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## Insurance; disability claims

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**Insurance; disability claims**

NEV. REV. STAT. §§ 616.607, 616.620 (amended).

AB 757 (Committee on Labor and Management); 1987 STAT. Ch 418

Existing law permits certain disabled<sup>1</sup> insurance claimants to receive industrial insurance compensation<sup>2</sup> in a lump sum.<sup>3</sup> Chapter 418 permits other claimants, who incur greater than 25 percent disabilities,<sup>4</sup> to also elect to receive partial compensation in a lump sum.<sup>5</sup> Chapter 418 provides that the insurer<sup>6</sup> must make installment payments for the remaining portions<sup>7</sup> of the claimant's disabilities.<sup>8</sup>

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1. NEV. REV. STAT. § 616.607(a) (amended by 1987 Nev. Stat. ch. 418, sec. 1, at \_\_\_) (injured on or after July 1, 1973 and before July 1, 1981, and who have disabilities which do not exceed 12%). A person injured on or after July 1, 1981, whose disability does not exceed 25% may also elect to receive lump sum compensation. *Id.* A spouse or any dependant child of a deceased claimant, injured on or after July 1, 1987 and who is ineligible for Nevada Revised Statute section 616.615 death benefits, may claim a lump sum equivalent to the present value of the deceased's undispersed permanent partial disability award. *Id.* § 616.607(b) (amended by 1987 Nev. Stat. ch. 418, sec. 1, at \_\_\_).

2. *Id.* § 616.045 (definition of compensation).

3. *Id.* § 616.607 (amended by 1987 Nev. Stat. ch. 418, sec. 1, at \_\_\_) (includes claimants who are injured on or after July 1, 1981, who incur a less than 25% disability).

4. *Id.* § 616.605 (compensation of those with permanent partial disabilities).

5. *Id.* § 616.607 (amended by 1987 Nev. Stat. ch. 418, sec. 1, at \_\_\_) (lump sum limited to present value of an award for a disability of 25%).

6. *Id.* § 616.1103 (definition of insurer).

7. *Id.* § 616.607 (amended by 1987 Nev. Stat. ch. 418, sec. 1, at \_\_\_) (portion of claimant's disabilities over 25%).

8. *Id.*

**Insurance; termination of contract**

NEV. REV. STAT. § 687B.\_\_\_\_ (new); § 687B.310 (amended).

AB 308 (Porter); 1987 STAT. Ch 466

Existing law prohibits insurers from cancelling or refusing to renew an automobile liability insurance policy because of the insured's age, residence, race, color, creed, national origin, ancestry or occupation.<sup>1</sup>

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1. NEV. REV. STAT. § 687B.390.