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**PROCEDURES AND FILING GUIDANCE FOR  
APPROVAL OF VARIABLE TEXT**

The life and health section has published guidelines for the inclusion of variable text in submitted policies and forms for life insurance, health insurance, and annuity contracts. These guidelines reflect the long-standing position of the Nevada Division of Insurance (the Division), with the exception that company/service center contact information, company logos, and investment funds are now allowed to be denoted as variable text. This relaxation of the standards for certain common text changes reflects the Division's recognition of the carriers' need to have these routine changes implemented in a timely manner. Please note that abuse of this policy may result in the reversal of this exception.

[Procedure and Filing Guidance for Approval of Variable Text](#)

  
SCOTT J. KIPPER  
Commissioner of Insurance