

# NYE COUNTY AGENDA INFORMATION FORM

Action     
  Presentation     
  Presentation & Action

<b>Department:</b> Town of Pahrump – County Manager		<b>Agenda Date:</b>	
<b>Category:</b> Timed Agenda Item – 10:00 a.m.		<b>June 30, 2020</b>	
<b>Contact:</b> Tim Sutton		Phone:	Continued from meeting of: June 24, 2020
<b>Return to:</b>	<b>Location:</b> Pahrump		Phone:
<p><b>Action requested:</b> (Include what, with whom, when, where, why, how much (\$) and terms)</p> <p>Presentation, discussion and deliberation regarding the renewal proposal for the Town of Pahrump from the Nevada Public Agency Insurance Pool (POOL) for Fiscal Year 2020-2021 with a maintenance deductible in the amount of \$2,000.00 and a premium in the amount of \$133,053.30.</p>			
<p><b>Complete description of requested action:</b> (Include, if applicable, background, impact, long-term commitment, existing county policy, future goals, obtained by competitive bid, accountability measures)</p> <p>The maintenance deductible for Fiscal Year 2019-2020 is \$2,000.00 and the premium was \$172,320.21.</p>			
<p>Any information provided after the agenda is published or during the meeting of the Commissioners will require you to provide 20 copies: one for each Commissioner, one for the Clerk, one for the District Attorney, one for the Public and two for the County Manager. Contracts or documents requiring signature must be submitted with three original copies.</p>			
<p><b>Expenditure Impact by FY(s):</b> (Provide detail on Financial Form)</p>			
			<input checked="" type="checkbox"/> No financial impact

**Routing & Approval** (Sign & Date)

1. Dept	Date	6.	Date
2.	Date	7. HR	Date
3.	Date	8. Legal	Date
4.	Date	9. Finance	Date
5.	Date	10. County Manager	Date
			<input checked="" type="checkbox"/> Place on Agenda

MG  
 ITEM # 10



# NEVADA PUBLIC AGENCY INSURANCE POOL MEMBER COVERAGE SUMMARY

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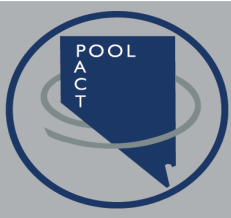
Prepared For:

**Pahrump, Town of**

Prepared By:

**LP Insurance Services, Inc.**

**THANK YOU FOR  
YOUR SERVICE!**



Dear POOL Member:

On behalf of all the POOL/PACT staff and Members, thank you for your continuing commitment to serving your communities. In unprecedented times your leadership and support make all of us stronger to fulfill our mission. The POOL remains committed to each Member's financial security and overall success.

We are pleased to provide this Member Coverage Summary for your review. One of the most significant changes for 2020-2021 fiscal year is the addition of a new separate POOL Cyber Risk Coverage Form and a revised POOL Coverage Form for property and liability coverage. Overall, these form changes enhance and clarify your POOL coverages.

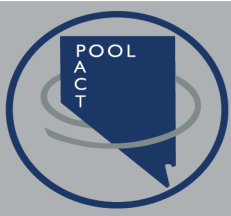
The POOL continues to offer extensive risk management services, such as our premier POOL/PACT HR services. The POOL continually improves and increases enrollment in the Absorb eLearning program, Target Solutions Fire/EMS training, and KnowBe4 email security training. Currently, over 8,000 POOL Member's employees are enrolled in these POOL funded online training programs.

We encourage you to discuss the POOL's services with staff and your agent. Our website regularly is updated so please visit [www.poolpact.com](http://www.poolpact.com) to utilize a growing base of HR and risk management information as well as your coverage documents.

We extend our thanks to all Member volunteers who serve on our boards and committees. These volunteers do a superb job of representing the interests of the Members of your POOL.

Sincerely,

Wayne Carlson  
Executive Director  
Nevada Public Agency Insurance Pool



## NEVADA PUBLIC AGENCY INSURANCE POOL COVERAGE SUMMARY

RENEWAL PROPOSAL	COVERAGE PERIOD	NAMED ASSURED	MAINTENANCE DEDUCTIBLE
	07/01/2020 – 07/01/2021 Standard Time	Pahrump, Town of	\$2,000

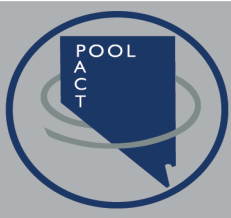
### Property Coverage

Coverage	Limit per Loss	
Property	\$300,000,000	Per Schedule of Locations

The following sub-limits apply to Section V. C. Extensions of Property Coverage:

Accounts Receivable	\$5,000,000 per loss
Arson Reward	10% up to \$25,000 per loss
Debris Removal - Mold/ Asbestos	\$100,000
Earthquake	\$150,000,000 aggregate
Flood	\$150,000,000 aggregate \$25,000,000 aggregate - Flood Zone A
Equipment Breakdown	\$100,000,000 per loss
<ul style="list-style-type: none"> <li>• Loss of Income &amp; Extra Expense</li> </ul>	included
<ul style="list-style-type: none"> <li>• Hazardous Substance Coverage</li> </ul>	\$250,000 per loss
<ul style="list-style-type: none"> <li>• Spoilage Coverage</li> </ul>	\$250,000 per loss
<ul style="list-style-type: none"> <li>• Data Restoration</li> </ul>	\$100,000 per loss
<ul style="list-style-type: none"> <li>• Electrical Risk Improvements</li> </ul>	\$10,000
Expediting Expenses	\$25,000 per loss
Unintentional Errors and Omissions	\$5,000,000 per loss
Money and Securities	\$500,000 per loss
Ordinance or Law – LEED Building	\$500,000
Agreed Value Vehicles	Per Attachment D, if applicable



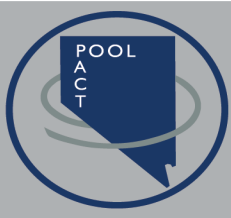


## NEVADA PUBLIC AGENCY INSURANCE POOL COVERAGE SUMMARY

### Liability Coverage

The Limits of Liability are as follows:

Coverage	Limit per Named Assured	Annual Aggregate Limit per Named Assured
<b>Per Event</b>	<b>\$10,000,000</b>	<b>\$10,000,000</b>
<i>All Sublimits are a part of and not in addition to the Limits of Liability.</i>		
<i>Liability Sublimits:</i>		
<ul style="list-style-type: none"> <li>Additional Insured (Lessors) (Section I, item 2)</li> </ul>	\$2,000,000	
<ul style="list-style-type: none"> <li>Weed Spray Property Damage (Section IV, item 3 (B) (2) (ix))</li> </ul>	\$250,000	\$250,000
<ul style="list-style-type: none"> <li>Emergency Response to Pollution (Section IV, item 3 (B) (2) (v))</li> </ul>	\$1,000,000	\$1,000,000
<ul style="list-style-type: none"> <li>Criminal Defense Fees and Costs (Section VI, part C, item 4)</li> </ul>	\$50,000	\$50,000
<ul style="list-style-type: none"> <li>Defense for Regulatory Agency Actions (Section VI, part C, item 16)</li> </ul>	\$50,000	
<b>Sexual Abuse Sublimit</b> (Section VI, part C, item 21)	\$2,500,000	\$2,500,000
<i>Retroactive Date</i>		<i>May 1, 1987 except as shown in Attachment C</i>



## NEVADA PUBLIC AGENCY INSURANCE POOL COVERAGE SUMMARY

### Cyber Risk Security Coverage

The Limits of Liability are as follows: Privacy or Security Liability Limits	\$3,000,000	Each Named Assured Member/Annual Member Aggregate
Security Failure/ Privacy Event Management Coverage Sublimit	\$100,000	Each Named Assured Member
Network Interruption Coverage Sublimit	\$250,000	Waiting Hours Period: 12 Hours
Proof of Loss Preparation Costs Sublimit	\$50,000	Each Named Assured Member
Retroactive Date: July 1, 2013		

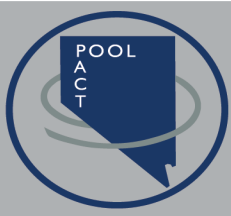
### Environmental Liability Coverage

The Limits of Liability are as follows:

Coverage A	Third Party Claims for Bodily Injury, Property Damage or Remediation Expense
Coverage B	First Party Remediation Expense
Coverage C	Emergency Response Expense
Coverage D	Business Interruption

COVERAGE	DEDUCTIBLE	EACH INCIDENT LIMIT	AGGREGATE LIMIT
A,B,C	\$25,000	\$2,000,000	\$10,000,000

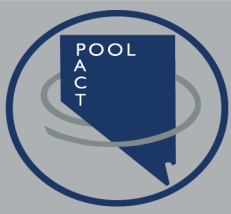
COVERAGE	DEDUCTIBLE	BUSINESS INTERRUPTION LIMIT (Days)	BUSINESS INTERRUPTION LIMIT (\$)
D	3 Days	365	\$2,000,000



## **NEVADA PUBLIC AGENCY INSURANCE POOL COVERAGE SUMMARY**

### **Member Contribution:**

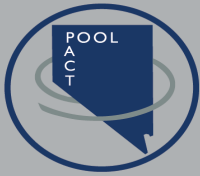
<b>Total Cost:</b>	<b>\$133,053.30</b>
<b>Agent Compensation:</b>	<b>\$9,311.93</b>
<b>Total Program Cost Including All POOL Services:</b>	<b>\$142,365.23</b>



***NEVADA PUBLIC AGENCY INSURANCE POOL***

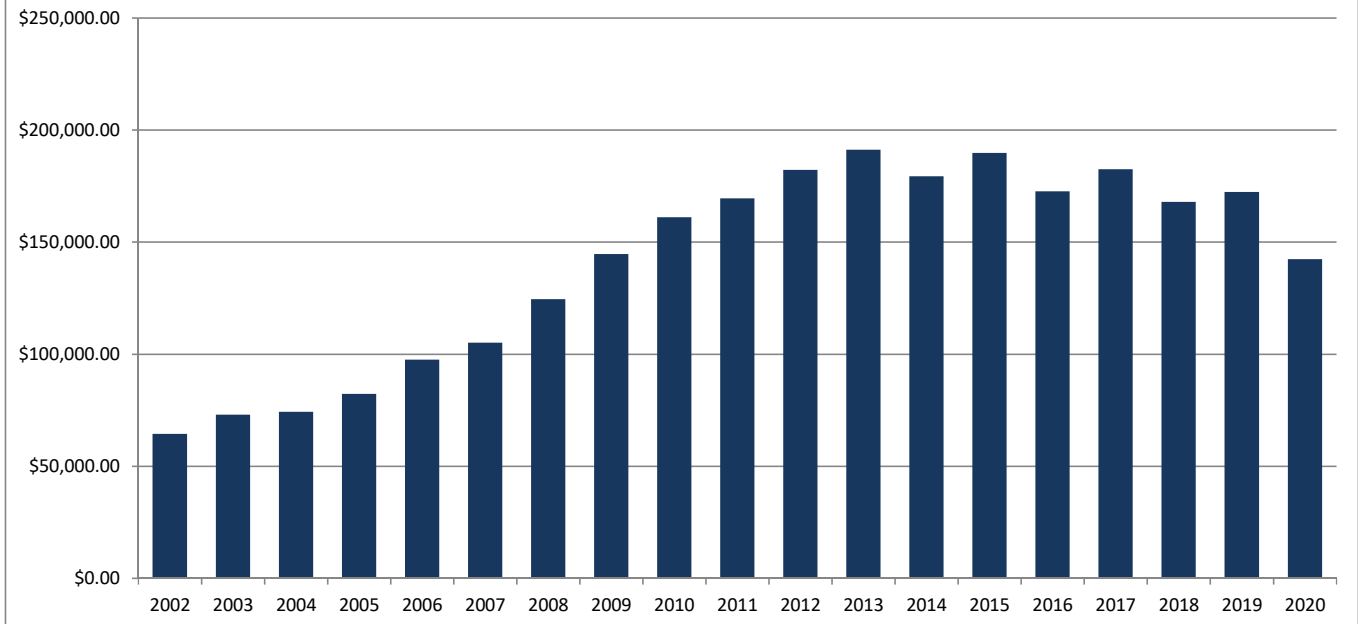
***Historical Member Data  
& Loss Experience***



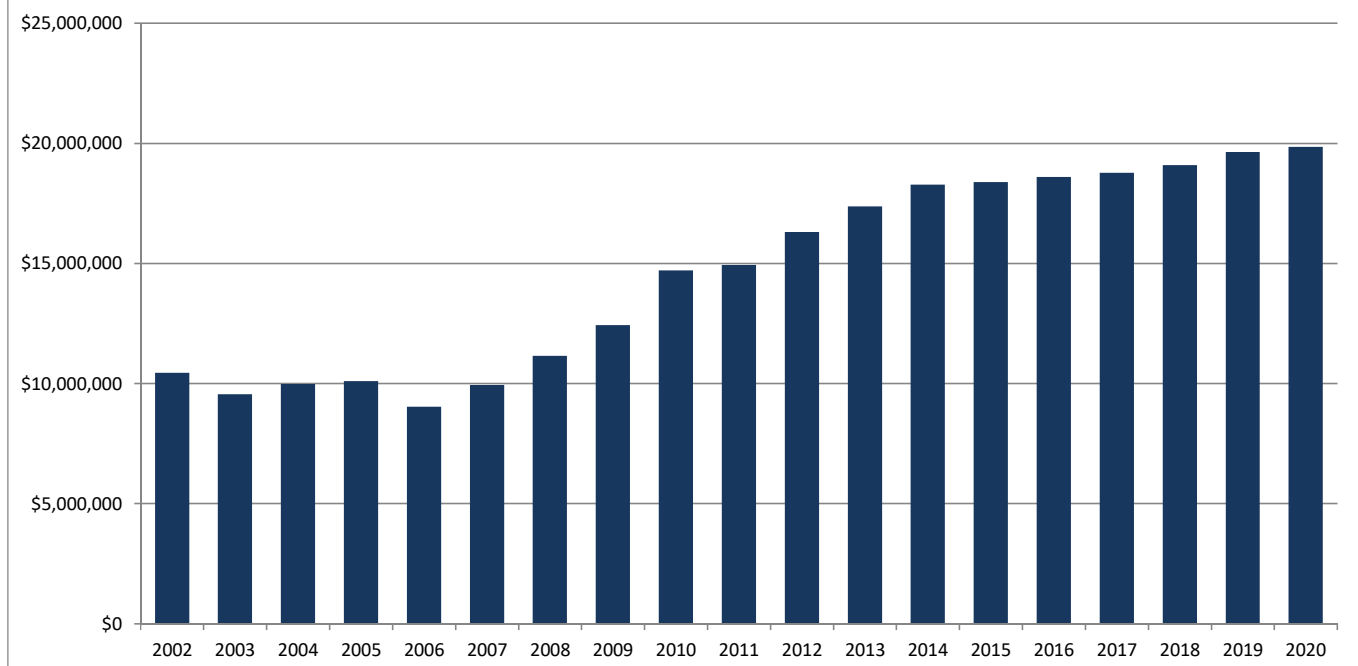


## 2020 Member Exposure Data Pahrump, Town of

### 2020 NPAIP Total Program Cost

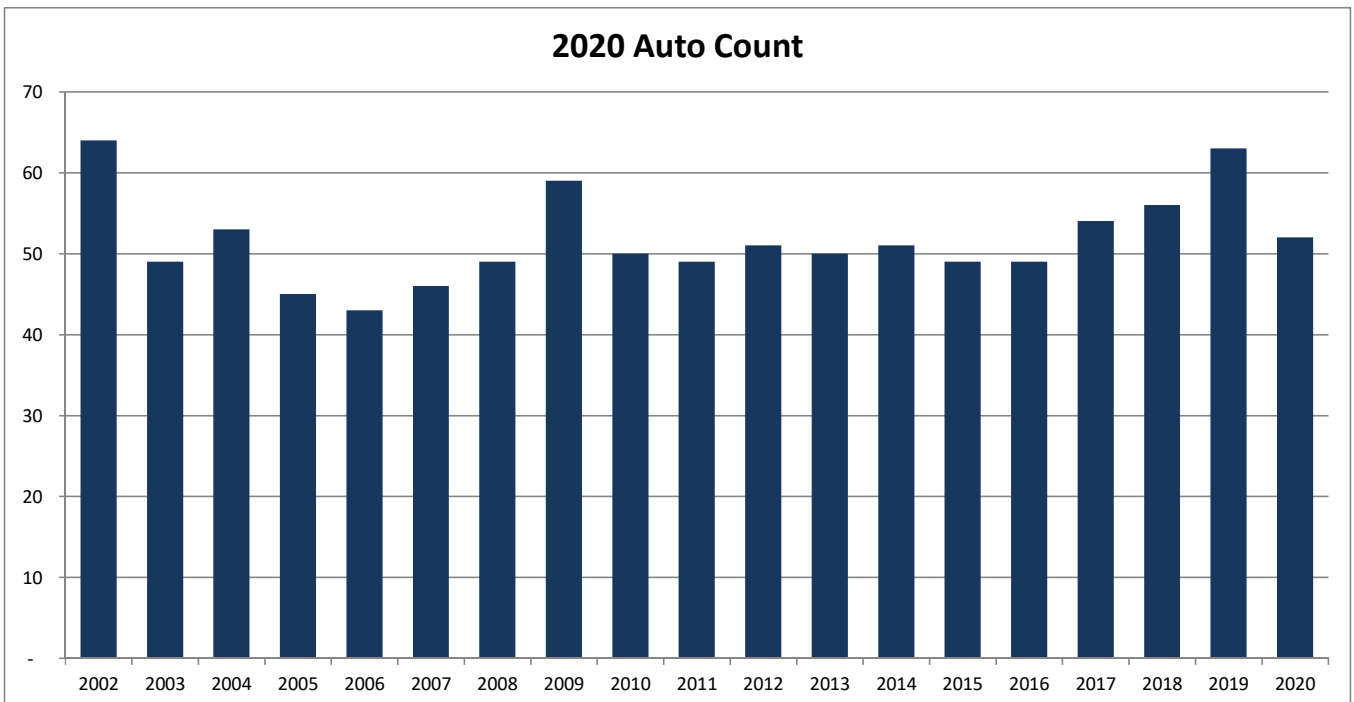
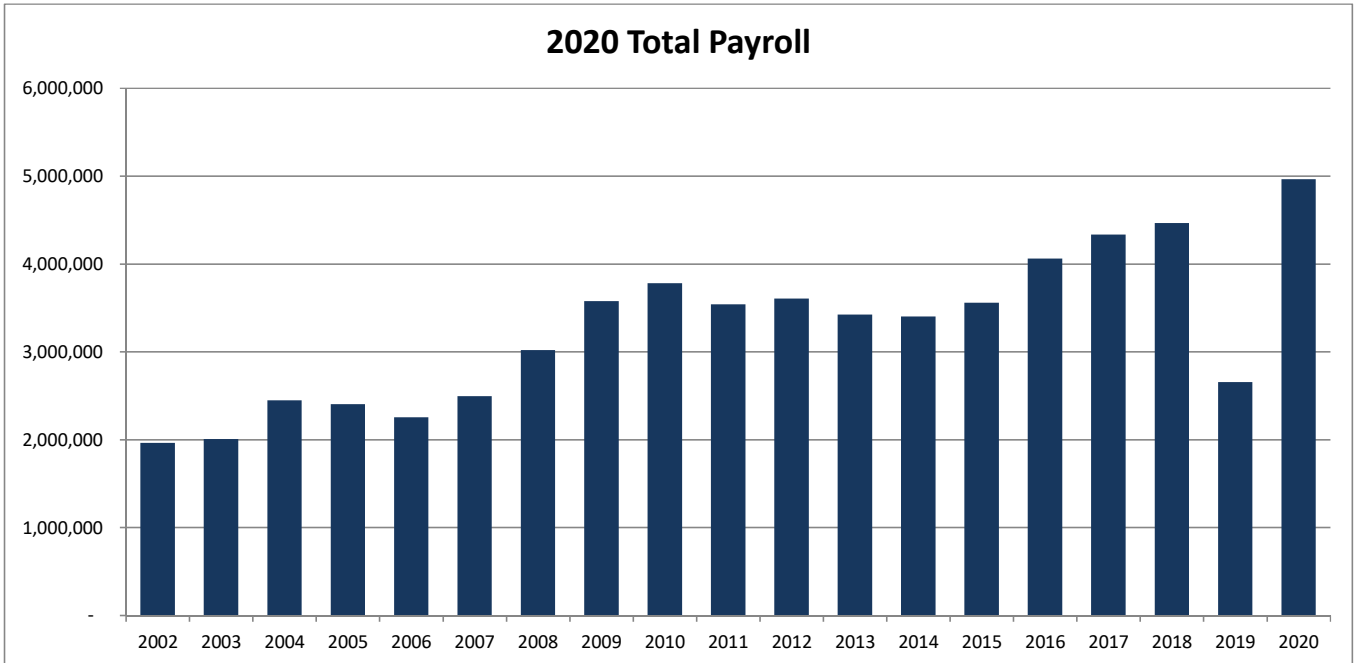


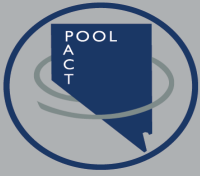
### 2020 Total Insured Values



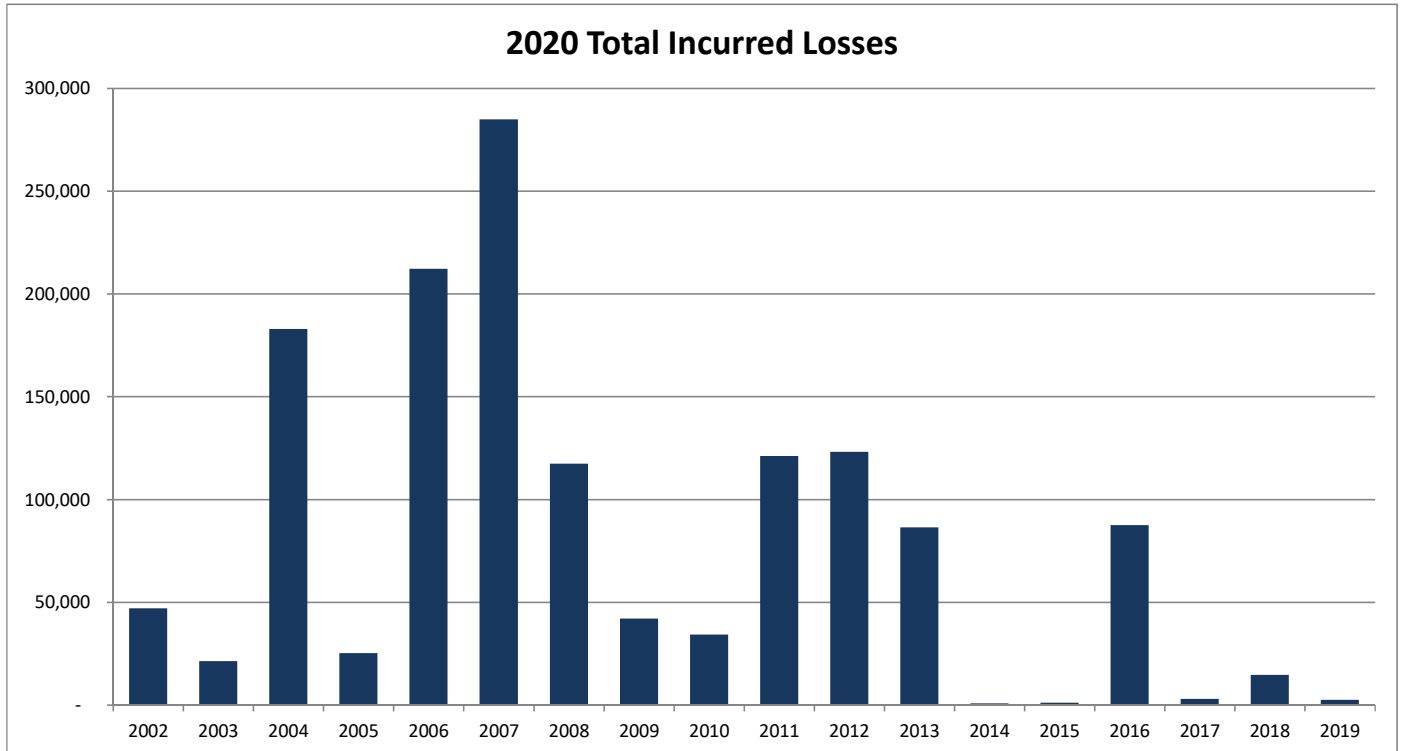


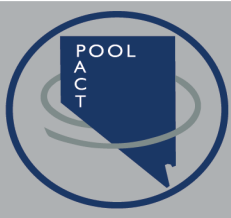
## 2020 Member Exposure Data Pahrump, Town of





### 2020 Member Loss Data Pahrump, Town of





## **STATE OF THE MARKET**

### **Property:**

Two years of combined loss ratios exceeding 100%, along with the previous prolonged soft market, have driven the market correction and insurers' push to return to profitability.

The market is hardening and rate increases are accelerating with each succeeding month. Underwriters continue to take a more critical look at exposures, restricting many coverage terms previously offered in the soft market.

If we get through the next hurricane season without a major U.S. landfall one might expect that the good news for insurers would, as in the past, push the supply and demand curve eventually in the buyer's favor.

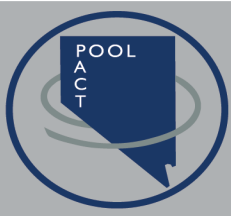
We also expect that rate increases and capacity deployment will become more predictable by the end of 2020 as most of the re-underwriting by major property insurers should be completed.

### **Casualty:**

The median settlement of the top 50 U.S. verdicts nearly doubled over the last four years (\$54M in 2018 vs. \$28M in 2014).

Reviver statutes that are aimed at abuse create a specter of unending litigation, legitimate and spurious, for schools, health care institutions and non-profits when statutes of limitations are abandoned or extended. Fear of the jury verdict wheel of fortune is also driving higher settlements.

Reinsurer feedback in the public entity sector largely concerns sexual abuse and molestation claims (SAM) as well as law enforcement and jail liability. Of note are exceedingly high demands and awards across the country, forcing underwriters to reevaluate both their limit and coverage offerings in risks where these exposures exist.



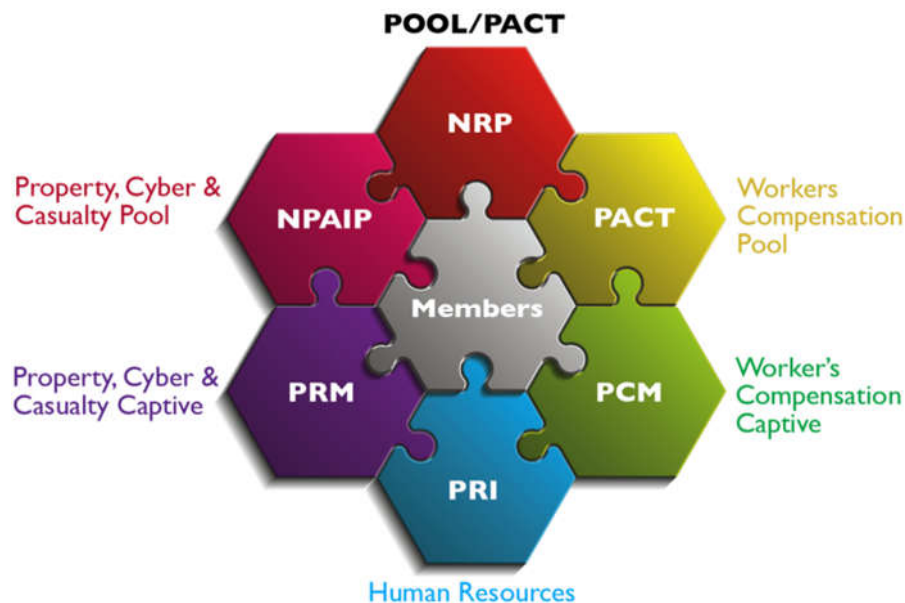
## POOL PACT – HERE FOR YOU

### Members Helping Members

In 1987, four Nevada counties formed their own risk sharing pool. Now over thirty years later, the majority of Nevada's rural public entities remain committed to each other and the mission of their risk pool organization. POOL/PACT continues to excel in providing an unparalleled level of service to our members. Our mission seeks to help members manage their risks so they can serve the public effectively.

The POOL Board is comprised of dedicated, hardworking, and ethical Member leaders focused on public risk management. They continue to do an excellent job of representing the interests of the Member-owners of POOL/PACT.

Our members continue to see great value in being part of the POOL/PACT because of extensive services, and that keeps membership retention strong. POOL/PACT encourages you to discuss the services we offer with your insurance agent – its valued partner in the POOL program.

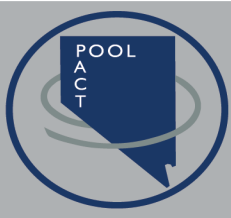


### POOL Executive Committee

Cash Minor - Chairman (Elko County)  
Josh Foli - Vice Chairman (Lyon County)  
Geoff Stark - Director (Churchill County)  
Dan Murphy - Director (Pershing Co.SD)  
Gina Rackley - Director (Humboldt Co)  
Ann Cyr - Director (Carson City SD)  
Gerry Eick - Director (Incline Village GID)

### PACT Executive Committee

Paul Johnson - Chairman (White Pine SD)  
Cash Minor - Vice Chairman (Elko County)  
Mike Giles - Director (City of Lovelock)  
Josh Foli - Director (Lyon County)  
Chris Mulkerns - Director (Town of Tonopah)  
Cindy Hixenbaugh - Director (Pershing GH)  
Elizabeth Frances - Director (White Pine County)



## PROGRAMS AND SERVICES AVAILABLE TO POOL/PACT MEMBERS

### RISK MANAGEMENT

#### Training

POOL/PACT provides extensive training. Here are some examples, visit [www.poolpact.com](http://www.poolpact.com) for more: Safe Driving Techniques • Blood Borne Pathogens • Ethics • Nevada Open Meeting Law • POOL/PACT 101 • Positive Governance

#### eLearning

POOL/PACT provides a dynamic eLearning platform, ongoing and timely learning courses, and support for:  
• Human Resources • Employee Safety • Cyber Security • Risk Management • Health and Wellness and more. • Emergency Medical Services • Fire Safety

#### Risk Management On-Site Programs

Risk Control Program Analysis • Infrared Thermography (IRT) • Safety Policies and Procedures Review • Site Surveys • OSHA Compliance Assistance • Safety and Loss Control Committees Review and Development • Traffic Safety Cones • Improved Security Systems • On-site Respirator Fit and Fire Extinguisher Training • Swimming Pool Safety Training and Inspections • School and Bus Safety Training. • Accident Investigation Claims Analysis • Hazard Communication Program Review and Development

#### Law Enforcement and Fire Protection

On-line Law Enforcement training, policies, and best practices from the Legal Liability Risk Management Institute • Fire and EMS training, policies, and best practices from TargetSolutions. Jail safety and best practice review is being provided to all members operating correction facilities.

#### Risk Management Grant Program

POOL/PACT provides Loss Control grants to help mitigate or eliminate risk to employees and liability exposure. Five, \$2,000 risk management grants are available to each member each year.

#### 24-7-365 Workers Comp Nurse Triage Program

PACT members are eligible to use our innovative and streamed lined WC information and reporting system for non-life-threatening on-the-job injuries

#### Cyber-Security

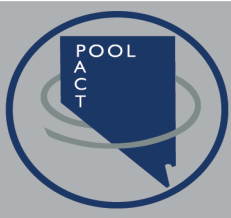
All POOL members are provided a KnowBe4 online account subscription. Ongoing and updated Cyber Security training • Best Practices • Practice guidelines • Network assessments • Virtual Risk Officer

#### MSDSonline

OSHA and state compliance with safety data sheet management and updates are available online to ensure compliance and updated information.

For additional information contact Marshall Smith, POOL/PACT Risk Manager,  
(775) 885-7475 email: [marshallsmith@poolpact.com](mailto:marshallsmith@poolpact.com) website: [www.poolpact.com](http://www.poolpact.com)





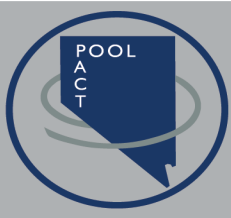
## PROGRAMS AND SERVICES AVAILABLE TO POOL/PACT MEMBERS

### HUMAN RESOURCES

A variety of services are offered through POOL/PACT HR. We work with each member individually to address their specific HR-related needs and reduce liability. The basic services include:

- Consultation with members to manage and resolve critical employment-related issues to include identifying options, providing step-by-step guidance, monitoring progress, and answering questions.
- Instructor-led training courses, workshops, and certificate programs.
- eLearning and live online training courses.
- Webinars on HR-related topics.
- On-site assessments of members' HR practices with recommendations.
- Communication issued as "Alerts" to notify members when a significant HR-related law or practice has changed.
- On-site HR Briefings tailored to specific needs/requests of members.
- Sample personnel policies which may be adopted for use by members.
- Sample job description templates and numerous HR forms that can be tailored for use by members.
- Salary schedule database available on our website for member reference.
- Summary of HR-related legislation produced each legislative session.
- HR Scholarships to assist member HR representatives in attaining nationally recognized HR certifications.
- Annual HR Conference providing HR representatives and CEOs valuable information on communication, leadership, and legal compliance.

For additional information contact Stacy Norbeck, POOL/PACT Human Resources Manager,  
(775) 885-7475 email: [stacynorbeck@poolpact.com](mailto:stacynorbeck@poolpact.com) website: [www.poolpact.com](http://www.poolpact.com)



## POOL PACT CONTACTS

### **Nevada Risk Pooling (NRP)**

(775) 885 7475

Wayne Carlson, Executive Director  
[waynecarlson@poolpact.com](mailto:waynecarlson@poolpact.com)

Michael Rebaleati, Chief Operations Officer  
[mikerebaleati@poolpact.com](mailto:mikerebaleati@poolpact.com)

Alan Kalt, Chief Financial Officer  
[akalt@poolpact.com](mailto:akalt@poolpact.com)

Marshall Smith, Risk Manager  
[marshallsmith@poolpact.com](mailto:marshallsmith@poolpact.com)

Mike Van Houten, eLearning Administrator  
[eLearning@poolpact.com](mailto:eLearning@poolpact.com)

### **Willis Re Pooling**

Mary Wray, Executive Vice President  
(312) 288 7081  
[Mary.wray@willistowerswatson.com](mailto:Mary.wray@willistowerswatson.com)

Stephen Romero, Vice Preseident  
(775) 834 0201  
[Stephen.romero@willistowerswatson.com](mailto:Stephen.romero@willistowerswatson.com)

Amalia Lyons, Account Executive  
(614) 326 4944  
[Amalia.lyons@willistowerswatson.com](mailto:Amalia.lyons@willistowerswatson.com)

Courtney Giesseman, Vice President  
(614) 326 4739  
[Courtney.giesseman@willistowerswatson.com](mailto:Courtney.giesseman@willistowerswatson.com)

### **Davies Claims Solutions**

Donna Squires – Claims Manager  
(775) 329 1181  
[Donna.squires@ascrisk.com](mailto:Donna.squires@ascrisk.com)

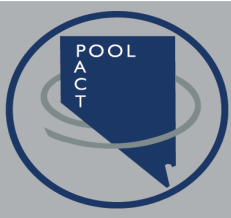
Margaret Malzahn – WC Claims Supervisor  
(775) 329 1181  
[Margaret.malzahn@ascrisk.com](mailto:Margaret.malzahn@ascrisk.com)

### **Pooling Resources, Inc. (PRI)**

(775) 887 2240

Stacy Norbeck, General Manager  
[stacynorbeck@poolpact.com](mailto:stacynorbeck@poolpact.com)

Jeff Coulam – Sr. HR Business Partner  
[jeffcoulam@poolpact.com](mailto:jeffcoulam@poolpact.com)



## NPAIP MEMBERSHIP

### Counties:

Churchill County  
Douglas County  
Elko County  
Esmeralda County  
Eureka County  
Humboldt County  
Lander County  
Lincoln County  
Lyon County  
Mineral County  
Nye County  
Pershing County  
Storey County  
White Pine County

### Towns:

Town of Gardnerville  
Town of Genoa  
Town of Minden  
Town of Pahrump  
Town of Round Mountain  
Town of Tonopah

### School Districts:

Carson City School District  
Churchill County School District  
Douglas County School District  
Elko County School District  
Esmeralda County School District  
Eureka County School District  
Humboldt County School District  
Lander County School District  
Lincoln County School District  
Lyon County School District  
Mineral County School District  
Nye County School District  
Pershing County School District  
Storey County School District  
White Pine County School District

### Cities:

Boulder City  
City of Caliente  
City of Carlin  
City of Elko  
City of Ely  
City of Fernley  
City of Lovelock  
City of Wells  
City of West Wendover  
City of Winnemucca  
City of Yerington

### Fire Districts:

Mt. Charleston Fire Protection District  
North Lake Tahoe Fire Protection District  
North Lyon County Fire Protection District  
Pahrnagat Valley Fire District  
Tahoe Douglas Fire Protection District  
Washoe County Fire Suppression  
White Pine Fire District

### Others:

Central Nevada Historical Society  
Central Nevada Regional Water Authority  
County Fiscal Officers Association of Nevada  
Douglas County Redevelopment Agency  
Elko Central Dispatch  
Elko Convention & Visitors Authority  
Humboldt River Basin Water Authority  
Mineral County Housing Authority  
Nevada Association of Counties  
Nevada Commission for the Reconstruction of the V & T Railway  
Nevada League of Cities  
Nevada Risk Pooling, Inc.  
Nevada Rural Housing Authority  
Pooling Resources, Inc.  
Regional Transportation Commission of Washoe County  
Truckee Meadows Regional Planning Agency  
U.S. Board of Water Commissioners  
Virginia City Tourism Convention  
Western Nevada Regional Youth Center  
White Pine County Tourism

### Special Districts:

Alamo Water & Sewer District  
Amargosa Library District  
Beatty Library District  
Beatty Water & Sanitation District  
Canyon General Improvement District  
Carson-Truckee Water Conservancy District  
Carson Water Subconservancy District  
Churchill County Mosquito, Vector and Weed Control District  
Coyote Springs General Improvement District  
Douglas County Mosquito District  
Douglas County Sewer  
East Fork Swimming Pool District  
Elko County Agricultural Association  
Elko TV District  
Fernley Swimming Pool District  
Gardnerville Ranchos General Improvement District  
Gerlach General Improvement District  
Humboldt General Hospital  
Incline Village General Improvement District  
Indian Hills General Improvement District  
Kingsbury General Improvement District  
Lakeridge General Improvement District  
Lincoln County Water District  
Logan Creek Estates General Improvement District  
Lovelock Meadows Water District  
Marla Bay General Improvement District  
Mason Valley Swimming Pool District  
Minden Gardnerville Sanitation District  
Moapa Valley Water District  
Nevada Association of Conservation Districts  
Nevada Association of School Boards  
Nevada Association of School Superintendents  
Nevada Tahoe Conservation District  
Northern Nye County Hospital District  
Pahrump Library District  
Palomino Valley General Improvement District  
Pershing County Water Conservation District  
Sierra Estates General Improvement District  
Silver Springs General Improvement District  
Silver Springs Stagecoach Hospital  
Skyland General Improvement District  
Smoky Valley Library District  
Southern Nevada Area Communication Council  
Southern Nevada Health District  
Stagecoach General Improvement District  
Sun Valley General Improvement District  
Tahoe Douglas District  
Topaz Ranch General Improvement District  
Tahoe Reno Industrial General Improvement District  
Tonopah Library District  
Walker Basin Conservancy  
Walker River Irrigation District  
Washoe County Water Conservation District  
West Wendover Recreation District  
Western Nevada Development District  
White Pine Television District #1  
Zephyr Cove General Improvement District  
Zephyr Heights General Improvement District

**THANK YOU  
FOR YOUR  
MEMBERSHIP!**