANCE**

**NOTICE OF WORKSHOP  
TO SOLICIT COMMENTS ON PROPOSED REGULATION  
LCB File No. R157-24  
AND WORKSHOP AGENDA**

The Nevada Division of Insurance (“Division”) is hosting an informal workshop to propose the adoption, amendment, or repeal of regulations pertaining to Nevada Administrative Code (“NAC”) chapter(s) 692A. The workshop shall take place as follows:

Date: **January 17, 2025**  
Time: **1:30 p.m. PST**  
Location: **This workshop will be held virtually via Webex and in person. See options below.** (For help using Webex, visit <https://help.webex.com>.)

To join by Webex, click on the URL and enter the meeting number when prompted.

URL: <https://doinv.webex.com/doinv/j.php?MTID=m1e43313841f7d5d18e3b0cd8ae58996f>  
Meeting Number: 2868 193 3327

To join by telephone, call the toll-free number and enter the access code when prompted.

Phone-in Access: 1-844-621-3956 United States Toll Free  
Access Code: 2868 193 3327

To attend in person, the following physical locations are being made available:

Nevada Division of Insurance  
1818 E. College Pkwy., Ste. 103  
Carson City, NV 89706

Nevada Division of Insurance  
3300 W. Sahara Ave.  
Tahoe Room, Suite 430, 4th Floor  
Las Vegas, NV 89102

Live public comment and written public comment will be taken as designated in the Workshop Agenda.

The purpose of the workshop is to solicit comments from interested persons on the 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.

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## WORKSHOP AGENDA

1. Open Workshop: R157-24.
2. Presentation of Proposed Regulation.

### LCB FILE NO. R157-24 – TITLE RESIDENCY

A REGULATION relating to title insurance; eliminating certain obsolete definitions; eliminating the requirement that an application to obtain a license as a title agent or escrow officer must include certain evidence of residency; and providing other matters properly relating thereto.

3. Public Comment.

The meeting presenter will indicate when live public comment will be taken. Public comment may be limited to three minutes per speaker.

4. Close Workshop: R157-24.

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 meeting presenter, within his/her discretion, may allow for public comment on individual agenda items.

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A copy of all materials relating to the proposal may be obtained by visiting the Division's internet website at <https://doi.nv.gov/News-Notices/Regulations/> or by contacting the Division by email to [regs@doi.nv.gov](mailto:regs@doi.nv.gov). Members of the public who would like additional information about a proposed regulation may contact the Division by email to [regs@doi.nv.gov](mailto:regs@doi.nv.gov). Members of the public are encouraged to submit written comments for the record no later than **January 10, 2025**. Written comments may be emailed to [regs@doi.nv.gov](mailto:regs@doi.nv.gov) or mailed to 1818 E. College Parkway, Suite 103, Carson City, Nevada 89706.


We are pleased to make reasonable accommodations for attendees with disabilities. Please notify the Division of your request for reasonable accommodation in writing no later than five (5) working days before the workshop via email to [regs@doi.nv.gov](mailto:regs@doi.nv.gov).

Notice of the workshop has been provided as follows:

By email to all persons on the Division's email list for noticing of administrative regulations.  
By email for posting by the Nevada State Library, Archives and Public Records Administrator.  
By email for posting by the State of Nevada County Libraries.  
By email for posting by the Nevada Legislature.  
Published to the Nevada Legislature website: <https://leg.state.nv.us/>.  
Published to the Division of Insurance website: <https://doi.nv.gov/>.  
Published to the State of Nevada Public Notice website: <https://notice.nv.gov/>.

DATED this 26th day of December 2024.

SCOTT J. KIPPER  
Commissioner of Insurance

By:   
\_\_\_\_\_  
NICK STOSIC  
Deputy Commissioner  
With Delegation of Authority

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DEPARTMENT OF BUSINESS AND INDUSTRY  
DIVISION OF INSURANCE

MEMORANDUM

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**DATE:** December 23, 2024  
**TO:** Nick Stosic – Deputy Commissioner  
**FROM:** Scott J. Kipper – Insurance Commissioner  
**SUBJECT:** Delegation of Authority in the Commissioner’s Absence

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I hereby issue a Delegation of Authority for you to act on my behalf while I am out of the office from December 23rd to December 27th. You are empowered to exercise all authority necessary to handle matters coming before the Division of Insurance, unless otherwise delegated. This delegation can be superseded by an appointment of a new Commissioner or appointment of an acting Commissioner by Director of the Department of Business and Industry, Dr. Kristopher Sanchez.

A handwritten signature in blue ink, appearing to read "Scott J. Kipper", written over a horizontal line.

SCOTT J. KIPPER  
Commissioner of Insurance

**STATE OF NEVADA  
DEPARTMENT OF BUSINESS & INDUSTRY  
DIVISION OF INSURANCE**

**Determination of Necessity of Small Business Impact Statement  
NRS 233B.0608(1)**

REMOVING RESIDENCY REQUIREMENT FOR TITLE AGENTS AND ESCROW OFFICERS  
LCB File No. R157-24

EFFECTIVE DATE OF REGULATION:  
Upon filing with the Nevada Secretary of State

1. **BACKGROUND.**

The purpose in amending NAC 692A.010 and .030 is to remove the requirement for title agents and escrow officers to be a Nevada resident or to live within 50 miles of the state border. An investigation of this law by Nevada Division of Insurance attorneys and the Nevada Attorney General's office found that this requirement had no legal purpose and was an unnecessary barrier to licensure and was therefore unconstitutional. This change in residency licensing requirements is supported by the April 10, 2008, decision of the 9<sup>th</sup> Circuit of the United States Court of Appeals in their decision in COUNCIL OF INSURANCE AGENTS & BROKERS and Rebecca Restrepo, Plaintiffs-Appellees, v. Alice A. MOLASKY-ARMAN, in her official capacity as Nevada Commissioner of Insurance, Defendant-Appellant.

2. **DESCRIPTION OF SOLICITATION SHOWING A CONCERTED EFFORT. NRS 233B.0608(1).**

This regulation was vetted by members of the Nevada Division of Insurance Licensing Section staff, and it was determined that removing the current residency requirement does not impact Nevada small businesses. The Division staff contacted both the Immediate Past President and the Government Affairs liaison of the Nevada Land Title Association about the proposed regulation language.

3. **DOES THE PROPOSED REGULATION IMPOSE A DIRECT AND SIGNIFICANT ECONOMIC BURDEN UPON A SMALL BUSINESS OR DIRECTLY RESTRICT THE FORMATION, OPERATION OR EXPANSION OF A SMALL BUSINESS? NRS 233B.0608(1).**

NO       YES

4. **HOW WAS THAT CONCLUSION REACHED? NRS 233B.0608(3).**

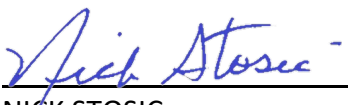
The repeal of the residency requirement does not impose more regulation on title agents and escrow officers, nor does it create or prevent an increase in the title business since title and

escrow needs are driven by the demand of the market, not the number of individuals licensed. Nevada small businesses will not be negatively impacted by this regulation as it does not create any new fees or taxes nor place an additional administrative burden on them.

I, SCOTT J. KIPPER, Commissioner of Insurance for the State of Nevada, hereby certify that, to the best of my knowledge or belief, a concerted effort was made to determine the impact of the proposed regulation on small businesses and that the information contained in this statement is accurate. (NRS 233B.0608(3))

SCOTT J. KIPPER  
Commissioner of Insurance

12/26/2024  
(DATE)

By:   
NICK STOSIC  
Deputy Commissioner  
With Delegation of Authority

STATE OF NEVADA

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SCOTT J. KIPPER  
Commissioner of Insurance