

December 4, 1987

Pursuant to the Nevada Revised Statutes and to regulations adopted by the Division of Insurance, each insurer (Chapter 686B of NRS, 687.120, 689.360, and 689B.080), nonprofit medical service corporation (NRS 695B.230 through 695B.240, inclusive), health maintenance organization (NRS 695C.170 and 695C.180), fraternal benefit society (NRS 695A.240), seller of a prepaid contract (NRS 689.285), title insurer (NRS 692A.120), plan for dental care (NRS 695D.200), and motor club (NRS 696A.200) shall file its policies, riders, forms, endorsements, applications and rates by using the designated State of Nevada Form Number FFD100 and by complying with the filing instructions of the Division of Insurance. All filings must include the following:

1. The appropriate filing fee (Subsection 31 of NRS 680B.010 and Chapter 680B of NAC);
2. Form FFD100;
3. An original and duplicate copy of the filing which contains:
  - (a) A caption giving in serial order the company's identification number for each form submitted for approval;
  - (b) A filing memorandum which summarizes in detail the function, purpose, or need for each filing;
  - (c) A statement which indicates whether the forms have been approved in the company's domiciliary state and the name of such state;
  - (d) A statement listing any other states where such forms have been submitted and indicating whether such states approved or disapproved such forms;
  - (e) When any form submitted is to be used as a part of or in connection with another policy or is a replacement of all or part of another policy, the purpose of the change or revision and an outline of the changes;
  - (f) An actuarial memorandum which justifies and describes each filing of rates.
4. A stamped, self-addressed envelope large enough to contain all pertinent documents must be included with the submission. For a

submission containing more than 5 sheets, the envelope must be large enough to contain the sheets unfolded.

5. For property and casualty insurers only, a statement which identifies the filing as a program of the insurer or as a filing made by a licensed rate service organization.

Filings which do not contain the required material will be returned to the sender and considered disapproved upon receipt.

If the submission is approved, the Nevada Insurance Division will retain in its files only the stamped original letter of submission and such additional material it considers necessary to justify its approval. Each company shall maintain on file copies of all correspondence, forms, and data submitted to the Nevada Insurance Division.

Bulletin No. 87-004 supersedes and replaces Bulletin Nos. 12, 18, and 25.

David A. Gates  
Insurance Commissioner