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**PRODUCER COMPENSATION FOR HEALTH BENEFIT PLANS**

The Nevada Division of Insurance ("Division") continues to receive inquiries concerning the methods used by carriers in calculating producer compensation for health benefit plans. This Bulletin clarifies the Division's position that pursuant to NRS 689A.710 and NRS 689C.355 carriers shall calculate producer commission on the total "premium" as that term is defined by NRS 679A.115 and not the base rate. The Division acknowledges producer compensation is based upon either the total premium or a flat fee per application. The Division also recognizes that a producer may receive additional compensation based on the volume of *group* business transacted.

Please direct any questions to the Division's Life and Health Section in Carson City, Nevada at (775) 687-4270 or by using the Division's toll free number at (800) 992-0900.

  
SCOTT J. KIPPER  
Commissioner of Insurance