Companies Section: Annual Filings - Domestic Company

Description: These records consist of annual financial statements, associated documents, other related required filings and correspondence filed by a domestic company subject to regulation pursuant to NRS title 57.

Minimum Retention: Retain for ten (10) calendar years from the date the statement is received.

Disposition: Destroy Securely

Companies Section: Company Filings

Description: These records consist of current information on all insurance companies seeking admission into Nevada, either as admitted companies or on a surplus lines basis. The record series also includes files maintained on all companies currently or previously practicing in the state. The records may include but are not limited to: Copies of applications; Corporate information (including: certificates of authority, tax returns, Charters, holding company statements, etc.); Related correspondence and; Similar documents.

Minimum Retention: Retain these records for a period of three (3) calendar years from the date a company ceases operation, or is denied the right to do business in Nevada.

Disposition: Destroy Securely

Companies Section: Domestic Companies

Description: These records document all companies subject to regulation pursuant to NRS title 57 that are domiciled in Nevada. The records may include but are not limited to: Corporate information; Application and associated documentation; Corporate documentation; Examination reports and associated documents; Acquisition or merger application and related documents; Any related correspondence and similar documents.

Minimum Retention: Retain for ten (10) calendar years from the date the company or its successor is no longer doing business in the State of Nevada.

Disposition: Destroy Securely

Companies Section: Examiners Billings

Description: These records consist of invoices and associated documents for services rendered by examiners at the company.

Minimum Retention: Retain for three (3) fiscal years from end of the fiscal year in which the invoice was paid.

Disposition: Destroy Securely

Companies Section: Premium Finance Company Files

Description: These records document Premium Finance Companies licensed and doing business in Nevada. The records may include but are not limited to: Corporate information (including: articles of incorporation, bylaws, etc.); Application documentation; Copies of tax forms; Related correspondence and; Similar documents.

Minimum Retention: Retain these records for a period of three (3) calendar years from the date the company is no longer doing business in the State of Nevada.

Disposition: Destroy

Consumer Complaints

Description: These records document consumer complaints made to the Division and are used to investigate and assist in the resolution of a complaint. The records may include but are not limited to: Complaint forms and associated documents; Copies of accident reports (including copies of medical records); Related correspondence and; Similar documents.

Minimum Retention: Retain these records for a period of three (3) calendar years from the close or resolution of the case.

Disposition: Destroy Securely
Examination Work Papers
Description: These records consist of work papers and notes created, collected and retained during the examination of a company pursuant to NRS Chapters 679B.230 and 679B.240.
Minimum Retention: Retain for six (6) calendar years from the date the examination was completed.
Disposition: Destroy Securely

Life and Health Section Filings
Description: These records consist of filings of licensed entities doing business in Nevada pursuant to NRS Chapters 680A, 695A, 695B, 695C, 695D, 695F and 695G. The records may include but are not limited to: Filing documentation, including: cover letter and; related correspondence
Minimum Retention: Retain for six (6) calendar years from the end of the calendar year in which the filing occurred.
Disposition: Destroy Securely

Property, Casualty, and Rate Service Organization Filings
Description: These records consist of filings from property and casualty insurance companies, service contract providers, and rate service organizations. The records may include but are not limited to; applications and associated documents (including endorsements, forms, rules, rate filings, riders, policy jackets); and related correspondence.
Minimum Retention: Retain for three (3) calendar years following the most recent filing.
Disposition: Destroy

Risk Retention Filings
Description: These records consist of documentation required by statute for risk retention groups. The records may include but are not limited to: Registration documentation (including purchasing group rate, form filings, annual statements, audited financial statements); Related correspondence and; Similar documents
Minimum Retention: Retain for three (3) calendar years from the date a risk retention group is no longer in business in the State of Nevada, or the date it was superseded by a new risk retention plan, whichever occurs first.
Disposition: Destroy Securely

Self-Insured Claims Files
Description: These records document claims filed against employers under the self-insured workers' compensation insurance laws (See NRS 685A.160). The records may include but are not limited to: Copy of claims and associated documents; Related correspondence; Similar documents and; Related correspondence
Minimum Retention: Retain these records for a period of three (3) calendar years from the date of the claim.
Disposition: Destroy Securely

Surplus Lines Brokers Files
Description: These records document filing information of surplus lines brokers. The records may include but are not limited to: Filings documentation; Analysis documentation; Copies of quarterly and annual reports; Related correspondence and; Similar documents
Minimum Retention: Review annually and dispose of valueless, outdated and duplicated materials.
Disposition: Destroy

Surplus Lines Companies
These records document surplus lines companies. The records may include but are not limited to: Application materials; Statutory trust agreements; Annual statement; Related correspondence and; Similar documents

Minimum Retention: Retain these records for a period of three (3) calendar years from the date a company is no longer in business in the State of Nevada.

Disposition: Destroy

1994110  Workers Comp/Self Insured Audit Reports

Description: These records consists of audit reports of self-insured employers.

Minimum Retention: Retain these records for a period of one (1) fiscal year from the fiscal year to which the audit pertains.

Disposition: Destroy Securely

1994111  Workers Comp/Self Insured Third Party Administrator Agreements

Description: These records document individual agreements between third party administrators and the self-insured for the costs of claims administration.

Minimum Retention: Retain these records for a period of three (3) calendar years from the date an agreement is terminated.

Disposition: Destroy Securely

2002018  Worker’s Compensation Securities Transfers

Description: These records document the transfer of securities relating to worker’s compensation accounts for businesses from the Insurance Division to the Treasurer’s Office. The records may include but are not limited to: security coupons, bonds, savings certificates, etc.; “Statutory Deposit” memorandum; Negotiable Items Transmittal Record; Request for Security Withdrawal / Workers Comp; related correspondence and; similar documents

Minimum Retention: Retain for six (6) fiscal years from the fiscal year in which they were transferred.

Disposition: Destroy Securely