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EVIDENCE OF MOTOR VEHICLE LIABILITY INSURANCE

On August 13, 2010, Regulation R213-09, amending certain provisions contained in Chapter 690B of the Nevada Administrative Code, became law. The regulation changed requirements regarding evidence of insurance cards and created new options for issuance of the card. This Bulletin outlines the required changes and provides guidance and an implementation schedule for compliance.

An agent signature on the temporary card is no longer required. A temporary evidence of insurance card may now be printed by an insured on a personal computer if the insurer allows the insured to print the card and the insurer has taken reasonable measures to prevent a temporary card from being electronically manipulated or altered. The measures to prevent the card from being electronically manipulated or altered must be approved by the Commissioner of Insurance prior to allowing insureds to print cards from their personal computer. Permanent cards must be issued by the insurer or its duly appointed agent.

The evidence of insurance card must now include the company code issued by the National Association of Insurance Commissioners (NAIC) for the company issuing the policy and a statement that the card has been approved by the "Nevada" Commissioner of Insurance. Certain data fields included on the evidence of insurance card must now be printed in not less than 8-point bold type, and the card must contain a company logotype printed on the card or a watermark or other embedded marking which makes the card difficult to counterfeit, reproduce, or alter.

Company-specific cards approved by the Division prior to August 13, 2010 will be considered to meet the criteria of containing a "company logotype" printed on the card. However, previously approved cards must be modified to include the 8-point bold type for

specific data fields, the NAIC company code and the statement indicating the card has been approved by the Nevada Commissioner of Insurance. Insurers may also remove the agent signature line on the temporary card, if desired. A company must submit the modified evidence of insurance card for approval in a formal filing to the Division before use.

In lieu of a company-specific card, an insurer, or its duly appointed agent, may now use an approved evidence of insurance card with a watermark or other embedded marking which makes the card difficult to counterfeit, reproduce or alter. This includes the ACORD 51 NV (2010/05), Nevada Temporary Insurance Identification Card, and the ACORD 52 NV (2010/05), Nevada Permanent Insurance Identification Card. To use the ACORD 51 NV and ACORD 52 NV cards, a company must follow the instructions issued by ACORD Corporation, including printing the card on specified ACORD paper stock.

The Division urges companies to move toward compliance with the provisions of this new regulation as soon as possible and requires compliance by June 1, 2011. The June 1, 2011 deadline will allow insurers adequate time to make necessary system changes and to file and obtain approval of the newly formatted evidence of insurance cards. Evidence of insurance cards complying with the provisions of the new laws must be distributed to insureds on or before June 1, 2011.



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Commissioner of Insurance