

# **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**

1521 Hwy 395 North  
Gardnerville, NV 89410  
(775) 782-2277  
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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
Victoria Gleason	2025	Carson Valley	Personal Lines CSR
Shawnee Hunt	2026	Ely	Property and Casualty Agent

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### 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:

<b><u>1999</u></b> Jeana Valenzuela Jamie Bratton Rebecca Groves	<b><u>2000</u></b> Nikki Leeper	<b><u>2001</u></b> Derick E. Schulz Kelly L. Henderson Victoria Brinkerhoff	<b><u>2002</u></b> Jaime Yered Allison Walling
<b><u>2003</u></b> Erin Zelenski Daniel Wines Bethany Teveldahl	<b><u>2004</u></b> Dustin Cooper Amanda Hallstein Sho Kashiman	<b><u>2005</u></b> Anna Arana Courtney Kemp Ariana Rodriguez	<b><u>2006</u></b> Courtney Zaninovich Cristna Milner Rachael McElhiney
<b><u>2007</u></b> Amanda Edmonson Bryce Rafferty Shauna Johnson	<b><u>2008</u></b> Brittany Faller-Stimpston Lourdes Zuniga Amanda McComb	<b><u>2009</u></b> Brittany Boyd Savannah Nash	<b><u>2010</u></b> Jacquelyn Edwardson Elizabeth Sims
<b><u>2012</u></b> Shannon Dugan	<b><u>2013</u></b> Serena Gafford	<b><u>2014</u></b> Kendall Ferris	<b><u>2015</u></b> Max Primo
<b><u>2016</u></b> Shaena Robinson	<b><u>2017</u></b> Jarod Pieller	<b><u>2018</u></b> Nicholaus Buchholz	<b><u>2019</u></b> Alexandra Gaiser
<b><u>2020</u></b> DiDiAlice Coker Grace Green Bayla Fitzpatrick Delta Waldberger	<b><u>2021</u></b> Sarah Burt Jack Forvilly Cameron Peterson	<b><u>2022</u></b> Zoey Quinn Ashanti Gutierrez	<b><u>2023</u></b> Jade Paine Jade Paine Sara Hurford Kylie Martin Hailey Peterson
<b><u>2024</u></b> Dexter Mathers Harley Smith	<b><u>2025</u></b> Mari Stone Carson Remington	<b><u>2026</u></b> Natalye Carrillo Vicente Zackery Dalton	

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May 18, 2026  
East Fork Swimming Pool District  
PO BOX 1972  
Minden NV 89423

Dear Mrs. Harris and The Board of Trustees,

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

### **The 2026 POOL Renewal Process**

POOL regularly shops for quality carriers, as well as competitive terms. This process started months ago (as noted below).

October 2025- Association of Governmental Risk and Insurance POOL meetings conducted in Austin, Texas. Meetings were held with 6 markets wherein market conditions, and options were explored.

March 2026- Alternate markets were approached for Cyber and Liability in pursuit of gap filling with respect to liability and replacement carriers for cyber.

February 2026- Meetings conducted with 17 potential syndicate partners. We were assisted by our London broker, Steve Firman and our U.S. affiliate, Willis Towers Watson. As well, the property market has stabilized since 2024.

As a result of POOL's efforts, your membership voted to accept proposals from County Reinsurance Limited, Public Risk Mutual, Government Entities Mutual, Lloyds of London, Tokio Marine and Travelers Boiler Re.

### **Membership Report**

There are now 144 public entities in POOL. Approximately 45 members have voting rights. New members include Beatty GID, Cave Rock Estates GID, East Fork Fire Protection District and Tahoe Transportation District. The members have effectively pooled together as a risk sharing pool for more than 40 years.



### **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 additional goal is to continue increasing investment earnings.

The major purpose of any pool is to provide consistency in terms of coverage availability and pricing which can 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-Government Entities Mutual-GEM was formed in 2003 and is currently owned by twenty three public entity pools from seventeen 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 POOL/PACT are quasi public entities, they are subject to Nevada Statutes with respect to safeguarding their financial assets. Same includes preservation of principal, and adequate liquidity to meet operating needs. However, they are also offered an opportunity at income and growth which typically, governmental entities are not. 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**

### **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, wind, hail, and wildfire.

### **Liability**

- Due to inflation, including social inflation, and it's impact on claim costs, civil turmoil/law enforcement and continued Sexual Assault and Molestation, liability markets remain conservative in pricing.

### **Workers Compensation**

- With the continued rise in health care costs, markets will continue to look for rate increases. With respect to public entities, presumptive legislation and resulting laws will no doubt, provide challenges going forward.

### **Cyber**

- Although some market stabilization has occurred in 2026, losses continue to happen. Markets continue to press for improved cyber security practices on behalf of insureds. Higher rates, reduced limits, larger retentions and deductibles are impacting this sector.

## **POOL's Cyber Cover**

**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.**

Tokio Marine now underwrites the coverage.



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. The cost for same is absorbed by the POOL.

### **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 \$8,590,569,059 in Nevada property exposures. This limit also includes physical damage on those autos scheduled with broader coverage.

### **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 several hundred 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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### **POOL/PACT Executive Committees**

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

#### **POOL**

Ann Cyr	Carson City School District
Josh Foli, Chair	Lyon County
Curtis Trujillo	Incline Village GID
Dan Murphy, Vice Chair	Pershing County School District
Amanda Osborne	Elko County
Weston Noyes	Humboldt County
Kim Todd, Fiscal Officer	Eureka County
Bryce Cranch	Tahoe Douglas Fire District

#### **PACT**

Josh Foli, Fiscal Officer	Lyon County
Alicia Heiser	City of Winnemucca
Russel Klein, Vice Chair	Lander County School District
Amanda Osborne	Elko County
Paul Sikora, Chair	Boulder City
Joe Westerlund	Town of Tonopah
Jackie Signorelli	North Lake Tahoe Fire District

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### **Program Cost Summary**

The program cost for East Fork Swimming Pool District is \$42,249.86 for 2026-27. This represents an increase of \$4,045.53 (10.59%). Notable changes in the rating of the 2026-27 cost structure include a payroll increase of 1.52%. Property values increased 15.84% and your employee count increased by 3 (12.50%).

### **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. Alan G. Reed, C.I.C., and President has been with the agency since 1974. The agency has been family owned since inception. He and his wife, Dana have been married for forty four years and they have six children, ten grandchildren, and three great grandchildren. Christine is a graduate of Washington State University and is a teacher 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 psychology. Nicole recently completed 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 Reed C.I.C., President



## 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

**2026-2027**  
**SUMMARY AND**  
**COST QUOTATION**



[poolpact.com](http://poolpact.com)  
The Power of the POOL

# NEVADA PUBLIC AGENCY INSURANCE POOL MEMBER COVERAGE SUMMARY

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Prepared For:  
**East Fork Swimming Pool District**

Presented By:  
**Warren Reed Insurance**

**THANK YOU FOR  
YOUR  
MEMBERSHIP!**



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 include Target Solutions Fire/EMS training, KnowBe4 email security training and more. ELearning continues to reach an increasing number of employees for convenient and cost-effective learning. POOL also maintains an 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](http://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
	07/01/2026 – 07/01/2027 Standard Time	East Fork Swimming Pool District	SEE BELOW

### Property Coverage

Coverage	Limit per Loss	
Property	\$500,000,000	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	\$150,000,000 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 Assured (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 (Section VI, part C, item 21)</b>	<b>\$2,500,000</b>	<b>\$2,500,000</b>
<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:

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

CYBER SECURITY RISK COVERAGE		
<b>CYBER SECURITY RISK COVERAGE LIMITS</b>	Limit per Named Assured Per <b>PRIVACY OR SECURITY EVENT</b>	Annual Aggregate Limit Per All Named Assureds
Coverage Limits – First and Third Party	\$1,000,000	\$1,000,000 up to \$15,000,000 aggregate all POOL Members combined
<b><i>The following sublimits are a part of and not in addition to the Limits of Liability:</i></b>		
Cyber Crime Coverage	\$500,000	
Retroactive Date	July 1, 2013	

\* Applies for failure to timely implement and comply with vulnerability assessment recommendations.



## NEVADA PUBLIC AGENCY INSURANCE POOL COVERAGE SUMMARY

### Environmental Liability Coverage

The Limits of Liability are as follows:

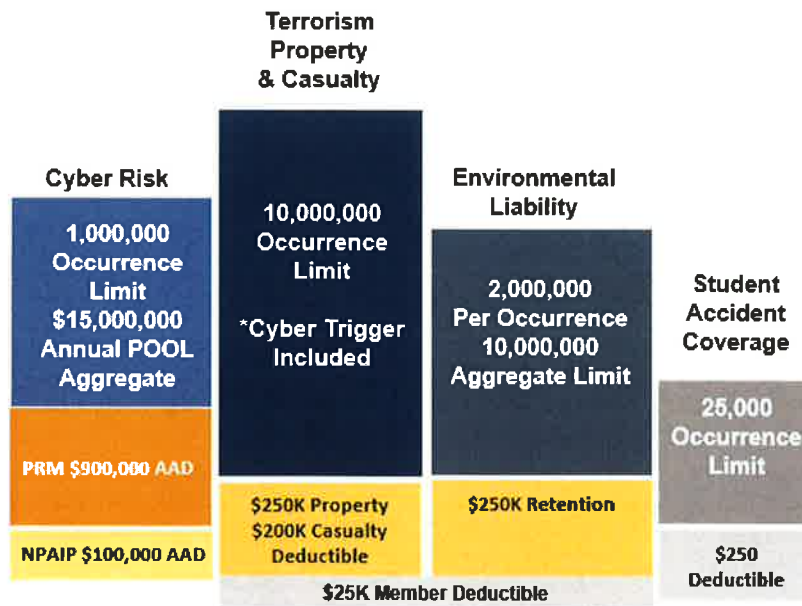
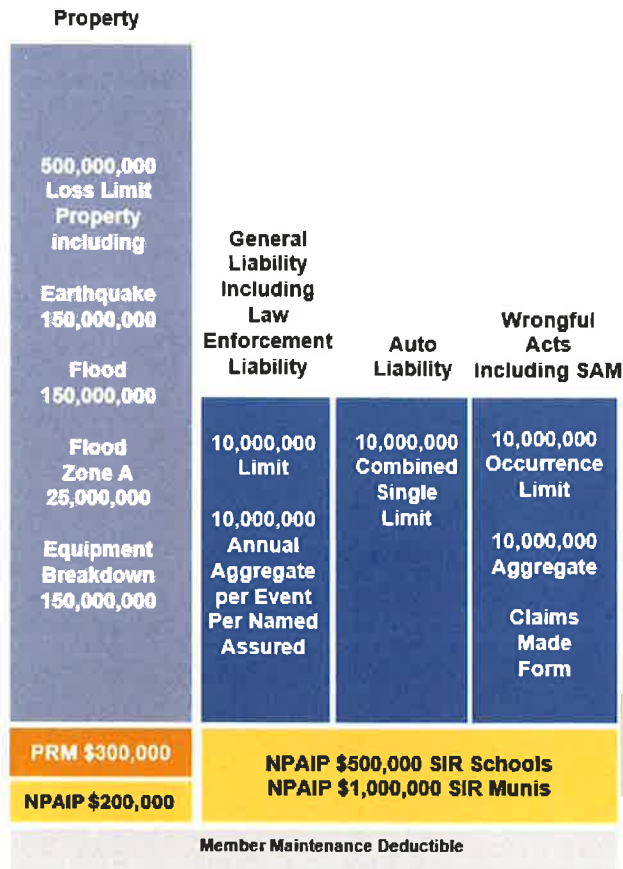
Coverage A	Third Party Claims for Bodily Injury, Property Damage or Remediation Expense
Coverage B	First Party Remediation Expense
Coverage C	Emergency Response Expense
Coverage D	Business Interruption

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 2026 - 2027 Program Structure



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, 2026.



## NEVADA PUBLIC AGENCY INSURANCE POOL COVERAGE SUMMARY

### Changes within the 2026-2027 Coverage:

1. Property Per Loss Limit Increased to \$500,000,000
2. Equipment Breakdown Limit Increased to \$150,000,000
3. Cyber Liability Changes
  - a. \$1,000,000 Limit/Aggregate Per Member for First- and Third-Party Liability
  - b. \$ 500,000 Sub-Limit for Cyber Crime Coverage
4. Exclusion that is specific to PFAS has been added
5. Definition for Agreed Value has been updated for Clarification
6. Added Requirements for retaining "Salvage" after a loss

### Change to the Interlocal Cooperation Agreement:

1. Amended Article 22 to state that a Member giving 120-day Notice of Withdrawal Waives the two-thirds Board vote requirement under Article 23.A

### Coverage:

Maintenance Deductible:	See Above
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	2025	2026	Percent (%) Change
Program Cost Comparison	\$38,204.33	\$42,249.86	10.59%

### Key Exposures:

	2025	2026	Percent (%) Change
Payroll	\$1,313,829	\$1,333,853	1.52%
Total Insured Property Values	\$10,432,070	\$12,084,080	15.84%
Auto Count	0	0	0.00%
Law Enforcement	0	0	0.00%
Employees	24	27	12.50%
Student ADA	0	0	0.00%
Teachers	0	0	0.00%



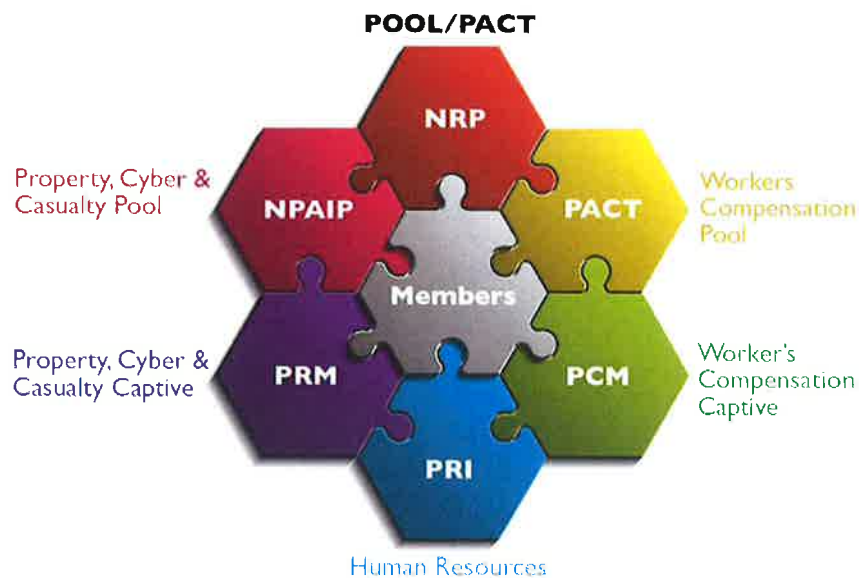
## POOL/PACT – HERE FOR YOU

### 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)  
Weston Noyes – Fiscal Officer (Humboldt Co)  
Ann Cyr - Director (Carson City SD)  
Curtis Trujillo – Director (Incline Village GID)  
Bryce Cranch - Director (Tahoe Douglas FPD)

### PACT Executive Committee

Paul Sikora - Chair (Boulder City)  
Russell Klein – Vice Chair (Lander CSD)  
Amanda Osborne - Trustee (Elko County)  
Josh Foli – Fiscal Officer (Lyon County)  
Jackie Dunklee – Trustee (North Lake Tahoe FPD)  
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](http://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 leading law enforcement experts 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 AND TRAINING*

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](mailto:marshallsmith@poolpact.com)) or Jarrod Hickman, Risk Management Specialist ([jarrodhickman@poolpact.com](mailto:jarrodhickman@poolpact.com)); (775) 885-7475; or visit [www.poolpact.com](http://www.poolpact.com).**



## **PROGRAMS AND SERVICES AVAILABLE TO POOL/PACT MEMBERS**



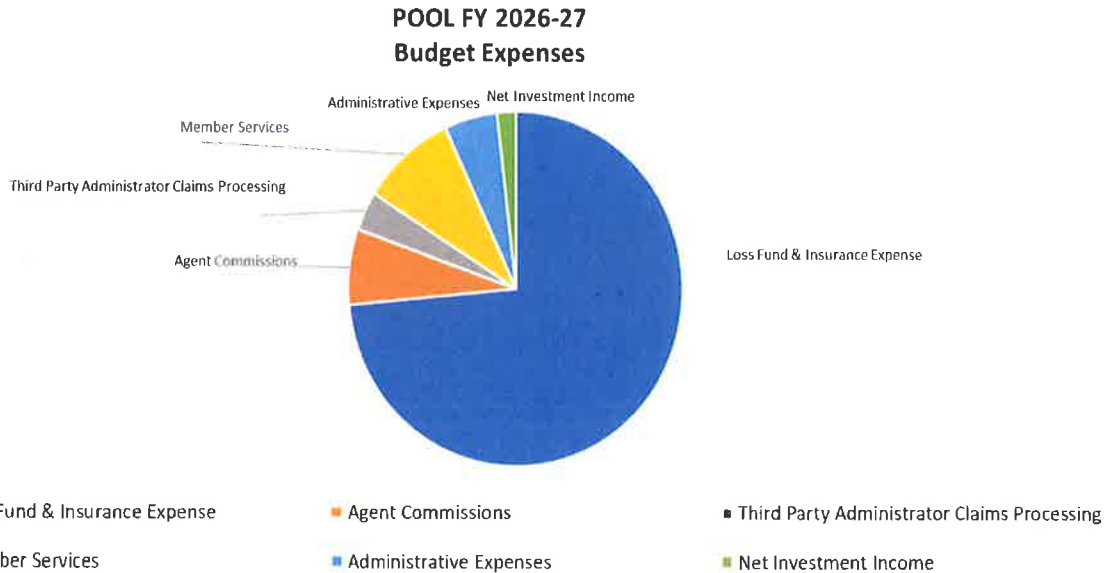
### **POOL/PACT HUMAN RESOURCES MEMBER SERVICES**

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 2026-2027 APPROVED BUDGET AND EXPENSES



POOL Budget FY 26-27	Recommended Budget	FY 2026-27	% Allocation
Loss Fund & Insurance Expense	\$ 22,148,029		75.5%
Agent Commissions	\$ 1,974,942		6.7%
Third Party Administrator Claims Processing	\$ 835,280		2.8%
Member Services	\$ 2,668,393		9.1%
Administrative Expenses	\$ 1,524,152		5.2%
Building Cost	\$ 201,753		0.7%
<b>Total Budget</b>	<b>\$ 29,352,549</b>		<b>100.0%</b>



## POOL/PACT CONTACTS

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

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

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Robin Womack, HR Learning & Development, ext 106  
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### **Davies Claims Solutions**

Donna Squires, Claims Manager  
(775) 329-1181

[Donna.squires@us.davies-group.com](mailto:Donna.squires@us.davies-group.com)

Margaret Malzahn, WC Claims Supervisor  
(775) 329-1181

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## 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:

East Fork Fire Protection District  
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  
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  
Beatty GID  
Canyon General Improvement District  
Carson-Truckee Water Conservancy District  
Carson Water Subconservancy District  
Cave Rock Estates GID  
Churchill County Mosquito, Vector

### Special Districts (continue):

Douglas County Mosquito District  
Douglas County Sewer  
East Fork Swimming Pool District  
Elko County Agricultural Association  
Elko TV District  
Femley 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  
Tahoe Transportation 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!**

**2026-2027**  
**SUMMARY OF**  
**INSURANCE**



