



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

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Requirements for Administrator Agreements with Insurers

Nevada Revised Statutes (NRS) 616B.503, 683A.086, and NRS 683A.0887 set the requirements for agreements between insurers and administrators (referred to as “third-party administrators” in Nevada’s workers’ compensation statutes, NRS 616A through NRS 617). Administrators are defined in NRS 683A.025.

NRS 683A.086(1) states:

No person may act as an administrator unless the person has entered into a written agreement with an insurer, and the written agreement contains provisions to effectuate the requirements contained in [NRS 683A.08522](#) to [683A.08528](#), inclusive, [683A.087](#) to [683A.0883](#), inclusive, and [683A.0892](#) which apply to the duties of the administrator.

NRS 683A.086(1) requires an administrator to have entered into a written agreement with an insurer, but does not limit the number of signing parties; therefore, acting as an administrator without entering into a written agreement with an insurer is a violation of NRS 683A.086. If a second administrator administers or agrees to administer the plan or policy in Nevada, that second administrator would violate NRS 683A.086(1) if it were not a party to the required agreement.

Workers’ compensation agreements are regulated by NRS 616B.503(2)(b), which sets more specific requirements and states an administrator “shall administer each plan of insurance directly, without subcontracting with another third-party administrator.” The administrator is required to have entered into a written agreement with the insurer, and the administrator is prohibited from subcontracting workers’ compensation administration.

In addition, NRS 683A.0887 requires each administrator to provide written notice, approved by the insurer, to each insured regarding the identity and relationships between the insurer, administrator, and insured. “Insurers,” as defined in NRS 683A.083, include carriers, prepaid limited health service organizations, health maintenance organizations, multiple employer

welfare arrangements, self-insured employers, and an organization for dental care. The information in the notice is expected to be consistent with the requirements regarding agreements.

Questions about this Bulletin may be directed to insinfo@doi.nv.gov.

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Acting Commissioner of Insurance