SENATE BILL NO. 135–SENATOR HARDY

PREFILED FEBRUARY 13, 2017

Referred to Committee on Commerce, Labor and Energy

SUMMARY—Requires that an applicant for certain insurancerelated licenses have the option to take an examination in Spanish. (BDR 57-684)

FISCAL NOTE: Effect on Local Government: No. Effect on the State: Yes.

EXPLANATION - Matter in *bolded italics* is new; matter between brackets [omitted material] is material to be omitted.

AN ACT relating to insurance; requiring the Division of Insurance of the Department of Business and Industry to provide reasonable notice that an examination for a license as a producer of insurance or insurance consultant may be taken in English or Spanish; requiring that the examination for each such license be offered in English or Spanish; and providing other matters properly relating thereto.

## Legislative Counsel's Digest:

Existing law requires a resident natural person who is applying for a license as a producer of insurance to pass a written examination that tests: (1) the knowledge of the applicant concerning the lines of authority for which the application is made; (2) the duties and responsibilities of a producer of insurance; and (3) the laws and regulations of this State relating to insurance. (NRS 683A.241) Section 1 of this bill requires the Division of Insurance of the Department of Business and Industry to provide reasonable notice that the examination may be taken in either English or Spanish. Section 1 further requires that the examination be provided in: (1) English; or (2) Spanish, if the applicant requests that he or she be allowed to take the examination in Spanish.

Existing law requires an applicant for an insurance consultant's license to successfully complete an examination and a course of instruction that is established by the Commissioner of Insurance through regulation. (NRS 683C.030) Section 2 of this bill requires the Division to provide reasonable notice that the examination may be taken in either English or Spanish. Section 2 further requires that the examination be provided in: (1) English; or (2) Spanish, if an applicant requests that he or she be allowed to take the examination in Spanish.



## THE PEOPLE OF THE STATE OF NEVADA, REPRESENTED IN SENATE AND ASSEMBLY, DO ENACT AS FOLLOWS:

1 **Section 1.** NRS 683A.241 is hereby amended to read as 2 follows:

3 683A.241 1. A resident natural person applying for a license 4 as a producer of insurance must pass a written examination unless exempt under NRS 683A.291. The examination must test 5 6 knowledge concerning the lines of authority for which application is 7 made, the duties and responsibilities of a producer and the laws and 8 regulations of this state relating to insurance. The Commissioner 9 shall adopt regulations for developing and conducting examinations required by this section. The Division shall provide reasonable 10 11 notice that the examination may be taken in English or Spanish. 12 The examination must be provided to an applicant in:

13 (a) English; or

14 (b) Spanish, if the applicant requests to take the examination 15 in Spanish.

16 2. The Commissioner may contract with a person outside the 17 Division for administering examinations, processing applications, 18 collecting fees and performing any other functions the 19 Commissioner considers appropriate.

3. Each natural person applying for an examination shall pay a nonrefundable fee in an amount prescribed by the Commissioner to defray the cost of processing the application and administering the examination.

4. An applicant who fails to appear for the examination as scheduled or fails to pass the examination must reapply for examination and pay the required fee in order to be scheduled for another examination.

**Sec. 2.** NRS 683C.030 is hereby amended to read as follows:

29 683C.030 1. An application for a license to act as an insurance consultant must be submitted to the Commissioner on 30 31 forms prescribed by the Commissioner and must be accompanied by the applicable license fee set forth in NRS 680B.010 and, in addition 32 33 to any other fee or charge, all applicable fees required pursuant to 34 NRS 680C.110. The license fee set forth in NRS 680B.010 is not 35 refundable. If the applicant is a natural person, the application must 36 include the social security number of the applicant.

An applicant for an insurance consultant's license must
successfully complete an examination and a course of instruction
which the Commissioner shall establish by regulation.

40 3. The Division shall provide reasonable notice that the 41 examination may be taken in either English or Spanish. The 42 examination must be provided to an applicant in:



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1 (a) English; or

(b) Spanish, if the applicant requests to take the examination 2 3 in Spanish.

 $\hat{4}$ . Each license issued pursuant to this chapter is valid for 3 4 years from the date of issuance or until it is suspended, revoked or 5 otherwise terminated, and each insurance consultant must pay, in 6 addition to any other fee or charge, all applicable fees required 7 pursuant to NRS 680C.110. 8

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- Sec. 3. (Deleted by amendment.) Sec. 4. (Deleted by amendment.)
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- 11 Sec. 5. This act becomes effective.
- Upon passage and approval for the purpose of adopting 12 1. regulations and performing any other preparatory tasks that are 13 necessary to carry out the provisions of this act; and 14
- 2. On January 1, 2018, for all other purposes. 15



