

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. R134-24  
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) 686B. The workshop shall take place as follows:

Date: **January 13, 2025**  
Time: **9:00 a.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=m6dea05136653c99ada42503be0d40f1f>  
Meeting Number: 2866 539 7408

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: 2866 539 7408

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: R134-24.
2. Presentation of Proposed Regulation.

### LCB FILE NO. R134-24 – DENTAL LOSS RATIO

A REGULATION relating to insurance; interpreting certain terms for the purpose of establishing the types of entities that are required to submit certain reports relating to coverage for dental care; prescribing certain requirements governing such reports; 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: R134-24.

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 6, 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 Impact on Small Businesses**

**DENTAL LOSS RATIO**

**REG NO. R134-24**

1. BACKGROUND.

Senate Bill 393 of the 82<sup>nd</sup> Legislative Session of the State of Nevada directs the Commissioner of Insurance to promulgate regulation in order to provide specific direction to insurers and other entities on how to satisfy the requirements of the bill. The bill instructs insurers and other entities to file reports with the Commissioner reporting losses and premiums for the calendar year. The purpose of this reporting is to confirm compliance with existing statute directing certain insurers and other entities offering coverage for dental care to adhere to a “loss ratio” (defined as the ratio of claims to premiums) of no less than 75 percent.

2. DETERMINATION AS TO SMALL BUSINESS IMPACT.

A. Is the proposed regulation likely to impose a direct and significant economic burden upon a small business?

NO             YES, see the Small Business Impact Statement.

B. Does the proposed regulation directly restrict the formation, operation, or expansion of a small business?

NO             YES, see the Small Business Impact Statement.

C. What methods did the agency use to determine the impact of the proposed regulation on a small business?

Agency staff engaged in internal discussion regarding the impacts of the regulation to small businesses and determined that neither significant economic burdens nor direct restrictions would be imposed upon small business through the promulgation of this regulation.


D. What are the reasons for the agency’s conclusions?

This regulation imposes no requirements on insurers or other entities that extend beyond what is mandated in Senate Bill 393, and therefore the regulation itself will have no impact to small business. This regulation merely provides clarification to insurers and other entities on how to complete the reporting requirements of the bill.

I, SCOTT J. KIPPER, Commissioner of Insurance for the State of Nevada, hereby certify, to the best of my knowledge or belief, that 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.

SCOTT J. KIPPER  
Commissioner of Insurance

12/26/24  
(DATE)

By:   
NICK STOSIC  
Deputy Commissioner  
With Delegation of Authority

STATE OF NEVADA

JOE LOMBARDO  
*Governor*



DR. KRISTOPHER SANCHEZ  
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SCOTT J. KIPPER  
Commissioner of Insurance