

JIM GIBBONS
Governor

STATE OF NEVADA

ALICE A MOLASKY-ARMAN
Commissioner of Insurance

MENDY ELLIOTT
Director



**DEPARTMENT OF BUSINESS & INDUSTRY
DIVISION OF INSURANCE**

788 Fairview Drive, Suite 300
Carson City, Nevada 89701-5491
(775) 687-4270 Fax (775) 687-3937
<http://doi.state.nv.us>

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**REQUIRED REPORTING OF DISCIPLINARY ACTIONS PURSUANT TO THE
MILITARY PERSONNEL FINANCIAL SERVICES PROTECTION ACT**

Subsection 12(a) of the *Military Personnel Financial Services Protection Act*, Pub. L. No. 109-290 (2006), prohibits an insurer after September 1, 2007, from entering into or renewing a contractual relationship with a producer or other person who sells life insurance on a military installation unless the insurer has implemented a *system* to report disciplinary actions taken by: (1) the insurer or (2) *any* Federal or State government entity against its producers for conduct occurring on a military installation. The insurer is required to report such disciplinary actions to both its domiciliary regulator and to the producer's resident regulator ("The Federal Reporting Requirement").

To simplify the Federal Reporting Requirement for insurers, the National Association of Insurance Commissioners (NAIC) has implemented a Military Sales Online Reporting System that may be accessed at the following Web link of the NAIC: <https://external-apps.naic.org/msors/>. This NAIC Military Sales Online Reporting System will, in turn, forward the reported information to all appropriate state insurance regulators (or regulatory body). Reporting via the NAIC Military Sales Online Reporting System will satisfy the mandate of the federal law. We strongly encourage use of the NAIC Military Sales Online Reporting System.

All insurers doing business in this state must comply with the "Federal Reporting Requirement" and shall demonstrate to the Commissioner, upon request, that they have complied with the reporting requirements.

ALICE A. MOLASKY-ARMAN
Commissioner of Insurance