



# Pacific Law Journal Review of Selected Nevada Legislative

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Volume 1989 | Issue 1

Article 101

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1-1-1989

## Insurance; agent's authority

The University of the Pacific, McGeorge School of Law

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### Recommended Citation

The University of the Pacific, McGeorge School of Law, *Insurance; agent's authority*, 1989 U. PAC. L. REV. (2019).

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**Insurance; agent's authority**

NEV. REV. STAT. § 686A.— (new).  
 AB 390 (Thompson); 1989 STAT. Ch. 451

Existing law allows an insurer<sup>1</sup> to terminate an agent's<sup>2</sup> appointment at any time, subject to the agent's contractual rights.<sup>3</sup> Under Chapter 451, an insurer is prohibited from cancelling a written agreement with an agent, or reducing or restricting an agent's authority to transact casualty<sup>4</sup> or property<sup>5</sup> insurance, because of the agent's loss ratio experience.<sup>6</sup> The prohibition applies only when an agent is required to submit all policy applications for underwriting approval, and all information on the application was completed without omission or alteration.<sup>7</sup>

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1. See NEV. REV. STAT. § 679A.100 (1987) (defining insurer).
  2. See *id.* § 683A.030 (1987) (defining agent).
  3. *Id.* § 683A.290 (1987). Upon written request from the Commissioner of Insurance, the insurer must also provide a statement of cause, if any, for termination. *Id.*
  4. See *id.* § 681A.020 (1987) (defining casualty insurance).
  5. See *id.* § 681A.060 (1987) (defining property insurance).
  6. 1989 Nev. Stat. ch. 451, sec. 1, at 963 (enacting NEV. REV. STAT. § 686A.—). See *id.* (defining loss ratio experience).
  7. *Id.*

**Insurance; automobile insurance premiums**

NEV. REV. STAT. § 690B.— (new).  
 SB 370 (Committee on Commerce and Labor);  
 1989 STAT. Ch. 728

Existing law prescribes the coverage that a policy for automobile liability insurance must provide.<sup>1</sup> Chapter 728 requires insurers to

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1. NEV. REV. STAT. § 485.3091 1-3 (1987). (liability insurance policy must: (1) Accurately describe the vehicle; (2) provide \$15,000 per accident for injury or death to one person, \$30,000 for injury or death of two or more persons per accident, and \$10,000 per accident for injury to or destruction of property; (3) state the name and address of the insured, the amounts of