

East Fork Fire Protection District



**District Board Special Meeting
Agenda and Supporting Information for
The Meeting of June 30, 2026**

EAST FORK FIRE PROTECTION DISTRICT

1694 County Road
Minden, Nevada 89423

Special Meeting Agenda

John Bellona, Director, District 1
Barbara Griffin, Director, District 2
Bernard Curtis, Director, District 3
Nathan Leising, Secretary, District 4
Michael Sommers, President, District 5

Alan Ernst, District Fire Chief

Jolene Polish, Board Clerk

Tuesday, June 30, 2026

1:00 PM Special Meeting

To attend virtually-Contact Jolene Polish
In person-1694 County Road, Minden

MISSION STATEMENT

“Serving the Fire and Life Safety Needs of Our Community”

Meeting Notice and Access

The East Fork Fire Protection District Board meeting will be conducted in person and electronically. The public may attend in person at the East Fork Fire Protection District Administrative Office, 1694 County Road, Minden, Nevada, or participate electronically. To receive electronic meeting access information, please contact Jolene Polish prior to the day of the meeting at 775-782-9040 or jpolish@eastforkfire.org.

Public Comment

Public comment may be submitted in advance by email and will be accepted through the day before the meeting. Written public comment should be emailed to Jolene Polish at jpolish@eastforkfire.org prior to the meeting date to be included in the official meeting record. Members of the public who require assistance submitting public comment may contact Jolene Polish at 775-782-9040.

Agenda Availability

The finalized agenda will be posted at the East Fork Fire Protection District Administrative Office. The agenda and supporting materials are also available electronically at:

<https://eastforkfire.org>

<https://notice.nv.gov>

Electronic copies may be requested by contacting jpolish@eastforkfire.org.

Agenda Items

Agenda items may be taken out of order, combined, or removed at the discretion of the Board. Items designated “for possible action” may be discussed and acted upon, including approval, modification, denial, no action, or continuance.

Public Participation

The Board is committed to conducting meetings in a professional and respectful manner and encourages public participation in accordance with Nevada Open Meeting Law.

Accommodation Notice

Pursuant to NRS 241, persons with disabilities who require special accommodations are requested to contact Jolene Polish at 775-782-9040 or in writing at 1694 County Road, Minden, Nevada 89423, at least 20 hours prior to the meeting.

**EAST FORK FIRE PROTECTION DISTRICT
1694 COUNTY ROAD
MINDEN, NEVADA
FINAL AGENDA
June 30, 2026**

BOARD MEETING

1:00 PM

CALL TO ORDER

PLEDGE OF ALLEGIANCE – Director John Bellona

OPENING PUBLIC COMMENT (No Action)

At this time, public comment will be taken on those matters that are within the jurisdiction and control of the East Fork Fire Protection District Board of Directors but are not on the agenda for this meeting or those agenda items where public comment will not be taken as a public hearing is not legally required as where an item is for presentation only.

Public Comment may be limited to three minutes per speaker, which will be decided by the Board President or other presiding officer in his/her absence. If you are going to comment on a specific agenda item that the East Fork Fire Protection District Board of Directors will take action on, please make your comments when the item is considered and is opened for public comment.

For members of the public not able to be present when an item on the agenda is heard, Speaker/Comment Cards are available in the Lobby at the entrance to the meeting room. These cards should be completed and given to the District Fire Chief or designee.

ADMINISTRATIVE AGENDA

The Administrative Calendar will be handled as follows:

- (1.) The President will read the agenda title into the public record.
- (2.) Staff will introduce the item and provide a report, if any.
- (3.) The applicant, if any, will have an opportunity to address the Board.
- (4.) The Board will then discuss the item.
- (5.) Once the Board has concluded their discussion, public comment will be allowed and is limited to three minutes per speaker.
- (6.) Once public comment is completed, the Board will then ask any follow-up questions and take action.

On agenda items that are listed as a “for presentation only” with no action listed, public comment is not legally required and must be made at the beginning of the meeting.

- 1. For Possible Action.** Discussion and possible action to approve the proposed agenda. The East Fork Fire Protection District Board of Directors reserves the right to take items in a different order to accomplish business in the most efficient manner, to combine two or more agenda items for consideration, and to remove items from the agenda or delay discussion relating to items on the agenda. (Michael Sommers, President) 5 Minutes.

NEW BUSINESS

- 2. For Possible Action.** Discussion and possible action to authorize the District to transition its Workers' Compensation Insurance Program for Fiscal Year 2026/2027 from the current carrier, 7710, to National Council in Compensation Insurance (NCCI) upon expiration of the current policy. Because 7710 did not provide a loss-sensitive renewal quote up until Tuesday, June 23, 2026, and POOL/PACT declined to quote the District for the upcoming term, the District turned to NCCI to obtain a quote. NCCI will assign the District to a loss-sensitive carrier in the Nevada market. The District has not previously used the NCCI assignment system. The District budgeted an annual premium cost of \$1,211,256. Approval would also authorize the District Fire Chief to execute all related insurance documents on behalf of the District to implement the transition upon receipt of the final insurance documents. (Alan Ernst, District Fire Chief) 15 Minutes.

CLOSING PUBLIC COMMENT (No Action)

At this time, public comment will be taken on those items that are within the jurisdiction and control of the East Fork Fire Protection District Board of Directors or those agenda items where public comment has not already been taken. (Michael Sommers, President)

ADJOURNMENT

- 3. For Possible Action.** Discussion and possible action to adjourn the East Fork Fire Protection District Special Meeting. (Michael Sommers, President) 5 Minutes.

THE TIMING FOR AGENDA ITEMS IS APPROXIMATE UNLESS OTHERWISE INDICATED AS A TIME SPECIFIC ITEM. ITEMS MAY BE CONSIDERED AHEAD OF OR AFTER THE SCHEDULE INDICATED BY THIS AGENDA.

East Fork Fire Protection District

AGENDA ACTION SHEET

1. **Title: For Possible Action.** Discussion and possible action to authorize the District to transition its Workers' Compensation Insurance Program for Fiscal Year 2026/2027 from the current carrier, 7710, to National Council in Compensation Insurance (NCCI) upon expiration of the current policy. Because 7710 did not provide a loss-sensitive renewal quote up until Tuesday, June 23, 2026, and POOL/PACT declined to quote the District for the upcoming term, the District turned to NCCI to obtain a quote. NCCI will assign the District to a loss-sensitive carrier in the Nevada market. The District has not previously used the NCCI assignment system. The District budgeted an annual premium cost of \$1,211,256. Approval would also authorize the District Fire Chief to execute all related insurance documents on behalf of the District to implement the transition upon receipt of the final insurance documents. (Alan Ernst, District Fire Chief) 15 Minutes.
2. **Recommended Motion:** Motion to authorize the District to transition its Workers' Compensation Insurance Program for Fiscal Year 2026/2027 from the current carrier, 7710, to National Council in Compensation Insurance (NCCI) upon expiration of the current policy.
3. **Funds Available:** Yes **Amount:** Estimated \$1,211,256
Fund Name: General Fund **Account Number:** 515-182
4. **Prepared by:** Alan Ernst, District Fire Chief
5. **Meeting Date:** June 30, 2026 **Time Required:** 15 Minutes
6. **Agenda:** Administrative Agenda
7. **Background Information:** At the Board meeting held on June 16, 2026, an item was brought before the Board to approve the District's annual Workers' Compensation Insurance Program for Fiscal Year 2026/2027 as proposed by 7710 Insurance. The District budgeted an annual premium cost of \$1,211,256, with the understanding that the final premium may increase by up to 10% based on underwriting and market conditions. At that time, the District had not yet received a renewal quote from its current carrier, 7710, despite repeated requests and follow-up communications.

The District has since received the renewal proposal from 7710. Upon review, the quoted premium exceeds the budgeted amount by more than 10%, resulting in a significant unbudgeted increase.

In anticipation of the delayed renewal and unknown circumstances and to fulfill the District's fiduciary responsibility to evaluate insurance options, the District's insurance broker, LP Insurance also obtained a proposal from National Council in Compensation Insurance (NCCI). After comparing coverage, pricing, and overall value, staff determined that the NCCI proposal represents the most fiscally responsible option for the District while maintaining the necessary workers' compensation coverage.

Approving the NCCI proposal will allow the District to avoid the substantially higher renewal costs proposed by the current carrier and better align insurance expenditures with the Board-adopted budget.



PREMIUM CALCULATION WORKSHEET

APPLICANT NAME: **EAST FORK FIRE PROTECTION DISTRICT**
 PROPOSED EFFECTIVE DATE: 07/01/2026
 PROPOSED EXPIRATION DATE: 07/01/2027
 BINDER NUMBER:
 APPLICATION ID NUMBER: 51625425
 GOVERNING STATE: NV
 APPLICATION GOVERNING CLASS CODE: 7710
RATE EFFECTIVE DATE: (NV) 03/01/2026
EXPERIENCE RATING DATE: 07/01/2026
 PROPOSED PREMIUM PERIOD: 07/01/2026 - 07/01/2027

SUMMARY INFORMATION

STATE NAME	STATE ESTIMATED ANNUAL PREMIUM
NV	966,757

SUBTOTAL FOR TERRORISM PREMIUM - ALL STATE(S):¹ (NV) \$1759.39 = \$1759.39 **INCL**

ESTIMATED ANNUAL PREMIUM	966,757
DEPOSIT PERCENTAGE	20%
DEPOSIT PREMIUM	193,351
LSRP DEPOSIT PERCENTAGE	20%
LSRP DEPOSIT AMOUNT ³	192,897
TOTAL ESTIMATED ANNUAL PREMIUM ²	966,757
TOTAL PREMIUM PAID	0

[1] See individual state worksheet(s) that accompany the summary page for explanation.

[2] Please Note: the separate values used during the calculations are not rounded. The separate values shown have been rounded to the nearest whole dollar. The Estimated Annual Premium and the Total Estimated Annual Premium displayed also have been rounded to the nearest whole dollar.

[3] Please Note: The LSRP Deposit Amount is calculated using standard premium from LSRP eligible states.

NOTICE: NCCI has calculated the Total Estimated Annual Premium, as identified on the Premium Calculation Worksheet, based on information provided to NCCI by the Applicant, producer, or other authorized representative on behalf of the Applicant. The Total Estimated Annual Premium on the Premium Calculation Worksheet as derived from NCCI'S **RMAPS® Online Application Service** shall **NOT** be binding upon NCCI and/or any carrier that is or may be assigned under the WCIP. The assigned carrier may apply additional state surcharges, taxes, assessments, or programs based on its underwriting review or as required by the state. **ANY USE OF ANY RESULT DERIVED FROM NCCI'S RMAPS® ONLINE APPLICATION SERVICE TO THE CONTRARY, OR IN VIOLATION OF, OR INCONSISTENT WITH, ANY OF THE ABOVE IS STRICTLY PROHIBITED, AND NCCI EXPRESSLY DISCLAIMS ANY LIABILITY THEREFROM OF ANY NATURE OR KIND AND TO ANY PERSON OR ENTITY, INCLUDING WITHOUT LIMITATION, ANY CLAIMS OF THIRD PARTIES, WHETHER BASED IN TORT, CONTRACT, OR OTHERWISE.**

ESTIMATED STATE ACT EXPOSURE

APPLICANT NAME: East Fork Fire Protection District
PROPOSED EFFECTIVE DATE: 07/01/2026
RATE EFFECTIVE DATE: 3/1/2026
STATE: NV
STATE GOVERNING CLASS CODE: 7710

Workers/Employees Information:

Class Code	Number of Employees	Total Payroll	Rate	Calculated Premium	Minimum Premium
7710	81	2,885,743	14.152	408,390	1,100
7711	5	156,036	2.135	3,331	587
8380	1	36,000	2.827	1,018	725
8810	10	360,000	0.285	1,026	217
9410	1	15,000	2.608	391	682

Owners/Officers Information:

Name	INC/EXC	Class Code	Title	Payroll	Calculated Payroll	Rate	Calculated Premium	Minimum Premium
Alan Ernst	I	7710	FIRECHF	36,000	36,000	14.152	5,095	1,100
Barbara Griffin	I	8810	OFCRBOD	6,000	6,000	0.285	17	217
Bernard Curtis	I	8810	OFCRBOD	6,000	6,000	0.285	17	217
John Bellona	I	8810	BDTRMBR	6,000	6,000	0.285	17	217
Michael Sommers	I	8810	OFCRBOD	6,000	6,000	0.285	17	217
Nathan Leising	I	8810	OFCRBOD	6,000	6,000	0.285	17	217

MANUAL PREMIUM	=	419,337
INCREASED LIMITS (1000000/1000000/1000000) (1.1)	+	4,613
SUBJECT PREMIUM	=	423,950
EXPERIENCE MODIFICATION	x	1.82
MODIFIED PREMIUM	=	771,588
ARAP FACTOR	=	1.25
ARAP SURCHARGE	+	192,897
STANDARD PREMIUM	=	964,485
EXPENSE CONSTANT	+	160
TERRORISM MISC VALUE (0.05)	+	1,759
CATASTROPHE (OTHER THAN CERTIFIED ACTS OF TERRORISM) (0.01)	+	352
TERRORISM MISC VALUE BY STATE (0.05)	\$1,759.39	INCL
SUBTOTAL FOR TERRORISM PREMIUM¹	\$1,759.39	INCL

ESTIMATED ANNUAL PREMIUM: \$66,757
 The Estimated Annual Premium, as identified on the Premium Calculation Worksheet, based on information provided to NCCI by the Applicant, producer, or other authorized representative on behalf of the Applicant. The Total Estimated Annual Premium on the Premium Calculation Worksheet as derived from NCCI's **RMAPS® Online Application Service** shall **NOT** be binding upon NCCI and/or any carrier that is or may be assigned under the WCIP. The assigned carrier may apply additional state surcharges, taxes, assessments, or programs based on its underwriting review or as required by the state. **ANY USE OF ANY RESULT DERIVED FROM NCCI'S RMAPS® ONLINE APPLICATION SERVICE TO THE CONTRARY, OR IN VIOLATION OF, OR INCONSISTENT WITH, ANY OF THE ABOVE IS STRICTLY PROHIBITED, AND NCCI EXPRESSLY DISCLAIMS ANY LIABILITY THEREFROM OF ANY NATURE OR KIND AND TO ANY PERSON OR ENTITY, INCLUDING WITHOUT LIMITATION, ANY CLAIMS OF THIRD PARTIES, WHETHER BASED IN TORT, CONTRACT, OR OTHERWISE.**

[1] Subtotal for Terrorism Premium: For insured losses resulting from certified acts of terrorism as determined under the Terrorism Risk Insurance Act of 2002, and any amendments, including as amended and extended by the Terrorism Risk Insurance Program Reauthorization Act of 2019, and applied consistent with NCCI manual rules and forms (Terrorism Misc. Value or Terrorism Rate by State).

NOTICE: NCCI has calculated the Total Estimated Annual Premium, as identified on the Premium Calculation Worksheet, based on information provided to NCCI by the Applicant, producer, or other authorized representative on behalf of the Applicant. The Total Estimated Annual Premium on the Premium Calculation Worksheet as derived from NCCI'S *RMAPS*[®] **Online Application Service** shall **NOT** be binding upon NCCI and/or any carrier that is or may be assigned under the WCIP. The assigned carrier may apply additional state surcharges, taxes, assessments, or programs based on its underwriting review or as required by the state. **ANY USE OF ANY RESULT DERIVED FROM NCCI'S *RMAPS*[®] ONLINE APPLICATION SERVICE TO THE CONTRARY, OR IN VIOLATION OF, OR INCONSISTENT WITH, ANY OF THE ABOVE IS STRICTLY PROHIBITED, AND NCCI EXPRESSLY DISCLAIMS ANY LIABILITY THEREFROM OF ANY NATURE OR KIND AND TO ANY PERSON OR ENTITY, INCLUDING WITHOUT LIMITATION, ANY CLAIMS OF THIRD PARTIES, WHETHER BASED IN TORT, CONTRACT, OR OTHERWISE.**

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