

WARREN REED INSURANCE

Insurance Renewal for:

East Fork Swimming Pool District



**Presented By:
Alan Reed**

**1521 HIGHWAY 395, NORTH
GARDNERVILLE, NV 89410**

PHONE (775) 782-2277 ~ FAX (775) 782-8923

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Warren Reed Principle

To provide our customers with quality insurance products and services while maintaining the highest standard of integrity, trust and respect with our client base, this community and our agency staff. We will do this by continuing to build our organizational capabilities and taking seriously the responsibility placed upon us.

Name	Year	Division	Title
Warren Reed	1947	Carson Valley	Founder/Deceased 1917 - 1998
Bruce Hollander CPCU	1966	Carson Valley	Retired in 2016 after 50 years of service
Jim Norton	1967	Carson Valley	Property & Casualty Agent
Alan Reed CIC	1974	Carson Valley	President, Property & Casualty Agent
Denise Rudnick CISR	1984	Carson Valley	Retired in 2022 after 38 years of service
William Coverly	1987	Carson Valley	Life & Health Agent - deceased 1942 - 2015
Todd Wilcks, CIC	1987	Carson Valley	Property & Casualty Agent
Kristi Glover, CISR	2003	Carson Valley	Account Executive/ Office Manager
Jeff Long	2005	Carson Valley	Life & Health Agent
Carolyn Mitchell, CISR	2008	Carson Valley	Commercial Lines CSR
Mike Downs	2008	Carson Valley	Property & Casualty Agent
Robin Frediani	2006	Montana	Claims Administrator
Taylor Reed, CIC	2015	Carson Valley	Vice President, Property & Casualty Agent
Rachel Rodriguez	2017	Carson Valley	Commercial Lines CSR
Benjamin Reed	2020	Montana	Property & Casualty Agent
Celeste Covey	2021	Carson Valley	Property & Casualty Agent
Shannon Minder	2022	Carson Valley	Personal Lines CSR
Thomas Reed	2023	Reno	Property and Casualty Agent
Jason Hill	2025	Las Vegas	Property and Casualty Agent

Partners in Education

Warren Reed Insurance, as well as the Reed family foundation are heavily involved in the education of our youth.

In 1999, the Warren & Ethyl Reed – Carson Valley Lions Scholarship Foundation was formed by Alan Reed. The tax-exempt foundation was set up according to the laws governing same by the Internal Revenue Service.

It was Warren Reed's ambition to be able to provide scholarships to students of single parents who have a true financial need for assistance. The scholarship is open to students who live in single parent households. Students from Smith Valley, Coleville, Whittell and Douglas High Schools are eligible to apply for a scholarship of up to \$2,000 annually.

Warren Reed had a long record of public service to the Carson Valley Lions Club, and the award aptly names his affiliation with same.

Scholarship winners to date are:

<u>1999</u> Jeana Valenzuela Jamie Bratton Rebecca Groves	<u>2000</u> Nikki Leeper	<u>2001</u> Derick E. Schulz Kelly L. Henderson Victoria Brinkerhoff	<u>2002</u> Jaime Yered Allison Walling
<u>2003</u> Erin Zelenski Daniel Wines Bethany Teveldahl	<u>2004</u> Dustin Cooper Amanda Hallstein Sho Kashiman	<u>2005</u> Anna Arana Courtney Kemp Ariana Rodriguez	<u>2006</u> Courtney Zaninovich Cristna Milner Rachael McElhiney
<u>2007</u> Amanda Edmonson Bryce Rafferty Shauna Johnson	<u>2008</u> Brittany Faller-Stimpston Lourdes Zuniga Amanda McComb	<u>2009</u> Brittany Boyd Savannah Nash	<u>2010</u> Jacquelyn Edwardson Elizabeth Sims
<u>2012</u> Shannon Dugan	<u>2013</u> Serena Gafford	<u>2014</u> Kendall Ferris	<u>2015</u> Max Primo
<u>2016</u> Shaena Robinson	<u>2017</u> Jarod Pieller	<u>2018</u> Nicholaus Buchholz	<u>2019</u> Alexandra Gaiser
<u>2020</u> DiDiAlice Coker Grace Green Bayla Fitzpatrick Delta Waldberger	<u>2021</u> Sarah Burt Jack Forvilly Cameron Peterson	<u>2022</u> Zoey Quinn Ashanti Gutierrez	<u>2023</u> Jade Paine Jade Paine Sara Hurford Kylie Martin Hailey Peterson
<u>2024</u> Dexter Mathers Harley Smith		<u>2025</u> Mari Stone Carson Remington	

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May 22, 2025

East Fork Swimming Pool District
PO Box 1972
Minden NV 89423

Dear Mrs. Harris and The Board of Trustees,

Enclosed please find a detailed analysis, as well as a summary of coverage terms and conditions for the upcoming year.

The POOL Renewal Process

As public entities tackle budget concerns just about every year, The POOL regularly shops for not only the best carriers but, they also seek competitive pricing. For instance, the POOL staff travels to London every year as they negotiate terms for the upcoming programs this year, POOL conducted a total of 16 marketing meetings with our London broker, Steve Firman and Willis Towers-Watson. Marketing sessions were also held with the Association of Governmental Risk and Insurance Pools in San Antonio in October 2024. Additionally, the POOL underwriters make every effort to price each risk with this in mind. As a result of their efforts to secure the best plan, the POOL Board voted to accept proposals from Government Entities Mutual (GEM), Public Risk Mutual (PRM), Lloyds of London, Travelers Boiler Reinsurance, County Reinsurance Limited (CRL) and Ironshore Insurance.

Membership Report

There are approximately 143 public entities within the Nevada Public Agency Insurance Pool. The membership can be described as consistently stable. The POOL now insures almost 100% of the eligible public entities in Nevada. Forty-five members have voting rights.

The members have effectively pooled together as a risk sharing pool for more than 35 years. The membership continues to receive increased levels of coverage as well as a growing array of related services, quality control and coverage gap meetings were scheduled with 12 carrier markets in Las Vegas in March, 2025.



Carrier Review and Financial Discussion

The voting members considered several factors in making their renewal decision. Those included current carrier relationships, stability in pricing, claims handling, and auxiliary services provided to the membership, as well as coverage enhancements.

In an effort to increase their long-range viability and financial strength, the membership has continued to develop a number of member owned insurers that over time, have and will continue to participate in the program structure. These companies assist POOL/ PACT by participating in coverage layers within the insurance programs. The presence of these member owned captives has strengthened the financial position of POOL/PACT. They have also helped in the negotiation of coverage contracts with respect to increased levels of coverage that are dependent on financially strong underlying companies. One of the main goals is to continue increasing investment earnings while providing the members added value to property and liability coverage through cost effective reinsurance.

The major purpose of any pool is to provide consistency in terms of coverage availability and pricing which could also be described as taking the unexpected bumps out of the road that may occur from time to time, due to hardening and softening within the marketplace.

In the case of POOL/ PACT, the member owned captives are Public Risk Mutual (PRM) and Public Compensation Mutual (PCM). These non-profit captives participate within the program structure. As well, the Pool has a financial stake in two risk retention groups (RRG's), Government Entities Mutual (GEM) and County Reinsurance Limited (CRL) who also participate in coverage layers. One traditional insurance company, Travelers Re, as well as one syndicated insurance provider, Lloyds of London participate in the property coverages. Ironshore Insurance provides environmental protection.

Carrier Spotlight-County Reinsurance Limited-CRL was formed when a number of county association executive Directors and Pool Managers saw the need for a national reinsurance program. CRL's first captive was established in 1997. 2023 will mark over a quarter century of service from CRL who, is currently in twenty one states. As CRL is member owned, profits and investment income belongs to the members. CRL currently participates in Liability, Property, Cyber and Workers Compensation lines.

Carrier Spotlight-Government Entities Mutual-GEM was formed in 2003 and is currently owned by twenty one public entity pools from sixteen states, including the Nevada Public Agency Insurance Pool (POOL). They are a pool of pools. They also participate in POOL's coverage



layers. GEM is domiciled and regulated in Washington, D.C.. The GEM Proposition-A dependable, stable source of reinsurance acting in the best interests of our members.

Financial statements are available to any interested party. In short, the member owned entities continue to grow in key areas including net assets (well over \$200,000,000). As both POOL and PACT are quasi-public entities, their investments track those of governmental/municipal organizations. Both organizations received clean opinions from the independent auditor.

Did you know? The Nevada Public Agency Insurance Pool is a non-profit organization.

State of the Insurance Market

The 2024 market was a mixed bag, with some lines of coverage having positive returns and other lines continuing to be impacted. Capacity has come back to the Property market and the filling of programs has become not as difficult, though large losses continue from law enforcement liability claims, as well as nuclear verdicts. Sexual assault and molestation challenged remain, as many state look at reviver legislation and efforts to change the statute of limitations.

For buyers, the buying challenges have lighted, though there is still potential for rate increases.

Property

- The property market has leveled, and capacity is again available. CAT losses have not declined, and secondary losses continue to be more frequent, such as climate change loss, wind, hail, and wildfire. With the flattening of the market, rates have leveled or decreased, depending on experience, Non-CAT exposed areas (such as Nevada) will have -5% to +5% increases in rate.

Liability

- Due to inflation, including social inflation, and its impact on claim cost, civil turmoil/law enforcement and continued Sexual Assault and Molestation, Liability markets are remaining conservative in pricing. For the Liability and Excess Liability, markets are remaining close to last year at a +15% to 25% increase in rate, depending on risk hazard and could be higher due to adverse loss development.

Workers Compensation

- With the continued rise in health care costs, markets will continue to look for rate increases. Depending on the hazard classes and losses, rates are expected between a Flat to +10% increase.



Cyber

- While market stabilization has continued in 2024, losses also continue. Markets want to see focus on improved cyber security hygiene. There are still reduced limits and increased retentions along with increased rates, but not large as in the past years, Flat to +5%.

Cyber Insurance

There has been no secret to the events that have happened within the cyber world. Breach costs in the United States are the highest in the world.

Cyber incidents continue to grow rapidly amid a proliferation of ransomware attacks. Claims for cyber incidents are doubling annually.

Ransomware attacks have become the most common type of malicious software. It infiltrates computers and locks them down until a ransom is paid. The frequency, severity, and sophistication of ransomware attacks in the U.S. continues to skyrocket.

Given the dramatic increase in ransomware incidents during the pandemic; in both frequency and severity across all industries, organizations that are proactive in assessing their cyber exposure will fare the best. Paramount are an acceptable loss history and strong cyber risk management protocols.

- Heavily exposed industries are likely to be challenged: health care, higher education, public entities, manufacturing, financial institutions, construction and large media and technology companies.
- The human element continues to be the leading cause of cyber loss, contributing to about 64% of the claims.

POOL affords Cyber Liability to each member. The limit is \$1,000,000 per cyber security event. Claims include but are not limited to malware attacks, leakage of sensitive information, unwanted e-mails to wireless devices and computers without permission, improper faxes, failure to follow electronic procedures, errors arising out of social networking, web issues, improper text messaging and data breaches.

POOL currently contracts with Information International Associates, Inc. to assist with data security policies, procedures, and risk evaluations. These services have been made available to the members at no cost. The cost for member assessments are currently funded by Public Risk Mutual.



Environmental Services

Pollution Legal Liability is included subject to a \$2,000,000 limit for each incident and an aggregate limit of \$10,000,000. A \$25,000 deductible per incident applies. Coverage applies for (1) third party claims, (2) first party remediation expense, (3) emergency response expense and (4) business interruption.

Property Recap

The POOL currently underwrites \$7,758,854,327 in Nevada property exposures. The schedule has increased by 10.6% in 2023, due to not only new exposures but, escalating costs to rebuild.

Ownership

As mentioned above, ownership in the Nevada Public Agency Insurance Pool is vested in the membership. All decisions regarding coverage plans are made by the Executive Board and the Executive Committee with input, research and leadership provided by the POOL's Executive Director (Wayne Carlson) and POOL staff.

Accountability and Peer Review

Both POOL and PACT belong to AGRiP, the Association of Governmental and Risk Pools. AGRiP is a conglomerate of about 600 governmental insurance pools in the U.S. POOL and PACT have consistently (since 1996 and 1993) received awards from AGRiP's Recognition Program. That status is achieved upon completion of rigorous examinations and a compliance process administered under AGRiP's Advisory Standards for Public Entity Risks and Employee Benefit Pools. This comprehensive process includes an in depth analysis of practices, procedures, claims and a financial review, as well.



Risk Management Grant Program

The program funds for risk management and mitigation projects. Annual grants funded by POOL are approximately \$500,000 for POOL, and a similar amount for PACT.

Equipment replacement projects, cyber security software, security enhancements, parks and playground equipment, as well as fire protection upgrades are high on many public entities wish lists. Some grants were/are over \$50,000. Members use these grants to reduce their own costs that are associated with risk management. There are a variety of applications reviewed on a regular basis. Members are encouraged to take advantage of this service. Grant awards can be provided for a number of safety items (i.e. fire alarm equipment, video security, and dispatch equipment) as well as cost reimbursements for risk management conferences. As well, awards are available under the POOL's Enterprise Risk Management Excellence Program

The Employee Assistance Program

The Employee Assistance Program (or EAP) through KEPRO continues to be utilized. The most widely assessed problems include Emotional Well Being, Work Life and Relationships. For those looking at legal consultations Family Law, Divorce, Separation, Elder Law, Probate and Estates are some of the most looked at topics. More employees are accessing online according to the utilization data. KEPRO is also emphasizing the promotion and availability of teletherapy and telehealth.

POOL/PACT offers to all member employees and their dependents a confidential program to address and resolve personal and workplace challenges. Services are offered live and online. Over 15,000 employees have access to this program. Hundreds of public entity employees seek assistance each year. Of those seeking help, about 15% are dependents.

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Member Services

The list of services available to POOL/PACT customers is extensive. Major areas include:

Legal Services
Contractual Review
Human Resource Consulting
Property Appraisal
Property Inspections
Infrared Thermographic Imaging (IRT)
ADA Compliance Surveys
Defensive Driving Training
OSHA Compliance
Webinar Series / E Learning
Personnel policy development
Specialized Loss Control
Educators Training
E-learning Courses*
Law Enforcement Training
Internal Claims Handling Assistance
Risk Control Systems
Site Surveys
Governance Training
Cyber Security
Hazard Vulnerability Assessments

For more information, contact Marshall Smith, Risk Manager or Jarrod Hickman, Risk Management Specialist (775-885-7475)

Did you know?

***-77,256 POOL Public Entity Employees enrolled in E-learning courses in 2024-2025**

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POOL/PACT Executive Committees

Both organizations are member owned and driven. The current Executive Committees include:

POOL

Ann Cyr, Director	Carson City School District
Josh Foli, Chair	Lyon County
Scott Lindgren, Director	Tahoe Douglas Fire
Dan Murphy, Vice Chair	Pershing County School District
Amanda Osborne, Director	Elko County
Gina Rackley, Fiscal Officer	Humboldt County
Kim Todd, Director	Eureka County

PACT

Robyn Dunckhorst, Trustee	Humboldt General Hospital
Josh Foli, Fiscal Officer	Lyon County
Alicia Heiser, Trustee	City of Winnemucca
Russel Klein, Vice Chair	Landes County School District
Amanda Osborne, Trustee	Elko County
Paul Sikora, Chair	Boulder City
Joe Westerlund, Trustee	Town of Tonopah

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Program Cost Summary

The program cost for East Fork Swimming Pool District for 2025-26 are \$38,204.33 which represents an increase of \$222.09 (0.58%). The only notable change in the rating of this year's program is an increase in payroll and total insured values both of which were around 1%.

The program costs are also influenced by new exposures (i.e. buildings, vehicles and equipment) or increases in payroll or insured values. Each member has the opportunity to review their program and determine if viable options are available. (It should be noted the program cost includes the insurance plan, as well as the programs and services within this enclosure).

Warren Reed Insurance, Inc.

The Reed agency operates under a focused strategic plan that includes:

Risk Management and Underwriting
Marketing and Sales
Customer Service
Claims
Education and Analysis

The Warren Reed agency is Douglas County's oldest family owned commercial enterprise, established in 1947. Led by current president Alan Reed, C.I.C., Mr. Reed has been actively engaged in the insurance industry for fifty one years. The agency has been family owned since inception. He and his wife, Dana have been married for forty three years and they have six children, nine grandchildren, and two great grandchildren. Christine is a graduate of Washington State University and is a schoolteacher in western Oregon. A.G. received a law degree and a Masters in Public Policy from Indiana University. His undergraduate studies included the United States Air Force Academy, Hillsdale College (Michigan) and Oxford University. He currently resides in Sacramento. Taylor is a 2011 graduate of Gonzaga University and is a vice president/account executive for Warren Reed Insurance. Benjamin graduated from Montana State in Bozeman in 2014. He has a bachelors in agri business and he is an account executive in Warren Reed's Montana office. Nicole graduated from Boise State in 2019 with a bachelors in

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psychology. Nicole is completing her Master's program at Grand Canyon University in Pheonix. Thomas is a property and casualty agent with Warren Reed Insurance.

Thank you, Mrs. Harris and The Board of Trustees. Please address any questions or concerns to my office.

Sincerely,

Alan G. Reed, C.I.C.

Warren Reed Insurance



Claims Happen

Examples of sizeable losses incurred by POOL

Property Flood Loss: Flash flood happened over a community that included 4 of our members. Incurred \$3.32M.	E&O Liability: Built houses on old landfill. Incurred loss \$2.6M
Multiple Locations Due to Winter Storms: Freezing and flooding to multiple members. Incurred loss \$2.44M	E&O Liability (School): Sexual Molestation. Incurred loss \$2.6M
Property Freeze Damage: Building Damage due to freezing. Incurred loss \$1.2M	E&O Liability (School): Violation of ADA. Incurred loss \$2.3M
Property Equipment Fire: Fire to equipment total loss and included business interruption. Incurred loss \$1.1M	Police Liability: In custody death. Incurred loss \$2M
Property Water Damage Loss: Faulty valve did not close and caused 500K gallons of water to fill a building. Incurred loss \$1.1M	Policy Liability: Alleged release of DUI motorist that caused fatal accident. current reserve of \$1.7M
Property Building: Building collapsed due to ice and snow. Current reserved at \$991K	Liability: Alleged negligence with connection to flooding of property. Incurred loss \$1.7M
Property Earthquake: Cracks to building allowing water to enter building. Incurred loss \$687K	Property Water Damage: Frozen waer pipe cause leak. Incurred loss \$415K
Property Fire: Fire to building was a total loss. Current reserved loss is \$616K	Police Liability: Alleged 8th and 14th amendment violation. Incurred loss \$1M
Property Auto: Ambulance caught fire. Incurred loss \$521K	Police Liability: Alleged 4th amendment violation. Incurred loss \$536K

2025-2026
SUMMARY AND
COST QUOTATION



poolpact.com
The Power of the POOL

NEVADA PUBLIC AGENCY INSURANCE POOL MEMBER COVERAGE SUMMARY

Prepared For:
East Fork Swimming Pool District

Presented By:
Warren Reed Insurance

**THANK YOU FOR
YOUR
MEMBERSHIP!**

This summary is intended for reference only. For specific terms, conditions, limitations and exclusions, please refer to the POOL Coverage Form and Cyber Risk Coverage Form edition July 1, 2025.



Dear POOL Member:

Thank you for your continuing leadership commitment to serving your communities by fulfilling your public service mission. The POOL continues to offer programs, services and support for Members' financial security and collaborating with you in support of your mission.

This Member Coverage Summary reflects the successful negotiations with multiple markets to obtain cost-effective terms, conditions and pricing for approval by the POOL Board on behalf of all Members.

As owners of the POOL, you approved the extensive risk management services, such as POOL/PACT HR services including its training courses and ELearning modules on important HR topics. Enrollment in POOL's ELearning programs including Target Solutions Fire/EMS training, KnowBe4 email security training continues to reach an increasing number of employees for convenient and cost-effective learning. Our ongoing focus on law enforcement policies and practices targeted jail and road operations with onsite and virtual assessments and sample policies.

We encourage you to discuss the POOL's services with staff and your agent. We regularly update our website and encourage you to visit www.poolpact.com to utilize a growing base of HR and risk management information in the resource libraries. While there, look for the POOL Coverage documents, board and committee agendas and minutes.

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
	07/01/2025 – 07/01/2026 Standard Time	East Fork Swimming Pool District	See Below Contribution

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"> Loss of Income & Extra Expense 	included
<ul style="list-style-type: none"> Hazardous Substance Coverage 	\$250,000 per loss
<ul style="list-style-type: none"> Spoilage Coverage 	\$250,000 per loss
<ul style="list-style-type: none"> Data Restoration 	\$100,000 per loss
<ul style="list-style-type: none"> Electrical Risk Improvements 	\$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
Per Event	\$10,000,000	\$10,000,000
<i>All Sublimits are a part of and not in addition to the Limits of Liability.</i>		
<i>Liability Sublimits:</i>		
• Additional Assured (Lessors) (Section I, item 2)	\$2,000,000	
• Weed Spray Property Damage (Section IV, item 3 (B) (2) (ix))	\$250,000	\$250,000
• Emergency Response to Pollution (Section IV, item 3 (B) (2) (v))	\$1,000,000	\$1,000,000
• Criminal Defense Fees and Costs (Section VI, part C, item 4)	\$50,000	\$50,000
• Defense for Regulatory Agency Actions (Section VI, part C, item 16)	\$50,000	
Sexual Abuse Sublimit (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 Coverage Form

FORM NUMBER	COVERAGE PERIOD	NAMED ASSURED	MAINTENANCE DEDUCTIBLE
CRCF 202526	07/01/2025 – 07/01/2026 12:01 A.M., Standard Time	Per Attachment A	10%, up to \$25,000

CYBER SECURITY RISK COVERAGE		
PART ONE: Terms and Conditions		
SECURITY RISK COVERAGE LIMITS	Limit per Named Assured Per PRIVACY OR SECURITY EVENT	Annual Aggregate Limit Per All Named Assureds
PART TWO: Third-Party Liability Coverage Limits	\$1,000,000	\$1,000,000 up to \$15,000,000 aggregate all POOL Members combined
<i>The following sublimits are a part of and not in addition to the Limits of Liability:</i>		
PART THREE: First-Party Event Management and Network Interruption Coverage Limit	\$250,000	
Proof of Loss Preparation Costs (as defined, Separate Limit)	\$50,000	
Retroactive Date	July 1, 2013	



NEVADA PUBLIC AGENCY INSURANCE POOL COVERAGE SUMMARY

Environmental Liability Coverage

The Limits of Liability are as follows:

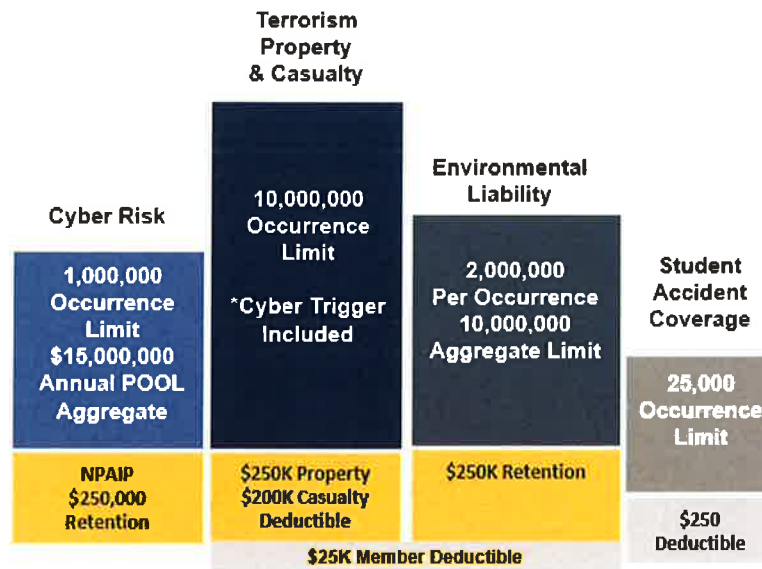
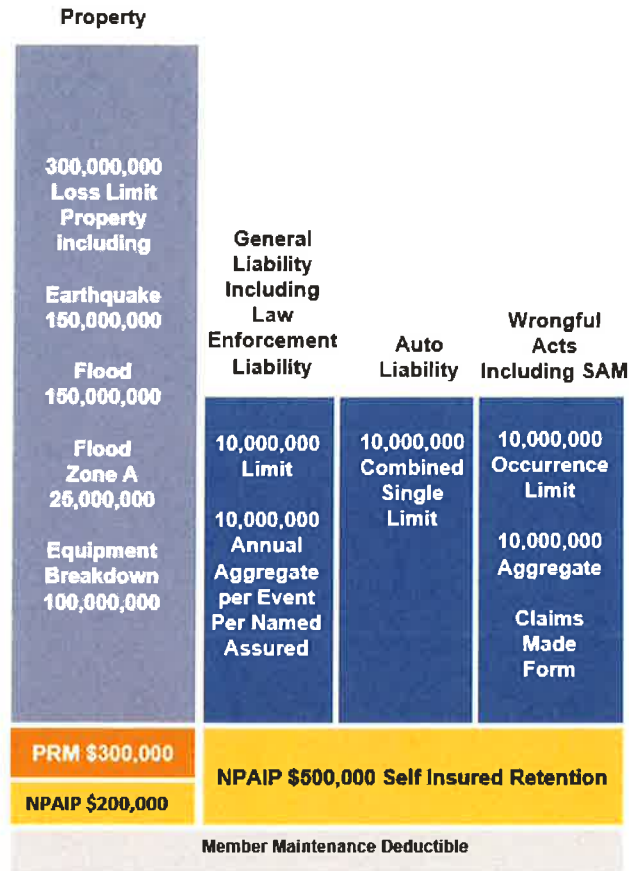
Coverage A	Third Party Claims for Bodily Injury, Property Damage or Remediation Expense
Coverage B	First Party Remediation Expense
Coverage C	Emergency Response Expense
Coverage D	Business Interruption

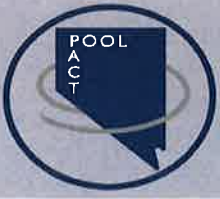
COVERAGE	DEDUCTIBLE	EACH INCIDENT LIMIT	AGGREGATE LIMIT
A,B,C	\$25,000	\$2,000,000	\$10,000,000

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



NPAIP 2025 - 2026 Program Structure





NEVADA PUBLIC AGENCY INSURANCE POOL COVERAGE SUMMARY

The current Property market conditions have softened a little over last year and the economic inflation is not as hard felt. With the market conditions listed below, contributions are mainly reflecting changes in exposures, such as Total Insured Values, Number of Employees, Amount of Payroll, Number of Law Enforcement, Number of Students, Firefighters, EMT's, and the Number of Vehicles (below is a breakdown of your application exposures year-over-year).

For All Members Property, NPAIP obtained a favorable rate decrease compared to expiring, due to our long-term relationship in the London Market.

Municipality Liability for NPAIP continues to be impacted by adverse loss development related to social inflation, law enforcement and climate change.

The School Liability for NPAIP continues to be impacted by large settlements due to Wrongful Acts including Sexual Abuse and Molestation.

Coverage:

Maintenance Deductible:	See Above
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	2024	2025	Percent (%) Change
Program Cost Comparison	\$37,982.24	\$38,204.33	0.58%

Key Exposures:

	2024	2025	Percent (%) Change
Payroll	\$1,305,687	\$1,313,829	0.62%
Total Insured Values	\$10,298,560	\$10,432,070	1.30%
Auto Count	0	0	0.00%
Law Enforcement	0	0	0.00%
Employees	24	24	0.00%
EMT's	0	0	0.00%
Student ADA	0	0	0.00%
Teachers	0	0	0.00%



poolpact.com
The Power of the POOL

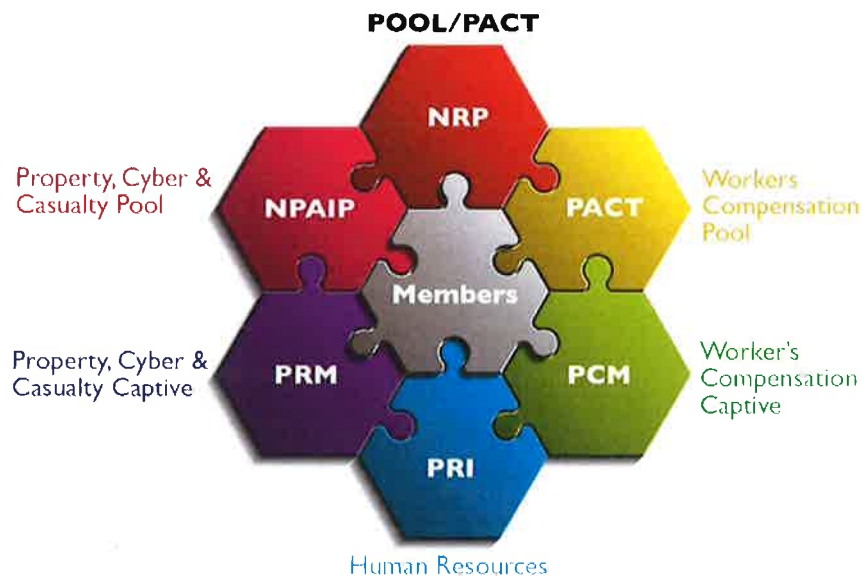
POOL/PACT – HERE FOR YOU

Members Helping Members

In 1987, four Nevada counties formed their own risk sharing pool. Now over thirty years later, the majority of Nevada's 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 POOL/PACT because of extensive services, which 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

Josh Foli - Chair (Lyon County)
Kim Todd – Director (Eureka County)
Amanda Osborne - Director (Elko County)
Dan Murphy – Vice Chair (Pershing Co.SD)
Gina Rackley – Fiscal Officer (Humboldt Co)
Ann Cyr - Director (Carson City SD)
Scott Lindgren - Director (TDFPD)

PACT Executive Committee

Paul Sikora - Chair (Boulder City)
Russell Klein – Vice Chair (Lander CSD)
Amana Osborne - Trustee (Elko County)
Josh Foli – Fiscal Officer (Lyon County)
Robyn Dunckhorst - Trustee (Humboldt GH)
Alicia Heiser - Trustee (City of Winnemucca)
Joe Westerlund – Trustee (Town of Tonopah)



RISK MANAGEMENT BENEFITS AND SERVICES

POOL/PACT ENTERPRISE RISK MANAGEMENT COMMITTEE

Develops, administers, and supervises Risk Management policy, procedure, and planning • Supports innovative risk reduction and/or mitigation programs • Develops and administers risk control techniques to reduce the frequency and severity of losses

ENTERPRISE RISK MANAGEMENT EXCELLENCE PROGRAM

A voluntary program developed to assist POOL/PACT members achieve operational excellence in the delivery of public service through effective risk management • Develops understanding of Enterprise Risk Management – that risk management efforts of one department have a direct impact, either positive or negative, on the enterprise as a whole

RISK MANAGEMENT GRANT PROGRAM

Educational Grants supporting risk management education and training opportunities • Risk Management Grants for risk management/mitigation projects or acquisitions • Visit www.poolpact.com/risk-grant.asp for more information

ONLINE SAFETY TRAINING

Active Shooter Response • Asbestos Awareness Training • Aversive Interventions • Back Safety in the Workplace • Bloodborne Pathogens Awareness • The Complex Quadriplex of Lifeguard Blindness • Cybersecurity Awareness • Ransomware Awareness • Defensive Driving • FERPA • GHS - Hazard Communication • Heat-Related Illness • HIPAA Privacy Rule • Lock-Out, Tag-Out • Mandatory Child Abuse Reporting Laws • MRSA Awareness for Correctional Employees • MRSA Awareness in Hospitals • Nevada Ethics in Government Law • Office Ergonomics • Open Meeting Law • OSHA – Rights and Responsibilities • Pool Chemical Safety • Slips, Trips, and Falls • Strip Search Training • Students in Transition • Sub-Administrator Training • Surviving an Active Shooter • Teaching Science Safely • Transporting Students with Special Needs • MSDSonline (SDS management)

LAW ENFORCEMENT AND FIRE PROTECTION

Partnership with Legal Liability Risk Management Institute (LLRMI) to provide Best-practice Road and Detention Operation Policies and Procedures • Detention Facility Assessments and Reports • Team Approach to Address Individual Needs Through Network of Subject Matter Experts in Law Enforcement, Jails/Corrections, Public Safety, and Criminal Justice • TargetSolutions Fire and EMS Training Platform • Mental Health – Fit for Retirement Wellness

SWIMMING POOL SAFETY POLICIES, INSPECTIONS, AND TRAINING

Aquatic Facility Assessment and Report • Annual Aquatic Risk Management Seminar • Best-practice Aquatic Facility Policy and Lifeguard Manual Templates

CYBERSECURITY TRAINING AND POLICIES

Onsite Passive Network Assessments (PNA) • Best-practice Data Security Policy Templates • Quarterly Cybersecurity Hot-Topic Webinars • Annual Cybersecurity Summit • KnowB4 Phishing Awareness Campaigns and Training • KnowB4 Cybersecurity Newsletter • Cyber Incident Response Plan Templates • Individualized Data- and Cybersecurity Advice and Support

SCHOOL DISTRICT EMERGENCY OPERATIONS PLANS, TRAINING, AND POLICIES

NRS-required Emergency Operation Plans (EOP) • Annual EOP updates • Emergency Management and Response Training • School Safety Training based on FEMA Guide for High Quality School Emergency Operations Plans • Hazard and Vulnerability Assessments and Reports

SITE SAFETY INSPECTIONS, TRAININGS, AND AUDITS

Playground & Parks Safety Surveys • Workstation Ergonomic Evaluations • Confined Space Risk Assessments • Facility Surveys • Fire Extinguisher Education • Respirator Fit Testing and Education • CPR/First Aid/AED • Accident Investigation Training • Back Safety and Lifting • Defensive and Distracted Driver Education • Workplace Violence • Personal Protective Equipment • Emergency Preparedness • OSHA Compliance Training • Written Workplace Safety Plan Training • Safety Committee Formation and Operation • Wellness/Health Education and Training

For More Information, Contact:

Marshall Smith, Risk Manager (marshallsmith@poolpact.com) or Jarrod Hickman, Risk Management Specialist (jarrodhickman@poolpact.com); (775) 885-7475; or visit www.poolpact.com.



PROGRAMS AND SERVICES AVAILABLE TO POOL/PACT MEMBERS



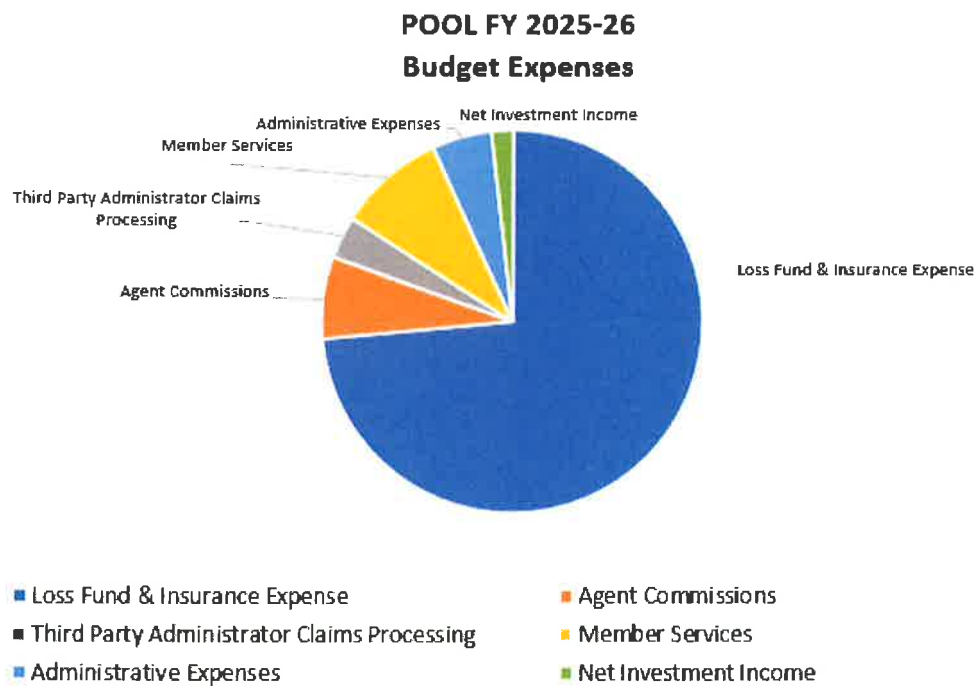
POOL/PACT HUMAN RESOURCES MEMBER SERVICES

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.
- In-person and virtual instructor-led training courses, workshops, and certificate programs.
- eLearning courses available 24/7.
- Webinars on HR-related topics.
- On-site assessments of members' HR practices with recommendations.
- Communication issued as "Alerts" to inform members of significant HR-related law or practice changes.
- 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.



POOL 2025-2026 APPROVED BUDGET AND EXPENSES



POOL Budget FY 25-26	Approved Budget	% Allocation
Loss Fund & Insurance Expense	\$ 22,379,752	77.0%
Agent Commissions	\$ 1,974,871	6.8%
Third Party Administrator Claims Processing	\$ 865,822	3.0%
Member Services	\$ 2,151,757	7.4%
Administrative Expenses	\$ 1,487,327	5.1%
Building Cost	\$ 196,263	0.7%
Total Budget	\$ 29,055,791	100.0%



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The Power of the POOL

POOL/PACT CONTACTS

Nevada Risk Pooling (NRP) (775) 885-7475

Wayne Carlson, Executive Director, ext 132
waynecarlson@poolpact.com

Alan Kalt, Chief Financial Officer, ext 128
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Marshall Smith, Risk Manager, ext 104
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Jarrold Hickman, Risk Manager, ext 133
jarroldhickman@poolpact.com

Mike Van Houten, eLearning Administrator, ext 101
eLearning@poolpact.com

Stephen Romero, Member Relations Manager, ext 110
stephenromero@poolpact.com

Jennifer Turner, Admin Data Analyst, ext 129
jenniferturner@poolpact.com

Beck Freeman, Admin Assistant, ext 125
beckfreeman@poolpact.com

Pooling Resources, Inc. (POOL/PACT HR) (775) 887-2240

Stacy Norbeck, General Manager, ext 107
stacynorbeck@poolpact.com

Ashley Creel, Sr. HR Business Partner, ext 105
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Lessly Monroy, Sr. HR Business Partner, ext 108
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Sean Moyle, Sr. HR Business Partner, ext 103
seanmoyle@poolpact.com

Andrea Laughlin, HR Analyst, ext 113
andrealaughlin@poolpact.com

Davies Claims Solutions

Donna Squires, Claims Manager
(775) 329-1181
Donna.squires@us.davies-group.com

Margaret Malzahn, WC Claims Supervisor
(775) 329-1181
Margaret.malzahn@us.davies-group.com



NPAIP MEMBERSHIP

Counties:

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

Cities:

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

Towns:

Town of Gardnerville
Town of Genoa
Town of Minden
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

Fire Districts:

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

Others:

Central Nevada Health District
Central Nevada Historical Society
Central Nevada Regional Water Authority
Community Chest, Inc.
Consolidated Agencies of Human Services
County Fiscal Officers Association of Nevada
Douglas County Redevelopment Agency
Eight Judicial District
Elko Central Dispatch
Elko Convention & Visitors Authority
Humboldt River Basin Water Authority
Lincoln County Regional Development
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
Nevada Volunteers
NevadaWorks
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
Baker Water and Sewer
Battle Mountain Hospital
Beatty Library District
Beatty Water & Sanitation District
Canyon General Improvement District
Carson-Truckee Water Conservancy District
Carson Water Subconservancy District
Cave Rock Estates GID
Churchill County Mosquito, Vector and Weed Control District
Churchill Area Regional Transportation

Special Districts (continue):

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
McGill Ruth Sewer and Water
Minden Gardnerville Sanitation District
Moapa Valley Water District
MT Grant General Hospital
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
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
Truckee Meadows Water Reclamation Facility
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!**

2025-2026
SUMMARY OF
INSURANCE

EAST FORK SWIMMING POOL DISTRICT

Member Name	Site Number	Building Number	Site Name	Description	Address 1	City	State	Zip	Const Year	ISO Construction Class	Total Sq.Ft.	Flood Zone	Num Of Stories	Replacement Cost New	Modeled Contents Value
EAST FORK SWIMMING POOL DISTRICT 01	01		CARSON VLY SWIM CENTER	CARSON VALLEY SWIM CENTER	1600 STATE ROUTE 88	MINDEN	NV	89423	1989	4 - MASONRY NON COMBUSTIBLE	27647	AH	1	\$ 8,814,010	\$ 327,030
EAST FORK SWIMMING POOL DISTRICT 02	02		CARSON VLY SWIM CENTER	CARSON VALLEY SWIM CENTER	1600 STATE ROUTE 88	MINDEN	NV	89423	2000	4 - MASONRY NON COMBUSTIBLE	960	AH	1	\$ 233,890	\$ 312,770
EAST FORK SWIMMING POOL DISTRICT 03	03		CARSON VLY SWIM CENTER	CARSON VALLEY SWIM CENTER	1600 STATE ROUTE 88	MINDEN	NV	89423	2009	3 - NON COMBUSTIBLE	224		1	\$ 28,820	\$ -
EAST FORK SWIMMING POOL DISTRICT 04	04		CARSON VLY SWIM CENTER	CARSON VALLEY SWIM CENTER	1600 STATE ROUTE 88	MINDEN	NV	89423	2015	4 - MASONRY NON COMBUSTIBLE	576		1	\$ 74,570	\$ 52,390
EAST FORK SWIMMING POOL DISTRICT 01			CARSON VLY SWIM CENTER	CARSON VALLEY SWIM CENTER					2009					\$ 3,250	\$ -
EAST FORK SWIMMING POOL DISTRICT 01			CARSON VLY SWIM CENTER	CARSON VALLEY SWIM CENTER					2012					\$ 12,340	\$ -
														9,164,880	692,190