



**Nevada Public Agency Insurance Pool  
Public Agency Compensation Trust**  
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**Minutes of Joint Meeting of  
Executive Committees of  
Nevada Public Agency Insurance Pool and  
Public Agency Compensation Trust**

**Date: Friday, April 21, 2017**

**Time: 9:00 A.M.**

**Place: at 201 S. Roop Street, Carson City, NV 89701**

**Conference Call-In Phone No: 1-800-593-9034; Passcode: WayneC.**

**1. Roll**

Members present: Cash Minor, Josh Foli, Lisa Jones, Bev Conley, Gerry Eick, Roger Mancebo, Steve West, Paul Johnson

Members Absent: Pat Whitten, Chris Mulkerns, Missie Rowe, Alan Kalt, Ann Wiswell

Others Present: Wayne Carlson, Mike Rebaleati, Marshall Smith, Mary Wray, Stephen Romero, Geoff Stark

A quorum being present, Chair Minor called the meeting to order.

**2. Public Comment**

Chair Minor opened public comment and hearing none, closed the public comment period.

**3. For Possible Action: Consent Agenda**

**a. Approval of Minutes of Meeting of March 22, 2017**

On motion and second to approve the minutes, the motion carried.

**4. For Possible Action: Approval of SpecialtyHealth MCO Contract Extension to June 30, 2018 with Addendum Extension to Add 24/7/365 Nurse Call Triage Services**

Wayne Carlson reviewed the proposal concepts and responded to questions. One question concerned the use of local providers that may or may not be in the SpecialtyHealth network and the billing practices that will apply. Wayne agreed to discuss with the company.

On motion and second to approve the extension to include the Nurse Call Triage Services, the motion carried.

**NOTE: The Meeting will Recess to Allow Public Risk Mutual and Public Compensation Mutual to Conduct Meetings to Approve Their Renewal Proposals**

**5. For Possible Action: Review of NPAIP and PACT Program Renewal Status and Options**  
**a. Review of Reinsurance Coverage and Retention for NPAIP and PACT**  
**b. Renewal Reinsurance Strategies**

PACT: Wayne Carlson, Mary Wray and Stephen Romero reviewed the spreadsheet of the renewal quotations and options. Mike Rebaleati noted that PCM had offered to reduce PACT's retention from \$500,000 to \$300,000 with the additional \$700,000 retention to be borne by PCM. The overall pricing would be a neutral pricing with the risk shifting.

On motion and second to approve the renewal proposals for recommendation to the PACT Board with the retention reduced for PACT to \$300,000 and PCM bearing \$700,000 at a neutral pricing after the risk shifting, the motion carried.

NPAIP: Wayne Carlson, Mary Wray and Stephen Romero reviewed the spreadsheet of the renewal quotations and options. Mike Rebaleati noted that PRM offered renewal terms with the addition of a 25% quota share with UE. The goal was for a net neutral effect of the overall pricing with the quota share. Mary Wray responded to questions about the United Educators reinsurance agreement indicating that progress on terms had been made and were being finalized. She discussed the option for a quota share with PRM taking 25% of the layer indicating that UE did not want to go to a higher quota share percentage.

Mary noted that the terrorism coverage was a two-year policy with a reduced premium in the second year. She also noted that the pollution legal liability program was offered at no change in price.

Stephen Romero reviewed the student accident medical policy mentioning the optional quotation he had received from another insurer. He referred to a comparison he prepared of terms, pricing and options. Committee members expressed concerns with the use of a network for this program. Wayne noted that he had checked their network and found several counties had no listed network providers for general practice physicians. No action was taken to consider the optional quote.

On motion and second to approve the renewal proposals for recommendation to the POOL Board subject to the pricing offset for the PRM acceptance of the quota share to result in neutral pricing effects between UE and PRM, the motion carried.

**6. For Possible Action: Approval of Prospective NPAIP Members**  
**a. Regional Transportation Commission of Washoe County**  
**b. Carson Montessori School**  
**c. Topaz Ranch Estates GID**

**a. Regional Transportation Commission of Washoe County.** Wayne Carlson highlighted the underwriting review noting that all bus operations had been contracted out for several years to MV Transportation company for liability and physical damage. The remaining operations are office, maintenance and engineering for roads in Washoe County. He indicated there had been no losses above the \$100,000 liability retention for five years. There were two losses below \$100,000. In discussions, Gerry Eick commented that the most significant risk would be in the engineering work since they have very large projects and he wanted to be assured that we collected sufficient funds for the potential losses even though they had not had any large losses.

On motion and second to approve, the motion carried.

**b. Carson Montessori School.** Wayne Carlson noted that he had been advised recently by the agent that he was going to submit an application, but none had been received. Wayne had advised the agent that the board had not accepted charter schools to date. Paul Johnson noted that as a general concern about charter schools, they are not subject to the same elected officials, tax and financial oversight as regular public schools and that was of concern. Wayne noted that this particular school was chartered several years ago by the Carson City School District where significant review occurred before they could be authorized. Now charters were reviewed and regulated by the State Charter School Authority. Gerry Eick expressed concerns that some charters were managed by private, profit motivated companies and not as public entities. Wayne noted that these largely were in Clark and Washoe counties, but the schools themselves were considered public schools. Josh Foli expressed concerns about the business model of charters generally being so different from regular public schools that the risk would not be acceptable for NPAIP. In response to Gerry's question about the charter schools task force, Wayne noted that he and Mike Rebaleati had visited with the charter school authority staff to gather information and learn about their interest and needs. He indicated that no further developments had occurred beyond those discussions.

On motion and second to not approve Carson Montessori School and to place the charter schools discussion on a future agenda for a final decision about their eligibility, the motion carried.

**c. Topaz Ranch Estates GID.** Gerry Eick disclosed that he consults with the GID's auditors without remuneration and believed he did not have a conflict that would restrain his ability to vote on this prospective member. Wayne Carlson commented that as a result of recommendations from Mike Rowe, attorney for the GID and for several GIDs and towns in Douglas County, the board agreed to hear a presentation about NPAIP and PACT. He had presented an overview of the programs and services. He then turned to the application noting that it was from 2014 and being updated for this year. He noted that one board member had been on another Member's special district board for eleven years and recommended the pools. Wayne noted that no losses were on their previous application. He said they are completing a \$5,000,000 pipeline improvement program. He noted that their policy runs until the Fall of this year.

On motion and second to approve, the motion carried.

## **7. For Possible Action: Approval of Prospective PACT Members**

### **a. Lovelock Meadows Water District**

### **b. Topaz Ranch Estates GID**

**a. Lovelock Meadows Water District.** Wayne Carlson reviewed the application information noting the positive claims experience with no losses in the last five years. He noted that they presently are a Member of NPAIP. Roger Mancebo commented that they are a well-managed district serving Lovelock. Wayne noted that PACT had quoted them several years ago, but the pricing was not favorable then. We have a new agent who wants to try again.

On motion and second to approve, the motion carried.

**b. Topaz Ranch Estates GID.** Wayne reiterated his comments noting their favorable experience modification factor.

On motion and second to approve, the motion carried.

**8. For Possible Action: Waiver of PACT Assessments for Volunteers Assisting with Flood Response**

Wayne Carlson commented that as a result of a question about the classification of flood volunteers, he and Mike Rebaleati had discussed requesting a waiver of any charges for volunteers as a way of PACT contributing to the flood mitigation efforts. Mike added that Members throughout the state were affected so this would be a positive effort even though the assessments were not significant for the risks. He said the Members should still maintain volunteer rosters for claims purposes. Wayne invited Geof Stark of Churchill County to describe the extensive, ongoing flood mitigation measures in Churchill County as illustrative of the efforts.

On motion and second to approve the waiver of assessments for these volunteers, the motion carried.

**9. Public Comment**

Chair Johnson opened public comment and hearing none, closed the public comment period.

**10. For Possible Action: Adjournment**

On motion and second to adjourn, the meeting was adjourned.

**The Agenda was posted at the following locations and linked to the Official State Website <https://notice.nv.gov>:**

**N.P.A.I.P.  
201 S. Roop  
Carson City, NV 89701**

**Carson City Courthouse  
885 E. Musser Street  
Carson City, NV 89701**

**Eureka County Courthouse  
10 S. Main Street  
Eureka, NV 89316**

**Churchill County Courthouse  
155 North Taylor Street  
Fallon, NV 89406**