

# **WARREN REED INSURANCE**

## **Insurance Renewal for Minden Gardnerville Sanitation District**



**Presented By:  
Alan Reed**

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

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

### ***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.***

Warren Reed	1947	Founder/deceased 1917 - 1998
Bruce Hollander CPCU	1966	Retired
Jim Norton	1967	Property & Casualty Agent
William Coverly	1987	Life & Health Agent/deceased 1942 - 2015
<b>Alan Reed CIC</b>	<b>1974</b>	<b>Property &amp; Casualty Agent</b>
<b>Denise Rudnick CISR</b>	<b>1984</b>	<b>Office Manager/Customer Service Representative</b>
Todd Wilcks, CIC	1987	Property & Casualty Agent
Kristi Glover, CISR	2003	Account Executive
Jeff Long	2005	Life & Health Agent
Carolyn Mitchell, CISR	2008	Commerical Lines Customer Service Representative
Mike Downs	2008	Property & Casualty Agent
<b>Robin Frediani</b>	<b>2006</b>	<b>Claims Administrator</b>
Taylor Reed	2015	Property & Casualty Agent
Rachel Rodriguez	2017	Customer Service Representative
Benjamin Reed	2020	Property and Casualty Agent
Kelsey Corcoran	2020	Accounting

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May 27, 2021

Minden Gardnerville Sanitation District  
Attn: Mr. Peter Baratti and The Board of Trustees  
P O Box 568  
Minden NV 89423

RE: 2021/2022 POOL Renewal

Dear Mr. Baratti 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.

### **Carrier Summation**

Governmental entities are obviously faced with budget concerns and constraints unlike any ever before. In the renewal shopping, the POOL underwriters made every effort to price each risk with this in mind. As a result of their efforts to secure the best overall coverage plan, the POOL Board voted to accept proposals from Government Entities Mutual (GEM), Brit Insurance Company, Public Risk Mutual (PRM), Lloyds of London, Travelers Boiler Reinsurance, County Reinsurance Limited (CRL) and Ironshore Insurance.

### **Membership Report**

There are approximately 131 public entities within the Nevada Public Agency Insurance Pool. The membership can be best 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.

## **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 both POOL and 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.

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 and 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.

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.



## **State of the Insurance Industry**

Foremost in the minds of the membership is an increased awareness and understanding as to exactly what the POOL has attempted to accomplish in their efforts to become one of the best risk sharing entities in America. The most obvious factor playing out at this time is the overall direction of the POOL's effort to bring more of their risk in house. The traditional insurance market continues to struggle with catastrophic losses like the tornadoes and flooding throughout America, as well as earthquakes and weather related losses. These large "cat losses" all have a resounding effect on the reinsurance market, as well as the costs that filter down to the buyer.

Most agree that 2020 will be remembered as a horrible year. The coronavirus continues to hurt our population and the economy. It has exacerbated what insurance experts call "the hard insurance market," now 21 months old and considered to be one of historic proportions.

It is important to fully understand and review three primary lines (Property, Casualty & Cyber) of insurance and the effect these three sectors are having within the insurance marketplace today.

## **Property Insurance**

The current property environment is full of challenges, and we anticipate continued hardening through 2021. Until underwriting profitability returns, expect little relief in rate, with continued pull-back in sub limits and tightening of policy wordings.

- Catastrophe losses and continued attritional losses amid uncertainty surrounding COVID-19 are just a few factors contributing to the sustained rate pressure buyers are experiencing. The level and magnitude of these increases vary greatly by the class of business, account loss history and perceived rate adequacy of the account.
- The elevated frequency of events continues to put pressure on the marketplace; 2020 third quarter natural catastrophe losses for U.S. property/casualty insurance were the largest since the third quarter of 2017 when we experienced hurricanes Harvey, Irma and Maria.
- The Atlantic hurricane season has moved to the Greek alphabet for only the second time in history.

## **Casualty Insurance**

The increase in severity for liability losses of all types is crudely attributed to “social inflation.” The excess liability marketplace continues to experience extensive disruption. Deteriorating loss trends continue to negatively impact underwriting profitability driving underwriters to require continued, significant rate increases, to narrow underwriting appetites, to reevaluate coverage grants, and to require changes to program structures, i.e., reducing available capacity and requiring higher attachment points.

- Loss severity is increasing along with the percentage of claims that are litigated. The median value of the top 50 U.S. verdicts in 2019 is estimated to be \$88 million, which would mark a 62% increase from 2018’s median value of \$54.33 million. We have seen the median value of the top 50 U.S. verdicts increase by 318% since 2014. The recent numbers have become the benchmark for future claims and are the result of aggressive litigation, litigation financing, the impact of changing attitudes of juries and social inflation.
- Nuclear verdicts (greater than \$100 million) and large settlements, even in jurisdictions perceived as conservative, are another major driver of the current market.
- Excess liability predictions are even more eye-popping than in 2020: the lowest expected increases are now 30% (for low/moderate hazard risks); and the highest remain at a staggering 150% (for high hazard risks).
- Securing coverage for wildfire, concussion/traumatic brain injury (TBI) litigation, sexual assault and molestation (SAM) and most recently communicable disease, is proving more and more difficult.

## **Cyber Insurance**

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 resilience, and are able to demonstrate this resilience to underwriters, will fare the best. Cyber renewals are

now averaging premium increases in the 25% TO 40% range, with no losses and strong cyber risk management protocols in place.

- Claims and losses related to the coronavirus pandemic are expected to continue, as organizations may be more vulnerable than usual due to employees working remotely on potentially less secure networks with less secure hardware.
- Heavily exposed industries are likely to see increases on the higher side of our predictions: 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.
- The market reaction has been an increase in underwriting coupled with reduction of terms, limits, and sub limits, as well as increased rates and deductibles/retentions.

The past few years have been difficult for the insurance industry as catastrophic losses reached near record levels. The California wild land fires of 2018 had a significant effect on the insurance industry. Reinsurers have raised property rates by as much as 25 to 50% in many instances. Another contributing factor is adverse development of combined POOL members for specific policy years. However, and this is an important note, the reinsurers for the POOL looked at two key metrics (1) the stability of the POOL itself and (2) the overall loss record of the POOL members. Our rate increase is below market average levels.

The POOL currently underwrites over \$5,000,000,000 in property exposures.

The POOL's objective in creating their member owned captive insurance companies a few years ago has provided economic stability. The Pool has seen a steady increase in the level of coverage and risk that they have elected to retain and self-insure. This is a direct result of a strategic plan to direct a portion of each member's insurance costs into the member owned captives like Public Risk Mutual, as opposed to funneling those funds out into the traditional market, only to never be seen again.



## **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) 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.

## **Grant for Pooling Resources**

The grant for Human Resource services was approved for a 5-year period (beginning in 2020) at a total cost of \$6,890,834. This reflects a 4% increase in the first year and 3% annually thereafter. The scope of work was reviewed and approved by the POOL/PACT Executive Committees.

POOL/PACT continues to promote their grant program with the express purpose of providing financial assistance to those members wishing to improve risk management and ultimately reduce exposure to loss. Equipment replacement projects, cyber security software, security enhancements, parks and playground equipment and 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 Loss Control Excellence Program. Recertification opportunities are also available to the membership.

### **Employee Assistance Program moved to KEPRO**

Last year, the POOL Executive Committee switched the Employee Assistance Program from Resources for Living to the administrator currently used by the State of Nevada for their employee assistance program, KEPRO.

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 as well as online. Over 13,000 employees have access to this program. Several hundred public entity employees sought assistance in the last year. Of those seeking help, about 15% are dependents.

### **Cyber Liability**

POOL affords Cyber Liability to each member. The limit is \$3,000,000 per cyber security event. There has been a significant increase in liability claims arising from a number of issues related to this area. They 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. All of these can lead to injury.

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POOL has a contract with Information International Associates, Inc. to assist with data security policies and risk evaluations. These policies have been made available to the members. The cost for member assessments are currently funded by Public Risk Mutual.

### **Member Services**

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

- Legal Services
- Contractual Review
- Human Resource Consulting
- Property Appraisal
- Property Inspections
- Thermographic Imaging
- ADA Compliance Surveys
- Defensive Driving Training
- OSHA Compliance
- Webinar Series
- Personnel policy development
- Specialized Loss Control
- Educators Training
- E-learning Courses
- Law Enforcement Training
- Internal Claims Handling Assistance
- Risk Control Systems
- Site Surveys

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### **POOL/PACT Executive Committees**

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

#### **POOL**

Cash Minor, Chair	Elko County
Josh Foli, Vice Chair	Lyon County
Ann Cyr	Carson City School District
Gina Rackley	Humboldt Improvement District
Geoff Stark	Churchill County
Dan Murphy	Pershing County

#### **PACT**

Paul Johnson, Chair	White Pine County School District
Cash Minor, Vice Chair	Elko County
Josh Foli, Fiscal Officer	Lyon County
Elizabeth Frances	White Pine County
Cindy Hixenbaugh	Pershing General Hospital
Mike Giles	City of Lovelock
Chris Mulkerns	Town of Tonopah



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### **MGSD Cost Summary**

In general, the members of the POOL are seeing their renewals come in with stabilized pricing vs. last year. Exceptions to this would be new exposures (i.e. buildings, vehicles and equipment), or increases in payroll or insured values. Each member has the opportunity to consult with respect to their individual risk to determine if viable options are available. Specifically, the District will receive pricing (\$99,250) that is up 5% from last year (\$93,952). Your payroll is even and the building and contents limits have increased by 2%. The District has 14 vehicles and trailers insured.

### **MGSD PACT Summary**

Attached is the 2021-22 rate assessment worksheet for workers compensation. This report reflects the base rates for all employees and board members.

The charged rates are subject to actual exposures. Please note that on average, the base rates reflect an average rate change of approximately 8.9%. However, on a positive note, the experience modifier has dropped to .93 vs .97 in 2020-21.

Rates are also impacted by legislative changes in workers compensation regulations and benefits, as well as claim experience.

### **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

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### 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 forty seven years. The agency has been family owned since inception. He and his wife, Dana have been married for thirty nine years and they have six children and seven 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 account executive in Warren Reed's Montana office. Nicole graduated from Boise State in 2019 with a bachelors in psychology. She is employed by an Autism institute in Boise. Thomas works in the construction industry in the Carson Valley.

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

Sincerely,

Alan G. Reed, C.I.C.  
Warren Reed Insurance

**2021 - 2022 PROGRAM  
SUMMARY AND COST  
QUOTATION**



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### **POOL POLICY PREMIUM 2021-2022**

Pool Loss Fund Contribution & Coverage and Related Administrative Costs	\$99,250
Boiler and Machinery	Included
Total Program Costs	\$99,250
Maintenance Deductible	\$5,000 Applies to each Loss

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### **POOL POLICY PREMIUM 2020-2021**

Pool Loss Fund Contribution & Coverage and Related Administrative Costs	\$93,952
Boiler and Machinery	Included
Total Program Costs	\$93,952
Maintenance Deductible	\$5,000 Applies to each Loss

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**DIFFERENCE IN PREMIUM 5,298**



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

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**Prepared For:**

Minden Gardnerville Sanitation District

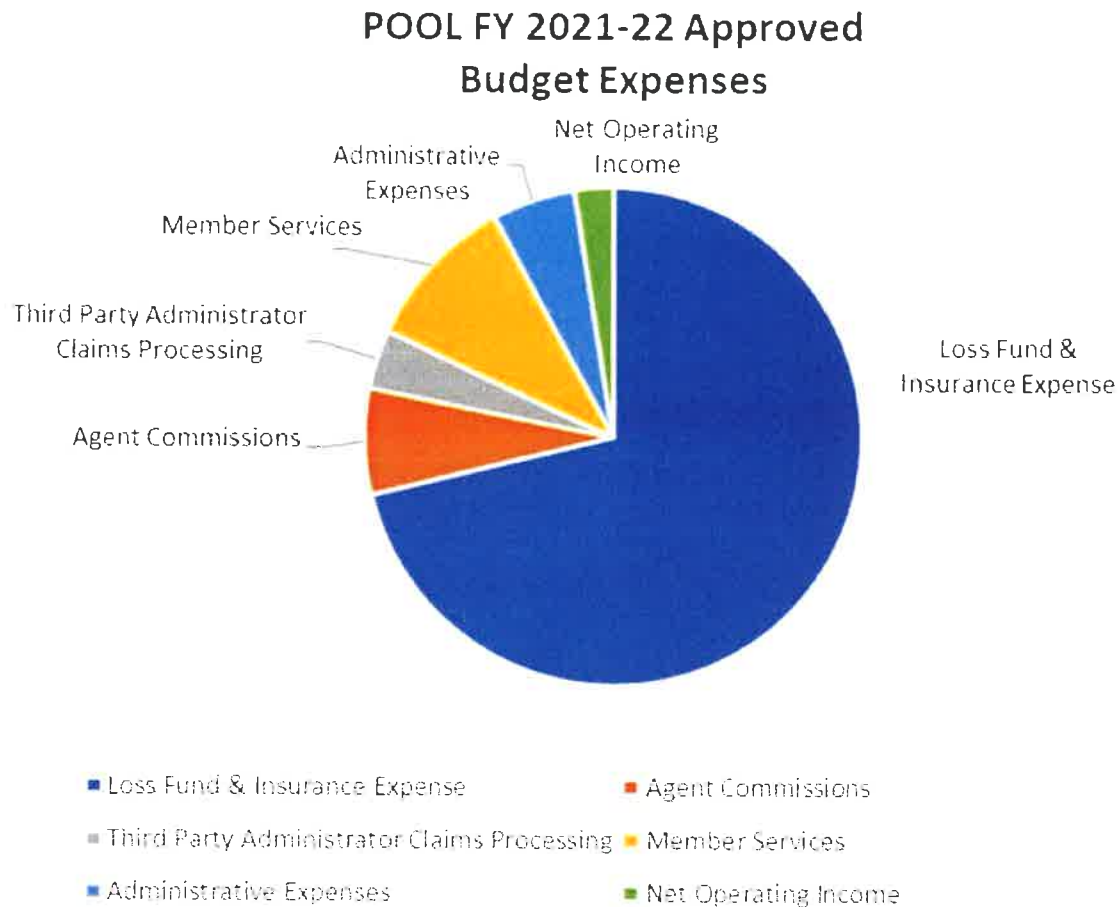
**Prepared By:**

Warren Reed Insurance

**THANK YOU FOR  
YOUR  
MEMBERSHIP!**



## POOL 2021-2022 APPROVED BUDGET AND EXPENSES







## NEVADA PUBLIC AGENCY INSURANCE POOL COVERAGE SUMMARY

RENEWAL PROPOSAL	COVERAGE PERIOD	NAMED ASSURED	MAINTENANCE DEDUCTIBLE
	07/01/2021 – 07/01/2022 Standard Time	Minden Gardnerville Sanitation District	\$5,000

### 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
• Loss of Income & Extra Expense	included
• Hazardous Substance Coverage	\$250,000 per loss
• Spoilage Coverage	\$250,000 per loss
• Data Restoration	\$100,000 per loss
• 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 <b>Named Assured</b>	Annual Aggregate Limit per <b>Named Assured</b>
<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>		
• Additional Insured (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	
<b>Sexual Abuse Sublimit</b> (Section VI, part C, item 21)	<b>\$2,500,000</b>	<b>\$2,500,000</b>
<b>Retroactive Date</b>	<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





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## ***NEVADA PUBLIC AGENCY INSURANCE POOL***

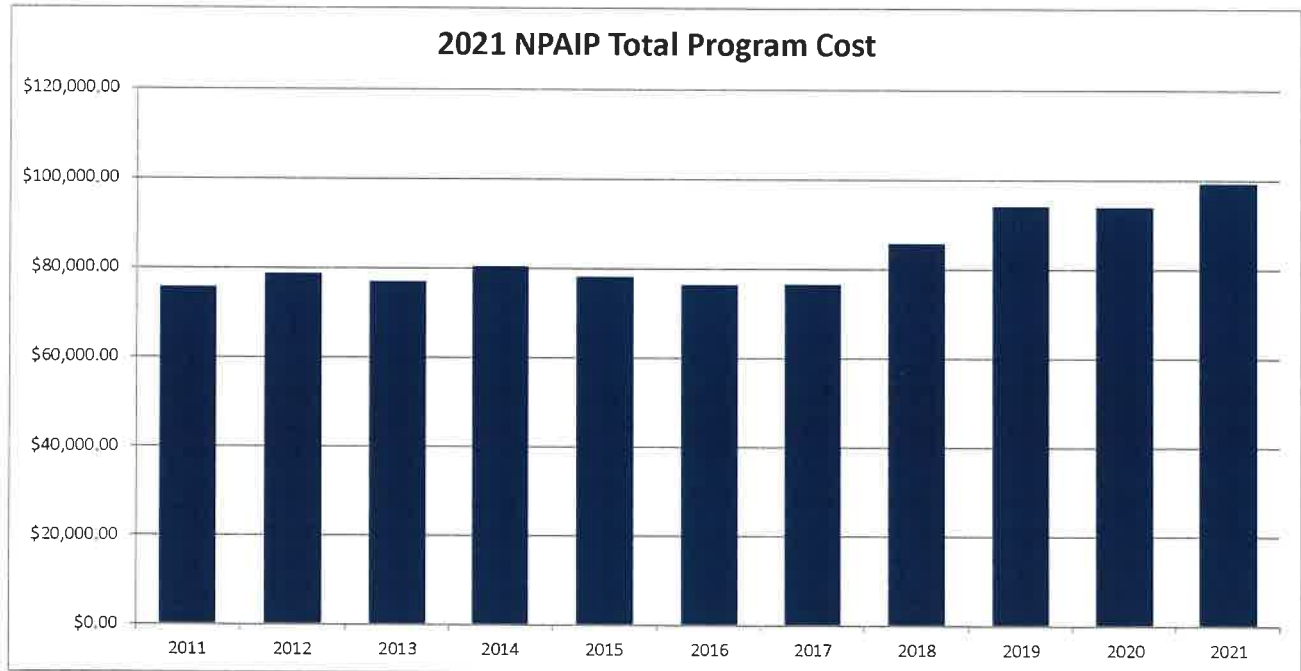
# ***Historical Member Data & Loss Experience***



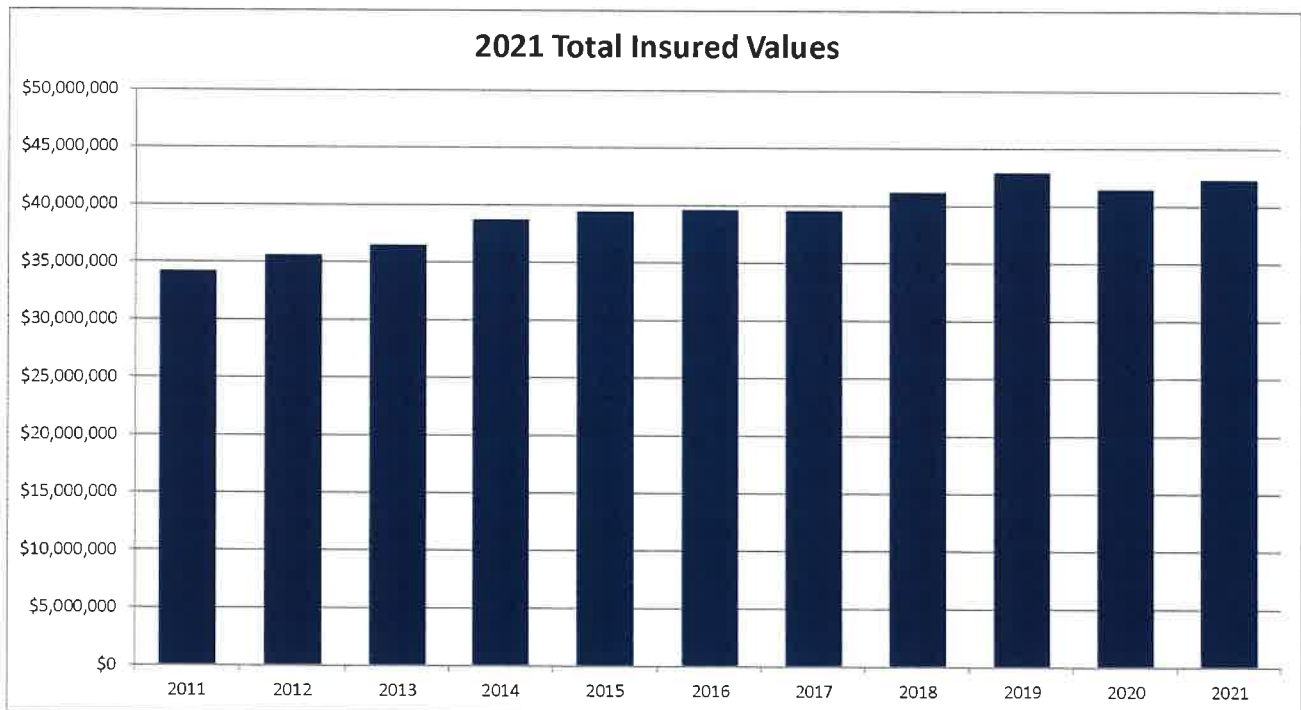
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**2021 Member Exposure Data**  
**Minden Gardnerville Sanitation District**

**2021 NPAIP Total Program Cost**



**2021 Total Insured Values**

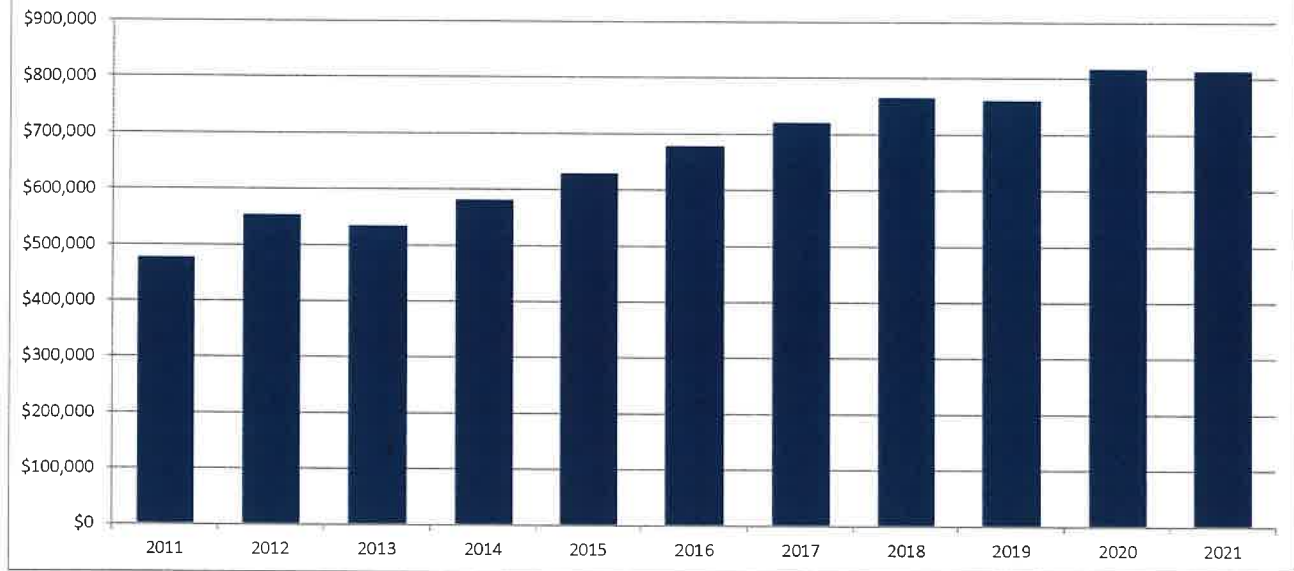




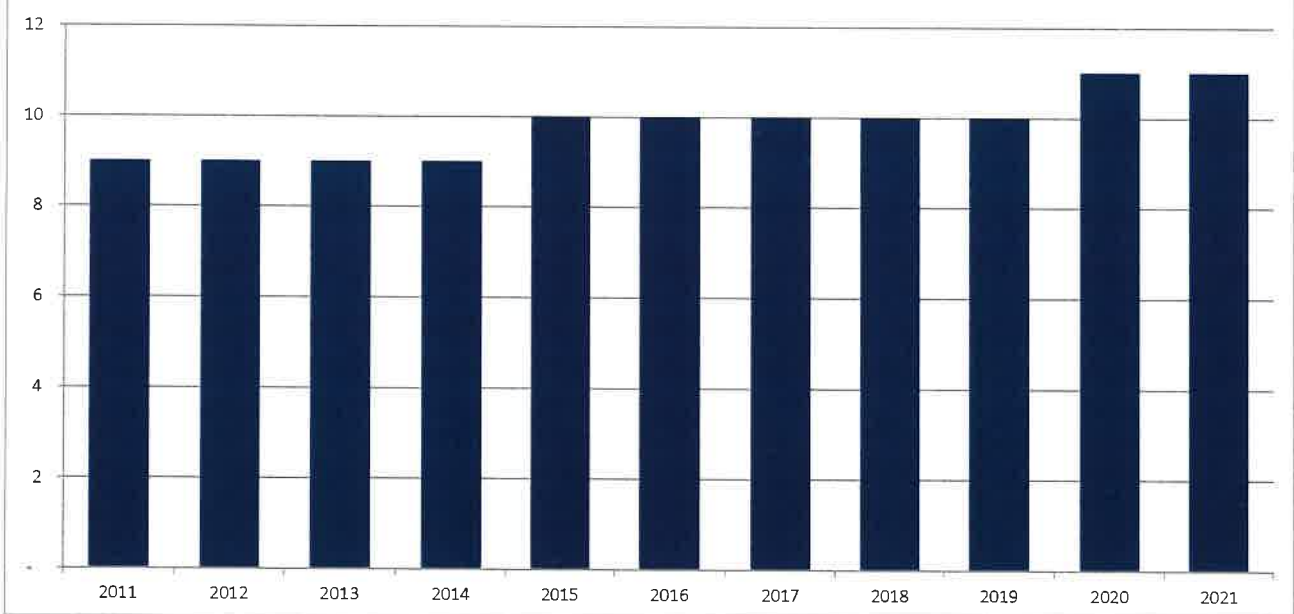
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**2021 Member Exposure Data**  
**Minden Gardnerville Sanitation District**

**2021 Total Payroll**



**2021 Auto Count**

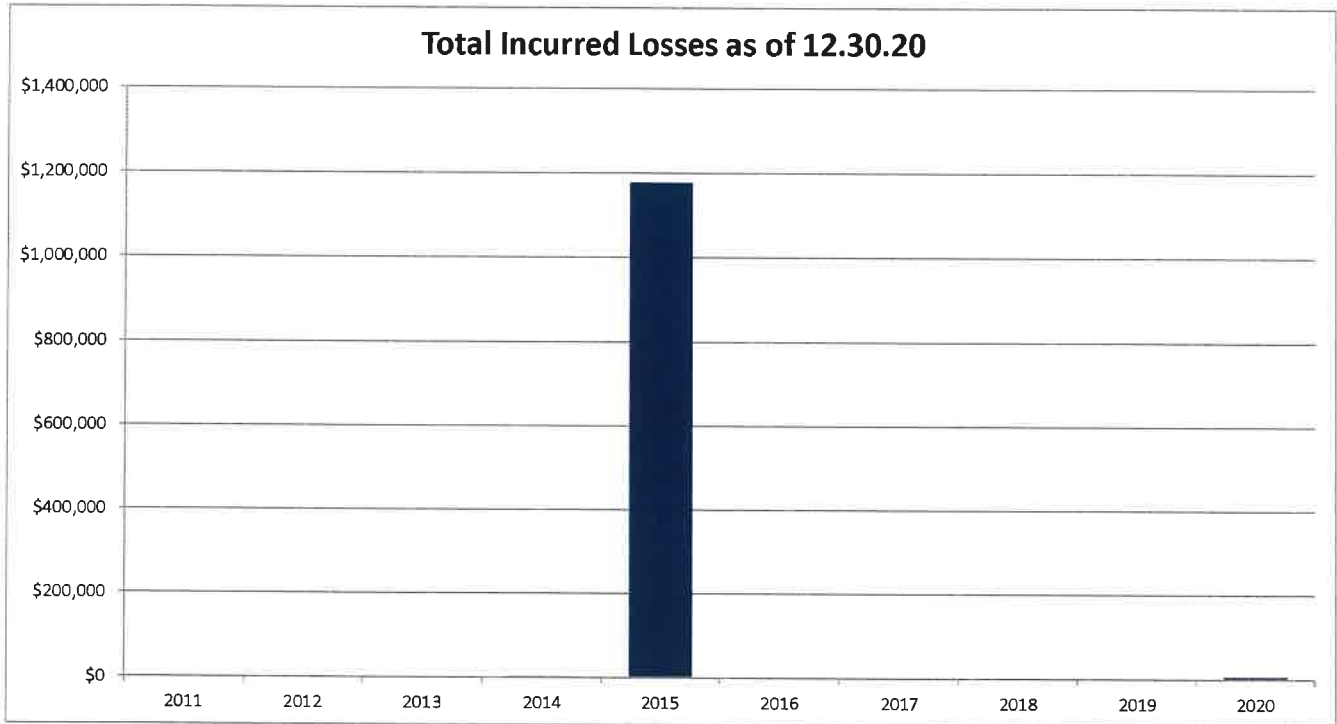




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**2021 Member Loss Data**  
**Minden Gardnerville Sanitation District**

**Total Incurred Losses as of 12.30.20**







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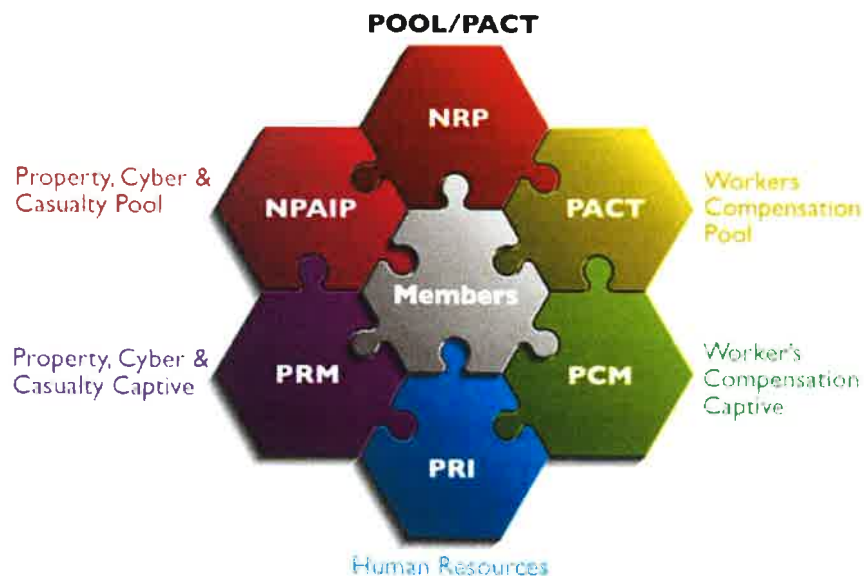
## **POOL PACT – HERE FOR YOU**

### **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 - Chair (Elko County)  
Josh Foli - Vice Chair (Lyon County)  
Geof Stark - Director (Churchill County)  
Dan Murphy - Director (Pershing Co.SD)  
Gina Rackley - Director (Humboldt Co)  
Ann Cyr - Director (Carson City SD)  
Vacant – Special Districts/ GID's

### **PACT Executive Committee**

Paul Johnson - Chair (White Pine SD)  
Cash Minor - Vice Chairman (Elko County)  
Mike Giles - Trustee (City of Lovelock)  
Josh Foli - Trustee (Lyon County)  
Chris Mulkerns - Trustee (Town of Tonopah)  
Cindy Hixenbaugh - Trustee (Pershing GH)  
Elizabeth Frances - Trustee(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. The Fit 4 Retirement program is being enhanced to increase involvement and medical outcomes with oversight committee.

#### Risk Management Grant Program and Loss Control Excellence 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. The Loss Control Excellence Program has been refreshed and enhanced including a larger financial incentive for attainment

#### 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)



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## **POOL PACT CONTACTS**

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

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

Alan Kalt, Chief Financial Officer  
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Jeff Coulam – Sr. HR Business Partner  
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## **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 Calliente  
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:**

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 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  
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!**

**2021 - 2022 SUMMARY  
OF INSURANCE**

## MINDEN GARDNERVILLE SANITATION DISTRICT

Site Number	Building Number	Site Name	Building Name	Address 1	City	State	Zip	Const Year	ISO Construction Class	Total Sq Ft	Flood Zone	Num Of Stories	Replacement Cost New	Modeled Contents Value
MINDEN GARDNERVILLE SANITATION DISTRICT	1	WASTEWATER TREATMENT PLANT	ADMINISTRATION OFFICE / GARAGE	1790 HWY 395 SOUTH	MINDEN	NV	89423	1975	4 - MASONRY NON COMBUSTIBLE	8711	X500	1	\$3,465,970	\$361,350
MINDEN GARDNERVILLE SANITATION DISTRICT	1	WASTEWATER TREATMENT PLANT	STORAGE	1790 HWY 395 SOUTH	MINDEN	NV	89423	1977	4 - MASONRY NON COMBUSTIBLE	820	X500	1	\$95,330	\$71,310
MINDEN GARDNERVILLE SANITATION DISTRICT	1	WASTEWATER TREATMENT PLANT	INFLU. PUMP STAT. BLDG #32	1790 HWY 395 SOUTH	MINDEN	NV	89423	1999	2 - JOISTED MASONRY	2464	X500	1	\$1,416,380	\$1,073,480
MINDEN GARDNERVILLE SANITATION DISTRICT	1	WASTEWATER TREATMENT PLANT	ELECTRICAL BUILDING #33	1790 HWY 395 SOUTH	MINDEN	NV	89423	1999	2 - JOISTED MASONRY	930	X500	1	\$380,990	\$258,980
MINDEN GARDNERVILLE SANITATION DISTRICT	1	WASTEWATER TREATMENT PLANT	OLD AERATION BASINS (4)	1790 HWY 395 SOUTH	MINDEN	NV	89423	1977	6 - FIRE RESISTIVE	2400	AO	1	\$795,330	\$60,160
MINDEN GARDNERVILLE SANITATION DISTRICT	1	WASTEWATER TREATMENT PLANT	WASTE ACTIVATED SLUDGE TANK	1790 HWY 395 SOUTH	MINDEN	NV	89423	1977	6 - FIRE RESISTIVE	908	X500	0	\$272,680	\$0
MINDEN GARDNERVILLE SANITATION DISTRICT	1	WASTEWATER TREATMENT PLANT	GRAVITY BELT, THICKENER BUILDING #6	1790 HWY 395 SOUTH	MINDEN	NV	89423	1993	2 - JOISTED MASONRY	1512	X500	1	\$451,720	\$630,120
MINDEN GARDNERVILLE SANITATION DISTRICT	1	WASTEWATER TREATMENT PLANT	PRIMARY CLARIFIER TANKS (2)	1790 HWY 395 SOUTH	MINDEN	NV	89423	1977	6 - FIRE RESISTIVE	3617	X500	0	\$837,780	\$341,880
MINDEN GARDNERVILLE SANITATION DISTRICT	1	WASTEWATER TREATMENT PLANT	PRIMARY SLUDGE PUMP STATION #1	1790 HWY 395 SOUTH	MINDEN	NV	89423	1986	6 - FIRE RESISTIVE	480	-	1	\$163,350	\$152,440
MINDEN GARDNERVILLE SANITATION DISTRICT	1	WASTEWATER TREATMENT PLANT	ODOR SCRUBBER SYST & FILTER BED	1790 HWY 395 SOUTH	MINDEN	NV	89423	1997	6 - FIRE RESISTIVE	1612	-	0	\$199,760	\$171,710
MINDEN GARDNERVILLE SANITATION DISTRICT	1	WASTEWATER TREATMENT PLANT	TRICKLING FILTER DOSING / PUMP STATION BLDG #10	1790 HWY 395 SOUTH	MINDEN	NV	89423	1977	2 - JOISTED MASONRY	840	AO	1	\$260,410	\$258,980
MINDEN GARDNERVILLE SANITATION DISTRICT	1	WASTEWATER TREATMENT PLANT	DIGESTER #1 W/CONTROL & BOILER ROOM	1790 HWY 395 SOUTH	MINDEN	NV	89423	1974	2 - JOISTED MASONRY	3233	X500	1	\$1,058,190	\$110,120
MINDEN GARDNERVILLE SANITATION DISTRICT	1	WASTEWATER TREATMENT PLANT	DIGESTER #2 - BLDG #13	1790 HWY 395 SOUTH	MINDEN	NV	89423	1991	6 - FIRE RESISTIVE	1590	X500	1	\$613,790	\$0
MINDEN GARDNERVILLE SANITATION DISTRICT	1	WASTEWATER TREATMENT PLANT	TRICKLING FILTERS #1 & #2	1790 HWY 395 SOUTH	MINDEN	NV	89423	1977	6 - FIRE RESISTIVE	10052	X500	1	\$2,004,800	\$336,070
MINDEN GARDNERVILLE SANITATION DISTRICT	1	WASTEWATER TREATMENT PLANT	FLOW SPLIT STRUCTURE #1	1790 HWY 395 SOUTH	MINDEN	NV	89423	1977	6 - FIRE RESISTIVE	132	-	0	\$34,170	\$34,060
MINDEN GARDNERVILLE SANITATION DISTRICT	1	WASTEWATER TREATMENT PLANT	SECONDARY CLARIFIERS #1 & #2	1790 HWY 395 SOUTH	MINDEN	NV	89423	1977	6 - FIRE RESISTIVE	7476	X500	0	\$2,144,030	\$300,890
MINDEN GARDNERVILLE SANITATION DISTRICT	1	WASTEWATER TREATMENT PLANT	FLOW SPLIT STRUCTURE #2	1790 HWY 395 SOUTH	MINDEN	NV	89423	2001	6 - FIRE RESISTIVE	176	-	0	\$45,520	\$45,380
MINDEN GARDNERVILLE SANITATION DISTRICT	1	WASTEWATER TREATMENT PLANT	SECONDARY CLARIFIER #3	1790 HWY 395 SOUTH	MINDEN	NV	89423	2001	6 - FIRE RESISTIVE	5024	X500	0	\$1,438,780	\$202,190
MINDEN GARDNERVILLE SANITATION DISTRICT	1	WASTEWATER TREATMENT PLANT	RAS/WAS PUMP STATION	1790 HWY 395 SOUTH	MINDEN	NV	89423	2001	2 - JOISTED MASONRY	1104	X500	1	\$672,310	\$340,450
MINDEN GARDNERVILLE SANITATION DISTRICT	1	WASTEWATER TREATMENT PLANT	HYPOCHLORITE BLDG #29	1790 HWY 395 SOUTH	MINDEN	NV	89423	2001	4 - MASONRY NON COMBUSTIBLE	638	-	1	\$182,780	\$54,860
MINDEN GARDNERVILLE SANITATION DISTRICT	1	WASTEWATER TREATMENT PLANT	NORTH NONPOTABLE WATER BLDG #30	1790 HWY 395 SOUTH	MINDEN	NV	89423	2001	4 - MASONRY NON COMBUSTIBLE	540	-	1	\$191,170	\$143,670
MINDEN GARDNERVILLE SANITATION DISTRICT	1	WASTEWATER TREATMENT PLANT	CHLORINE CONTACT BASINS (2)	1790 HWY 395 SOUTH	MINDEN	NV	89423	1977	6 - FIRE RESISTIVE	2758	X500	0	\$705,230	\$46,910
MINDEN GARDNERVILLE SANITATION DISTRICT	1	WASTEWATER TREATMENT PLANT	DEWATERING BUILDING #26	1790 HWY 395 SOUTH	MINDEN	NV	89423	2001	2 - JOISTED MASONRY	1800	X500	1	\$558,040	\$750,120
MINDEN GARDNERVILLE SANITATION DISTRICT	1	WASTEWATER TREATMENT PLANT	EQUIP GARAGE - BLDG #23	1790 HWY 395 SOUTH	MINDEN	NV	89423	1986	3 - NON COMBUSTIBLE	500	-	1	\$28,750	\$71,170
MINDEN GARDNERVILLE SANITATION DISTRICT	1	WASTEWATER TREATMENT PLANT	OLD POLYMER MIXING BLDG	1790 HWY 395 SOUTH	MINDEN	NV	89423	1986	3 - NON COMBUSTIBLE	672	-	1	\$38,560	\$17,440
MINDEN GARDNERVILLE SANITATION DISTRICT	1	WASTEWATER TREATMENT PLANT	SOLID HAND VACUUM BED - BLDG #20	1790 HWY 395 SOUTH	MINDEN	NV	89423	1986	3 - NON COMBUSTIBLE	375	-	1	\$35,190	\$71,280
MINDEN GARDNERVILLE SANITATION DISTRICT	1	WASTEWATER TREATMENT PLANT	SOLID HAND VACUUM BED - BLDG #21	1790 HWY 395 SOUTH	MINDEN	NV	89423	1986	3 - NON COMBUSTIBLE	375	-	1	\$35,190	\$71,280
MINDEN GARDNERVILLE SANITATION DISTRICT	1	WASTEWATER TREATMENT PLANT	SLUDGE DRYING BEDS	1790 HWY 395 SOUTH	MINDEN	NV	89423	1986	6 - FIRE RESISTIVE	14560	AE	0	\$262,250	\$0
MINDEN GARDNERVILLE SANITATION DISTRICT	1	WASTEWATER TREATMENT PLANT	PUMP STATION #1	1790 HWY 395 SOUTH	MINDEN	NV	89423	1977	6 - FIRE RESISTIVE	96	-	0	\$30,790	\$51,190
MINDEN GARDNERVILLE SANITATION DISTRICT	1	WASTEWATER TREATMENT PLANT	PUMP STATION #2	1790 HWY 395 SOUTH	MINDEN	NV	89423	1977	6 - FIRE RESISTIVE	584	-	0	\$186,670	\$68,010
MINDEN GARDNERVILLE SANITATION DISTRICT	1	WASTEWATER TREATMENT PLANT	PUMP STATION #3	1790 HWY 395 SOUTH	MINDEN	NV	89423	1977	6 - FIRE RESISTIVE	77	-	0	\$24,650	\$22,640
MINDEN GARDNERVILLE SANITATION DISTRICT	1	WASTEWATER TREATMENT PLANT	PRIMARY CLARIFIER #3	1790 HWY 395 SOUTH	MINDEN	NV	89423	2003	6 - FIRE RESISTIVE	1963	X500	1	\$454,640	\$196,580
MINDEN GARDNERVILLE SANITATION DISTRICT	1	WASTEWATER TREATMENT PLANT	GRIT FACILITY	1790 HWY 395 SOUTH	MINDEN	NV	89423	2003	6 - FIRE RESISTIVE	1530	X500	1	\$1,171,110	\$112,160
MINDEN GARDNERVILLE SANITATION DISTRICT	1	WASTEWATER TREATMENT PLANT	GRIT DEWATERING BUILDING	1790 HWY 395 SOUTH	MINDEN	NV	89423	2003	2 - JOISTED MASONRY	390	X500	1	\$225,740	\$113,790
MINDEN GARDNERVILLE SANITATION DISTRICT	1	WASTEWATER TREATMENT PLANT	PRIMARY SLUDGE PUMP STATION #2	1790 HWY 395 SOUTH	MINDEN	NV	89423	2003	4 - MASONRY NON COMBUSTIBLE	600	-	0	\$189,630	\$50,270
MINDEN GARDNERVILLE SANITATION DISTRICT	1	WASTEWATER TREATMENT PLANT	PUMP STATION #4	1790 HWY 395 SOUTH	MINDEN	NV	89423	2001	2 - JOISTED MASONRY	666	-	1	\$204,460	\$214,120
MINDEN GARDNERVILLE SANITATION DISTRICT	1	WASTEWATER TREATMENT PLANT	BLOWER BUILDING	1790 HWY 395 SOUTH	MINDEN	NV	89423	2006	2 - JOISTED MASONRY	960	X500	1	\$371,180	\$647,450
MINDEN GARDNERVILLE SANITATION DISTRICT	1	WASTEWATER TREATMENT PLANT	AERATION BASIN	1790 HWY 395 SOUTH	MINDEN	NV	89423	2006	6 - FIRE RESISTIVE	2774	X500	1	\$1,166,000	\$96,870
MINDEN GARDNERVILLE SANITATION DISTRICT	1	WASTEWATER TREATMENT PLANT	PUMP STATION 2A	1790 HWY 395 SOUTH	MINDEN	NV	89423	2008	6 - FIRE RESISTIVE	100	-	1	\$54,010	\$232,470
MINDEN GARDNERVILLE SANITATION DISTRICT	1	WASTEWATER TREATMENT PLANT	DIGESTER CONTROL BUILDING NO.2	1790 HWY 395 SOUTH	MINDEN	NV	89423	2010	2 - JOISTED MASONRY	1276	X500	1	\$646,010	\$1,442,740
MINDEN GARDNERVILLE SANITATION DISTRICT	1	WASTEWATER TREATMENT PLANT	DIGESTER NO.3	1790 HWY 395 SOUTH	MINDEN	NV	89423	2010	6 - FIRE RESISTIVE	2462	X500	1	\$1,213,250	\$0
MINDEN GARDNERVILLE SANITATION DISTRICT	1	WASTEWATER TREATMENT PLANT	UNDERGROUND TEPS (WELL AND VALU T)	1790 HWY 395 SOUTH	MINDEN	NV	89423	2010	6 - FIRE RESISTIVE	392	-	1	\$140,950	\$278,870
MINDEN GARDNERVILLE SANITATION DISTRICT	1	WASTEWATER TREATMENT PLANT	EQUIPMENT STORAGE BUILDING (NEW)	1790 HWY 395 SOUTH	MINDEN	NV	89423	2010	3 - NON COMBUSTIBLE	4160	S/X	1	\$189,940	\$250,620
MINDEN GARDNERVILLE SANITATION DISTRICT	1	WASTEWATER TREATMENT PLANT	GREASE RECEIVING STATION	1790 HWY 395 SOUTH	MINDEN	NV	89423	2012	N - NOT APPLICABLE	300	-	1	\$127,850	\$813,440
MINDEN GARDNERVILLE SANITATION DISTRICT	1	WASTEWATER TREATMENT PLANT	PROCESS PIPING	1790 HWY 395 SOUTH	MINDEN	NV	89423	1975	N - NOT APPLICABLE	0	X500	0	\$5,407,550	\$0
													\$30,194,330	\$10,467,520

**Minden Gardnerville Sanitation District - Vehicle Schedule**

Minden Gardnerville Sanitation District - Vehicle Schedule									
Veh. #	Year	Make	Model	VIN #	GVW (Trucks) / # Pass.			Class	Valuation
					Use/Dept.	(Buses)			
1	1996	FORD	VACTOR F80	1FDNF80C9TVA14575			31499	\$ 103,810	ACV
2	1991	CHEVROLET	570	1GBM7H1P8MJ101847			1499	\$ 17,000	ACV
3	2000	CHEVROLET	2500	1GCGK24J2YR198711			1499	\$ 23,042	ACV
4	2000	CHEVROLET	1500	1GCEK14T5YZ282556			1499	\$ 21,162	ACV
5	2000	ZIEMAN	TRAILER	1ZCF13015YYQ79607			68499	\$ 1,650	ACV
6	2003	FREIGHTLINER	DUMP TRUCK	1FVHBXAK03DL87432			31479	\$ 70,558	ACV
7	2006	FORD	PICKUP	1FTNF21506ED54977			1499	\$ 29,000	ACV
8	2006	FORD	PICKUP	1FTPW14586FB59458			1499	\$ 32,000	ACV
9	2009	INTERSTATE	TRAILER W SEWER LINE TV SYSTEM	4RACS10159N067275			68499	\$ 57,500	ACV
10	2010	INTERNATIONAL	VAC TRUCK	1HTWPAZT7AJ251122			31479	\$ 320,000	ACV
11	2015	CHEVROLET	PICKUP	1GC1KUEG3FF565912			1499	\$ 28,000	ACV
12	2015	Zieman	1165 Trailer	1ZCE25E23FZ345024			68499	\$ 6,970	ACV
13	2016	JEEP	Patriot 4WD	1C4NJRBBXG779884			7398	\$ 16,533	ACV
14	2020	CHEVROLET	SILVERADO PICKUP	3CNYAEF6LG165634			1499	\$ 28,000	ACV
								\$ 755,225	
								x .75	
						TOTAL		\$566,419	



<b>Minden Gardnerville San Dist</b>					
<b>Year</b>	<b>Make</b>	<b>Model</b>	<b>Serial #</b>	<b>Use/Dept.</b>	<b>Value</b>
2014	Case	CX31B Mini Excavator	NETN51937		\$ 43,700
2000	Bobcat	Skid Steer	510920974		\$ 9,500
2000	Honda	Quad	478TE2242Y4124441		\$ 1,000
2001	Honda	Quad	478TE224X14216418		\$ 1,000
2009	Polaris	Ranger UTV	3NSRTA878KG816344		\$ 15,500
2018	Case	TV 380 Loader	NJM443453		\$ 61,000
				<b>TOTAL</b>	<b>\$ 131,700</b>

# **WORKERS COMPENSATION**



**Nevada Public Agency Insurance Pool  
Public Agency Compensation Trust**  
201 S. Roop Street, Suite 102  
Carson City, NV 89701-4779  
Toll Free Phone (877) 883-7665  
Telephone (775) 885-7475  
Facsimile (775) 883-7398

DATE: April 26, 2021

TO: **April Burchett**  
**Minden-Gardnerville Sanitation District**  
april@mgsdistrict.org

FROM: Melissa Mack, Accounting Technician

RE: Adjusted Modification Factors  
Classifications  
ACH Transfer Amount & Agent Compensation

**1. Adjusted Modification Factors**

Our actuary has recalculated and adjusted the PACT experience modification factors to be used effective July 1, 2021 through June 30, 2022. Your modification factor for next year, based on historical payroll and losses incurred by your entity, is on the attached worksheet

**2. Classifications**

The attached worksheet(s) list codes applicable to your entity effective July 1, 2021. Class code rates have been consolidated and adjusted for all entities after a rate relativity study performed by our independent actuary. Please change your internal records to reflect the revised class codes and descriptions. For those with public safety classifications, please note that Police/Fire Heart fund code 9999 was consolidated into the respective law enforcement and firefighter codes.

**3. ACH Transfer Amount & Agent Compensation**

The assessment due for the fourth quarter of fiscal year 2020-2021 will be adjusted based on the results of the payroll audit. You will be notified of the revised amount around early June.

**4.**

If you have any questions or need any additional information regarding these items, please contact our office.

cc: PACT Board Member  
PACT Alternate Board Member  
PACT Liaison  
Insurance Agent

