

## Lyon County School District Board Memo

**Date:** June 23, 2026  
**To:** Board of School Trustees  
**From:** BillieJo Hogan, Executive Director of Human Resources  
Blake Smith, Safety and Benefits Risk Manager  
**Re:** POOL Renewal – Property Liability Insurance

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### **Recommendation**

That the Board of Trustees approve the renewal contract with POOL and Warren Reed Insurance for 2026-2027 school year.

### **Background Information**

LCSD is part of a public agency insurance pool called the POOL, which offers various liability and property coverages (including vehicles). The Warren Reed agency has compiled the annual program cost and exposure metrics for the upcoming coverage period. Significant exposure changes across the district's schedule have driven an overall adjustment in program costs.

Please see the attached documentation from Warren Reed Insurance for additional details. The yellow highlight on page 10 provides a Program Cost Summary explaining the 9.32% rate increase. For reference, the rate increase was 2.07% in 2025-2026, 1.32% in 2024-2025, and 10.6% in 2023-2024

### **Budget Considerations**

The final Nevada Public Agency Insurance Program Cost for 2026-2027 is **\$1,260,980.63**, which is a 9.32% increase from the 2025-2026 cost of \$1,153,434.77, an increase of \$107,545.86.

### **Discussed at Previous Meeting**

This is renewed annually and was last approved June 25, 2025.

### **Attachment(s)**

Packet by Warren Reed Insurance POOL Renewal 2026-2027