



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

Bulletin – 25-003

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Commissioner Gaines Urges Insurers to Support Nevadans Impacted by Federal Government Shutdown

As the federal government shutdown continues to affect workers across Nevada, the Division of Insurance is calling on insurance carriers to work proactively with policyholders who may experience temporary financial hardship due to the shutdown.

“The Division of Insurance recognizes that many Nevadans may face delayed paychecks or other disruptions beyond their control,” said Commissioner Gaines. “We are asking carriers to grant grace periods or provide flexible payment options to help policyholders avoid cancellations, lapses in coverage, or late fees until the impacts of the shutdown can be resolved.”

While this call to action is not issued under a state of emergency, the Division is encouraging all carriers to act in good faith to assist affected policyholders. The Commissioner’s request includes:

- Providing grace periods for premium payments.
- Waiving or delaying late fees and penalties.
- Offering alternative payment arrangements to help consumers maintain continuous coverage.

The Division will continue to monitor the situation and communicate with carriers and consumers as conditions evolve.

A blue ink signature of Ned Gaines, written in a cursive style.

NED GAINES
Commissioner of Insurance