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DEPARTMENT OF BUSINESS AND INDUSTRY
DIVISION OF INSURANCE

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Statement from the Nevada Insurance Commissioner Due to COVID-19
Nevada Division of Insurance
March 30, 2020

As Insurance Commissioner for the state of Nevada, I am reaching out to the Nevada insurance industry to thank you for all your efforts to support the Nevada citizens, especially during this time of the COVID-19 emergency shut-down.

I understand that insurance carriers, brokers and agents in Nevada are hoping for some clarity on whether the Nevada Division of Insurance ("Division") would declare that the business of insurance is "essential" under the terms of the current Presidential and Governor's State of Emergency declarations, including Directive 007.

The insurance industry in Nevada is an indispensable and integral part of the community first. As such, there are services the industry provides that are essential. However, it would not be in keeping with the spirit of the Governor's stance to protect ALL Nevadans to claim that every aspect of the insurance industry is essential.

The Division's expectation is that all carriers and insurance brokers and agents will continue to provide claim services and any and all consumer service support including clinical staff support for their fellow Nevadans. These particular support functions will enable all consumers to get much needed services from their insurance carriers during the current shut-down period.

The Division expects that the insurance carriers, agents and brokers will strive to perform all of their consumer service obligations using electronic means and using telework opportunities when available to help keep not just the industry members safe, but all of Nevada citizens safe. Our expectation is that service will continue to be performed in a reasonable and timely manner.

Both the Las Vegas and Carson City offices of the Division have been teleworking in support of the Governor's goal of flattening the curve on the spread of the COVID-19 virus. We are using electronic means to renew licenses, provide virtual continuing education and expedite reviews of policy/product changes that the industry is bringing forth to address the changing market due to the current health crisis. In keeping with that spirit, we support efforts the industry is making to encourage social distancing in support of the Governor's goal as well.

Please see the following notices focused on the Property & Casualty industry and the Health insurance industry in the state.