

**MINUTES**  
**LAS VEGAS-CLARK COUNTY LIBRARY DISTRICT**  
**BOARD OF TRUSTEES' RISK MANAGEMENT COMMITTEE MEETING**  
**LAS VEGAS, NEVADA**  
**JUNE 10, 2021**  
**(Approved July 8, 2021)**

The Board of Trustees of the Las Vegas-Clark County Library District Risk Management Committee met in the East Las Vegas Library, Las Vegas, Nevada, 4:00 p.m., Thursday, June 10, 2021.

**Present:** Board: F. Ortiz, Chair S. Ramaker B. Wilson  
K. Rogers N. Waugh J. Jiron

Counsel: G. Welt

Absent:

Staff: Kelvin Watson, Executive Director  
Numerous Staff

Guests:

F. Ortiz, Chair, called the meeting to order at 4:05 p.m.

<b>Roll Call (Item I.)</b>	All members listed above represent a quorum. Appendix A.
<b>Public Comment (Item II.)</b>	None
<b>Agenda (Item III.)</b>	Trustee Ramaker moved to approve the Agenda as proposed. There was no opposition and the motion carried.
<b>New Business (Item IV.)</b>	
<b>Discussion and possible Committee action regarding a report from the District's Broker of Record regarding its recommendation for contract award for property and casualty insurance and public officials and employment practices liability insurance for the policy year commencing on July 15, 2021.</b>	<p>General Services Director, John Vino reported that the District's property and casualty insurance and the public officials and employment practices liability insurance renews on July 15<sup>th</sup>. Mr. Vino included that USI Insurance Services, the broker of record for the District, conducted a thorough review of the current policies and coverages and prepared a proposal insurance package and a recommendation for contract award.</p> <p>Mr. Vino introduced the District's Broker, Brandon Lewis. Mr. Lewis stated that USI Insurance Services had been in communication with Mr. Vino regarding the insurance marketplace and to come up with a strategy for the best renewal for the District. Mr. Lewis reported that they have seen a number of issues with insurance carriers, rates, and capacity in terms of limits of coverage that can be offered.</p> <p>Mr. Lewis explained that based on discussions with the current underwriters, their recommendation was to negotiate with the current carriers. He stated, the reason being was because the current carriers were willing to agree to maintain their rate increases.</p> <p>Mr. Lewis continued with their proposal. He stated they looked at options on cyber and crime coverage because the current carrier was</p>

having issues providing the best quotes, which raised a red flag. He also stated that a lot of carriers were declining cyber coverage.

Mr. Lewis reviewed his Power Point presentation on the comparisons of all of the carriers and specifically what they covered and what their current rate is. In addition to cyber, the liabilities included crime, pollution, kidnap and ransom (active shooter coverage), and the tenant user and third-party property damage coverage.

Trustee Waugh asked for clarification on kidnap and ransom coverage. Mr. Lewis clarified by stating that it is a traditional coverage in the event of a kidnap ransom or a traditional extortion, non-cyber extortion event. Trustee Ramaker asked if it covered Trustees as well; Mr. Lewis answered yes. He continued to clarify that it includes employees, volunteers, Trustees, and those working on behalf of the District.

Mr. Lewis reviewed the crime quote, cyber, annual premium and media liability coverage comparisons. He also reviewed the property and liability coverage, commercial property coverage and equipment breakdown. He then continued presenting on personal property in transit, accounts receivable and ordinance or law.

Mr. Lewis touched on Business Income and Extra Expense coverage, as well as General Liability and Employee Benefits coverage.

He also defined coverage for the following:

- Security and Law Enforcement Coverage
- Commercial Auto
- Management Liability – Public Officials Liability; Employment Practices Liability
- Active Assailant Coverage

Chair Ortiz asked the Board of Trustees if there any questions.

- Trustee Ramaker asked if it was normal to insure under several different companies. Mr. Lewis stated that it is not uncommon for larger organizations to have coverage under multiple carriers.
- Trustee Wilson asked that since LVCCLD is moving some coverage, would it help in the future or hurt in keeping discounts with Travelers in the future. Mr. Lewis responded that looking at Crime and Cyber Liability (Travelers does not have) would not be detrimental to the District.
- Mr. Vino added that the Board had directed to open market on these policies every three years, and this year is the second.
- Counsel Welt asked if the Umbrella Policy was over the Active Assault Policy. Mr. Lewis answered that it did not. Counsel Welt then asked if there is a liability action as a result of an active shooter, then LVCCLD is limited by that policy. Mr. Lewis answered, Travelers would be obligated to defend you under the General Liability Umbrella.

Chair Ortiz commented suggestions for next year. He stated that

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insurance companies should be reminded that LVCCLD has a no firearms policy (possibly reducing cost) and having an internal auditor may also help reduce costs for fraud and credit cards.

Chair Ortiz asked Executive Director Kelvin Watson if he had any questions. Mr. Watson had no questions.

Trustee Waugh moved to recommend to the Board of Trustees the contract for property and casualty insurance be awarded through USI Insurance Services to Travelers, Chubb/Federal, Benchmark, Tokio Marine Specialty, Great American, Indian Harbor and American Specialty at an annual premium not to exceed \$357, 595 for the policy year commencing on July 15, 2021, subject to review by Counsel. There was no opposition, motion carried.

**Announcements  
(Item X.)**

The next Board Meeting will be held Thursday, July 8, 2021 in the West Charleston Library at 6:00 p.m.

**Public Comment  
(Item XI.)**

None

**Adjournment  
(Item XIII.)**

Chair Ortiz adjourned the meeting at 4:47 p.m.

Respectfully submitted,

Kelly Benavidez, Secretary

# 2021 ATTENDANCE

June 10, 2021 Special Board Meeting

Appendix A

2021		January 8 Special Board Mtg	January 21 Regular Board Mtg	February 18 Regular Board Mtg	March 11 Regular Board Mtg	March 23 Emergency Brd Mtg	April 8 Finance and Audit	April 8 Regular Board Mtg	May 20 Regular Board Mtg	June 5 Special Board Mtg	June 10 Risk Management Cmte	June 10 Nominating Cmte Mtg	June 10 Special Board Mtg
Benavidez	Kelly	P	P	P	P	P	P	P	P	P			A-E
Bilbray-Axelrod*	Shannon	P	P	P	X	X	X	X	X	X	X	X	X
Francis Drake***	Marilyn	P	P	P	P	P	P	P	X	X	X	X	X
Foyt	Elizabeth	P	P	P	P	P	P	P	P	P	A-E		A-E
Meléndrez	José	P	P	P	P	A-E	A-E	A-E	P	P			A-E
Ortiz	Felipe	P	P	P	P	P	P	P	P	P	P	P	P
Wadley-Munier***	Robin	P	P	P	P	P	P	P	X	X	X	X	X
Ramaker	Sandra	P	P	P	P	P	P	P	P	P	P	P	P
Wilson	Brian	P	P	P	P	A-E	A-E	A-E	P	P	P	P	P
Rogers	Keith	A-E	P	P	P	P	P	P	P	P			P
Wagh**	Nathaniel	X	X	X	P	P	P	P	P	P	P	P	P
Jiron****	Jennifer	X	X	X	X	X	X	X	P	P	P	P	P
Turner Whiteley****	Kate	X	X	X	X	X	X	X	P	P			P

attended Committee meeting but not a member

A-E Excused Absence  
 A-U Unexcused Absence

- \*Shannon Bilbray-Axelrod's term expired March 1, 2021
- \*\*Nathaniel Wagh was appointed March 2, 2021
- \*\*\* Term expired April 18, 2021
- \*\*\*\* Appointed to term beginning April 19, 2021

as of June 11, 2021