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1 SRAARON FORD 2 Attorney General RICHARĎ P. YIEN, Bar No. 13035 3 Deputy Attorney General State of Nevada Office of the Attorney General 4 100 North Carson Street Carson City, NV 89701-4717 5 Tel: (775) 684-1129 6 Fax: (775) 684-1156 Email: ryien@ag.nv.gov 7 Attorneys for Division of Insurance 8 MARK E. FERRARIO, Bar No. 1625 9 KARA B. HENDRICKS, Bar No. 7743 GREENBERG TRAURIG, LLP 10 10845 Griffith Peak Drive, Suite 600 Las Vegas, NV 89135 11 Telephone: (702) 792-3773 12 Facsimile: (702) 792-9002 Email: ferrariom@gtlaw.com 13 hendricksk@gtlaw.com 14 cowdent@gtlaw.com 15 Attorneys for the Plaintiff 16

DISTRICT COURT

### CLARK COUNTY, NEVADA

STATE OF NEVADA, EX REL. COMMISSIONER OF INSURANCE, IN HER OFFICIAL CAPACITY AS STATUTORY RECEIVER FOR DELINQUENT DOMESTIC INSURER,

Plaintiff,

 $23 \parallel_{\text{vs.}}$ 

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LANCET INDEMNITY RISK RETENTION GROUP, INC., a Nevada Domiciled Association Captive Insurance Company,

Defendant.

Case No. A-19-791409-B

Dept. No. 16

FIFTH STATUS REPORT

Page 1 of 12

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### FIFTH STATUS REPORT

COMES NOW, Commissioner of Insurance, Barbara D. Richardson, in her sole capacity as Receiver, and CANTILO & BENNETT, L.L.P., Special Deputy Receiver ("SDR"), and files this quarterly Status Report ("Report") in the above-captioned receivership. In accordance with the orders of this Court and the Nevada Revised Statutes ("NRS") Chapter 696B, the Receiver makes this "true report[s] in summary form of the insurer's affairs under the receivership and of progress being made in accomplishing the objectives of the receivership." NRS 696B.290(7).

## I. INTRODUCTION

Lancet Indemnity Risk Retention Group ("Lancet" or the "Company") is was an association captive insurance company organized under the insurance laws of Nevada and the Liability Risk Retention Act of 1986. Lancet received its Amended Certificate of Authority on November 19, 2008, and operated under the authority of NRS Chapter 694C. Lancet was focused in the medical professional liability line, and was formed to insure the medical professional liability of its physician and medical group members.

Pursuant to NRS 679A.160, Lancet was subject to Nevada laws in Chapters 694C and 695E that pertain to captive insurers (as "captive insurer" is defined in NRS 694C.060) and risk retention groups (as "risk retention group" is defined in NRS 695E.110) that have a Certificate of Authority from the Division of Insurance. Lancet was considered an association captive insurer (as "association captive insurer" is defined in NRS 694C.050). As a risk retention group ("RRG"), Lancet was subject to the federal Liability Risk Retention Act of 1986. RRGs domiciled in Nevada do not participate in the Nevada Guaranty Association. Pursuant to NRS 695E.140(1)(a), Lancet was also subject to all laws that pertain to traditional liability insurers (with exceptions given in Bulletin 14-008).

At the outset of the receivership, Lancet owned minimal personal property, had no office lease of its own, and only two employees. Lancet's business was primarily conducted

through third-party contractors, 1 such as Tampa Bay Health Solutions, LLC (management and policyholder services), Western Litigation, Inc. (claims administrator), and Risk Services (accounting and auditing services). The Company also provided in-house premium financing services for a number of its policies.

On March 11, 2019, the Company consented to receivership by a letter from its President and Board of Directors to the Commissioner requesting that Lancet be placed into receivership. The Commissioner filed her Verified Petition for Appointment of Commissioner as Receiver and Other Permanent Relief on March 19, 2019. As detailed in the petition, Lancet qualified for receivership based on several criteria and Lancet was in a very hazardous financial condition. On April 12, 2019, this Court entered its Permanent Injunction and Agreed Order Appointing Commissioner as Permanent Receiver of Lancet Indemnity Risk Retention Group (the "Permanent Receivership Order"). Barbara D. Richardson, Commissioner of Insurance ("Commissioner"), in her capacity as Receiver for Lancet, appointed the firm of Cantillo & Bennett, L.L.P. as the Special Deputy Receiver of the Companies. The "Receiver" and "Special Deputy Receiver" are referred to collectively herein as the "Receiver."

In brief, the Permanent Receivership Order establishes the following key points for the initial phase of the receivership:

- that all evidences of coverage, insurance policies, and contracts of insurance are to be canceled effective on April 30, 2019, unless the Receiver determines that any such contracts should be canceled as of an earlier date;
- that the Receiver may impose a full suspension on all disbursements owed by Lancet, including insurance policy disbursements, and costs related to the defense or adjudication of insurance policy claims;

<sup>&</sup>lt;sup>1</sup> Per the "About Us" page on the Company's web site (prior to receivership): "Domiciled in Nevada, Lancet Indemnity is a Physician Owned and Directed Professional Liability Insurance carrier that utilizes professional Insurance Executives for the underwriting, development and implementation process of our several coverage options."

- 3. that the receivership court has exclusive jurisdiction over all matters pertaining to Lancet and all persons are enjoined from commencing, bringing, maintaining, or further prosecuting any action at law, suit in equity, arbitration, or special or other proceeding against the Company, Receiver, or Special Deputy Receiver;
- 4. that the Receiver is vested with exclusive title both legal and equitable to all of Lancet's property wherever located, to administer under the general supervisions of the Court;
- 5. that the Receiver may change to her own name the name of any of Lancet's accounts, funds, or other property or assets, held with any bank, savings and loan association, other financial institution, or any other person, wherever located, and may withdraw such funds, accounts, and other assets from such institutions or take any lesser action necessary for the proper conduct of the receivership; and
- 6. that the Receiver is authorized to establish a receivership claims and appeal procedure for all receivership claims. The receivership claims and appeals procedures shall be used to facilitate the orderly disposition or resolution of claims or controversies involving the receivership or the receivership estate.

On February 25, 2020, the Receiver filed a consolidated motion for a Final Order Placing Lancet Indemnity Risk Retention Group, Inc. into Liquidation, and for a Final Order Setting a Claims Filing Deadline and Granting Related Relief (the "Consolidated Motion"). The Consolidated Motion was heard and granted on April 1, 2020. The Court entered an Order approving the Receiver's proposed Claims Filing Deadline of April 1, 2021, and procedures for filing claims against Lancet, which is discussed further below. The Court also granted the Receiver's motion to formally place Lancet into liquidation effective on April 9, 2020.

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### II. RECEIVERSHIP ADMINISTRATION

## A. Notice of Receivership

The Receiver initially distributed notices regarding the Permanent Receivership Order to all interested parties of Lancet, as detailed in the Receiver's prior quarterly status reports. On February 5, 2020, the Court entered its Order Regarding Motion for Instructions Including Notice Requirements (the "Notice Order"). Pursuant to the Notice Order, the Receiver served the above-referenced Consolidated Motion to the parties on Lancet's electronic service list and also posted it on the Company's web site www.LancetIndemnity.com. After the entry on April 9, 2020, of the Court's Final Order Placing Lancet into Liquidation (the "Liquidation Order") and its Final Order Setting Claims Filing Deadline for Lancet and Related Relief (the "Claims Order"), the Receiver provided tripartite notice of the orders as follows:

- 1. Notice was given by mailing and/or e-mailing the various persons and entities outlined in the Notice Order;
- 2. Notice was published once a week for two consecutive weeks in <u>USA</u>

  Today and the <u>Las Vegas Review-Journal</u>; and
- 3. Notice was posted on the Company's web site (www.LancetIndemnity.com).

The "notice" described in paragraph one (1) is a packet of materials that contains: (1) a one-page notice, in English and Spanish, regarding the current status of Lancet in liquidation and the April 1, 2021, Claims Filing Deadline *inter alia*; (2) copies of the Liquidation Order and Claims Order; (3) The receivership claims and appeal procedure and instructions (*i.e.*, instructions for submitting a Proof of Claim ("POC")); and (4) the POC Form. The complete set of documents that formed the notice mailing is attached as Exhibit 1 for reference. Notice was mailed or e-mailed to approximately 8,505 parties and the Receiver will continue to provide the notice as needed to any inquiring party.

The publication notice described in paragraph two (2) above ran on April 30, 2020 and May 7, 2020, in <u>USA TODAY</u>, and on May 1, 2020 and May 8, 2020, in the <u>Las Vegas</u>

Review-Journal. The tear sheets evidencing the publications are attached as Exhibit 2. A new section for "Claims and Appeals" has been added to the Lancet web site, where the forms and instructions are available for download. Notice of Lancet's status in liquidation and of the Claims Filing Deadline is posted on the web site home page in English and Spanish. The frequently asked questions page of the web site ("FAQs") has also been updated. Future notices about Lancet's receivership will be provided to interested parties in accordance with the Court's Notice Order.

## B. Claims Administration

The Receivership Claims and Appeal Procedure for all Lancet claims, and the required POC Form, were approved by the Court's Claims Order on April 9, 2020. Notice regarding the claims procedure has been provided as detailed above. Per the Claims Order, all claims against Lancet will be handled as claims against the Lancet receivership estate, and all proceedings will be governed by applicable Nevada law. Further, all claims must be submitted on the approved POC Form and late-filed POCs will be barred from sharing in any distribution of Lancet's assets. In order for a POC to be considered timely filed, it must be postmarked or delivered to the SDR on or before April 1, 2021 (the Claims Filing Deadline). In addition to being timely filed, claims must also be non-contingent and liquidated in amount by the Claims Filing Deadline to share in any distribution of Lancet's assets.

The Receiver's third-party claims administrator ("TPA"), Claims Resource Management, Inc. ("CRMI"), is assisting the Receiver in the evaluation and adjudication of incoming POCs. Twenty (20) POC submissions have been received to date. POCs must pass a *prima facie* review before being processed further by the Receiver and CRMI. For instance, a POC may be rejected if it is: a duplicate submission, unsigned, not notarized, substantially incomplete, and/or lacking sufficient documentation or explanation to allow the claim to be determined. When a POC must be rejected, the Receiver will send a written notice to the submitting party explaining the reasons why the POC cannot be processed.

The claimant will then have a chance to correct and re-submit the POC in advance of the April 1, 2021, Claims Filing Deadline.

CRMI is also reviewing all claims designated "open" by the prior TPA at the outset of receivership, bringing those open claim files up to date in anticipation of POC filings in the receivership, and responding to loss run and credentialing requests to the extent possible given the limited resources of the Lancet estate.<sup>2</sup>

The Receiver has previously reported on the matter of *Mora v. Lancet Indemnity* which was pending appeal at the outset of the receivership. The Receiver has communicated, and continues to communicate, about this claim with Lancet's reinsurers, seeking coverage and payment for amounts owed to Lancet by reinsurers.

## C. Third-Party Support Services

CRMI is the third-party claims administrator for the receivership estate. Please refer to section (B), *supra*, to read about CRMI's work for the estate. PALOMAR FINANCIAL, LC ("Palomar"), an affiliated company of the SDR, performs financial and technical administrative support services for Lancet in receivership. Palomar is being used to save costs for the receivership estate, centralize data and information, and facilitate the receivership's administration. Merlinos & Associates ("Merlinos") is an actuarial firm that has been selected to assist the receivership estate as described further below in section E ("Actuarial Reports").

## D. Records & Property

The Receiver is maintaining access, for the time being, to the cloud-based Lancet policy database (*i.e.*, the Epic system, owned by Applied Systems, Inc.) and premium financing software (*i.e.*, the Input 1 system). The Receiver will terminate these systems once it is certain that they are no longer needed.

<sup>&</sup>lt;sup>2</sup> As previously reported, Lancet at this time can only provide loss run and claim history based on the available records of Lancet as of April 2019. Therefore, loss run reports provided by the SDR contain a disclosure regarding the completeness and accuracy of the same.

Since the prior status report the Receiver has made additional specific requests of Western Litigation (Lancet's pre-receivership Claims TPA), where there are noticeable gaps in the claim files, and has received additional Lancet records and communications in response. It does not appear that the Company kept complete and accurate claims records — and in some instances it has been necessary for CRMI to communicate with prior defense counsel in order to complete individual claim files (*i.e.*, to determine the outcome of a given claim, for instance). The Receiver will continue to evaluate the available records, and will make requests as needed for missing information, if any.

## E. Actuarial Reports

Merlinos is an actuarial firm that has been selected to assist the estate by evaluating the policy and claims information for Lancet to provide a projection of the current and future claims liabilities of the estate. Merlinos is also evaluating Lancet's liability for the return premium owed for tail coverage policies that were terminated by the receivership order cancelling such insurance coverages.

### F. Reinsurance

The Receiver is working with Lancet's reinsurance brokers, Tyser & Co. Ltd. ("Tysers") (formerly known as Integro Insurance Brokers Limited) to evaluate Lancet's reinsurance coverage and reinsured claims. After a number of commutation agreements were executed in July and August of 2018, there appeared to be just one reinsurer remaining on risk for the current policy year for one excess of loss reinsurance contract (the "XOL"). The Receiver, and Tysers, will continue to report claims on the active XOL contract. As noted above, CRMI is working to update Lancet's claim files, which includes a focus on those claims that may involve additional reinsurance claim reporting. The Receiver will continue to work with CRMI and Tysers to prepare the necessary reinsurance reporting on an ongoing basis.

### G. Asset Recovery

On March 4, 2019, the Receiver put the prior directors and officers of the company, and their professional liability and/or errors and omissions insurance carrier, on notice of

prior bad acts and actionable claims of the Receiver resulting from pre-receivership errors, omissions, negligence, and misrepresentations. The Receiver presented a demand for payment to the insurance carrier for the claims described within the notice.

## H. Receivership Assets and Liabilities

The Receiver has been gathering information and evaluating the assets and liabilities of Lancet. A further liability analysis will be updated when the company's claims evaluation is completed with the assistance of outside parties who are now performing claims and actuarial services. On September 11, 2019, the Court entered its Order Granting Receiver's Motion to Approve Fees and Rates Filed on July 24, 2019. Pursuant to this Order, the Receiver has included an informational copy, as Exhibit A to this Fifth Status Report, of the invoices paid to the SDR and other receivership consultants since the last status report to this Court.<sup>3</sup> Below is an overview of some key financial matters for the Lancet receivership.

As of May 31, 2020, the approximate liquid assets of the Company were as follows:

The *in-camera* review should apply not only to documentation concerning attorney fees, but it also extends to "details of work revealed in [an] expert's work description [which] would relate to tasks for which she [or he] was compensated[,]" a situation which is "analogous to protecting attorney-client privileged information contained in counsel's bills describing work performed." *See DaVita Healthcare Partners, Inc. v. United States*, 128 Fed. Cl. 584, 592-93 (2016); *see also Chaudhry v. Gallerizzo*, 174 F.3d 394, 402 (4th Cir. 1999) (recognizing that "correspondence, bills, ledgers, statements, and time records which

The *in camera* materials, Exhibit C, are being submitted in a separate envelope that reflect paid invoices. Certain billings submitted to the Court are appropriate for *in camera* review (as opposed to being made part of a public filing). In this regard, courts have held that the bills of legal counsel and experts may be withheld from legal discovery and are not subject to legal disclosure, as this information may provide indications or context concerning potential litigation strategy and the nature of the expert services being provided. *See, e.g., Avnet, Inc. v. Avana Technologies Inc.*, No. 2:13–cv–00929– GMN–PAL, 2014 WL 6882345, at \*1 (D. Nev. Dec. 4, 2014) (finding that billing entries were privileged because they reveal a party's strategy and the nature of services provided); *Fed. Sav. & Loan Ins. Corp. v. Ferm*, 909 F.2d 372, 374-75 (9th Cir. 1990) (considering whether or not fee information revealed counsel's mental impressions concerning litigation strategy). Other courts that have addressed this issue have recognized that the "attorney-client privilege embraces attorney time, records and statements to the extent that they reveal litigation strategy and the nature of the services provided." *Real v. Cont'l Grp., Inc.*, 116 F.R.D. 211, 213 (N.D. Cal. 1986).

1	CERTIFICAT	E OF SERVICE
$\begin{bmatrix} 1 \\ 2 \end{bmatrix}$	I certify that I am an employee of the	law firm Greenberg Traurig, LLP, and that on
$\begin{bmatrix} 2 \\ 3 \end{bmatrix}$	July 9th, 2020, I filed and served electronic	cally the foregoing Fifth Status Report via
$\begin{bmatrix} 5 \\ 4 \end{bmatrix}$	Odyssey, this Court's electronic filing system	n upon all parties that are registered with this
$\begin{bmatrix} 1 \\ 5 \end{bmatrix}$	Court's EFS. I further certify that on this	day I served via USPS, postage prepaid, the
$\begin{bmatrix} 6 \\ 6 \end{bmatrix}$	parties listed below:	
7	Holland & Hart LLP Ms. Constance l. Akridge, Esq. 9555 Hillwood Dr., 2nd floor	Benedict Maniscalco 2727 W. Martin Luther King Blvd., Suite 800
8	Las Vegas, Nevada 89134	Tampa, Florida 33607
9   10	Andrew Carlton Director of Captive Accounting Risk Services Companies	Eric Springall 8360 W. Sahara Avenue, Suite 110 Las Vegas, Nevada 89117
11	1605 Main Street, Suite 800 Sarasota, Florida 34236	Salvatore Rodriguez
12	Anthony F. Maniscalco 2810 West St. Isabel Street, Suite 201	2810 West St. Isabel Street, Suite 201 Tampa, Florida 33607
13	Tampa, FL 33607	Leonard William Luria 2727 West Martin Luther King
$\begin{vmatrix} 14 \\ 15 \end{vmatrix}$	Alan J. Iezzi 15511 North Florida Avenue, Suite D Tampa, Florida 33613	Boulevard, Suite 570 Tampa, Florida 33607
16 17	Mark A. Tisdel 1520 South Lapeer Road, #120	Robert Joseph Menendez 203 15th Avenue Indian Rocks Beach, Florida 33785
18	Lake Orion, Michigan 48360	
19		
$\begin{vmatrix} 10 \\ 20 \end{vmatrix}$	<u> </u>	ndrea Lee Rosehill
$\begin{bmatrix} 20 \\ 21 \end{bmatrix}$	An er	mployee of Greenberg Traurig, LLP
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## EXHIBIT LIST

- 1	r		
$_2$	EXHIBIT NO.	DESCRIPTION	NO. OF PAGES
			(Excluding tabs)
3	1	Liquidation Notice Packet	14
4	2	Newspaper Tear Sheets	5
5	A	Bill Summaries of Interim	22
6		Fees and Expenses	
7		Incurred by Lancet	
8		Indemnity Risk Retention	
		Group for the Months of	
9		January 2020, February	
10		2020, March 2020, and	
11		April 2020 by Cantilo &	
12		Bennett, L.L.P., Palomar,	
		and Frost Brown Todd	
13	В	Cash Flow and	3
14		Disbursements Summary	
15	С	In Camera Submission to	41
16		be Filed Separately	

# EXHIBIT "1"



## IMPORTANT NOTICE OF LIQUIDATION AND CLAIMS FILING DEADLINE TO ALL PERSONS INTERESTED IN THE AFFAIRS OF LANCET INDEMNITY RISK RETENTION GROUP, INC.

This notice provides important information regarding the liquidation of Lancet Indemnity Risk Retention Group, Inc. ("Lancet"). On April 12, 2019, Lancet was placed in receivership by order (the "Permanent Receivership Order") of the Eighth Judicial District Court of the State of Nevada (the "Receivership Court"). Barbara D. Richardson, the Nevada Commissioner of Insurance, is the Receiver of Lancet and CANTILO & BENNETT, L.L.P., is the appointed Special Deputy Receiver ("SDR") of Lancet. On April 9, 2020, the Receivership Court entered its <u>Final Order Placing Lancet into Liquidation</u> (the "Liquidation Order") and its <u>Final Order Setting Claims Filing Deadline for Lancet and Related Relief</u> ("the Claims Order"). The orders are enclosed and should be read in their entirety rather than just reading this notice.

The Claims Order approves a proof of claim ("POC") process for filing claims against Lancet and establishes April 1, 2021, as the Claims Filing Deadline for the submission of such claims. All claims against Lancet will be handled as claims against the Lancet receivership estate, and all proceedings are governed by applicable Nevada law. All claims must be submitted on the approved POC Form (enclosed herein). Late-filed POCs will be barred from sharing in any distribution of Lancet's assets. In order for a POC to be considered timely filed, it must be postmarked or delivered to the SDR on or before April 1, 2021. In addition to being timely filed, claims must also be non-contingent and liquidated in amount by the Claims Filing Deadline to share in any distribution of Lancet's assets. Claims that remain contingent and unliquidated after April 1, 2021, will also be barred (subject to any exceptions found in NRS 696B.450, which will be in the Receiver's sole discretion to determine).

Please read, and follow the instructions within, the enclosed Receivership Claims and Appeals Procedure to submit your POC. Failure to complete the POC Form according to the instructions may cause your claim to be delayed or disallowed. Please also note that although your claim may be approved in whole or in part, the receivership estate may only be able to pay a portion of your approved claim depending on the remaining assets of the estate.

Notice for Tail Policyholders: All in-force malpractice insurance was canceled as of April 30, 2019, by the Permanent Receivership Order. However, the Claims Order extends the claim reporting period—for tail coverage only—through the receivership Claims Filing Deadline (i.e., April 1, 2021) or the actual end of tail coverage under each individual policy, whichever deadline date occurs first. Tail policyholders still must follow the Receivership Claims and Appeals Procedure to submit any kind of claim against the Lancet estate. The extended claim reporting period does not apply to policies without tail coverage, or to policies with tail coverage that expired on or prior to April 30, 2019.

The Liquidation Order directs the Receiver to liquidate and wind down the affairs of Lancet. Future notices about receivership matters, which could impact your rights, will be made through the Lancet web site (<a href="www.LancetIndemnity.com">www.LancetIndemnity.com</a>). You may wish to check the site on an ongoing basis to stay informed. You may ask questions about the claim process or request printed copies of the POC Form and the Receivership Claims and Appeals Procedure by calling (512) 478-6000, or by writing to CANTILO AND BENNETT, L.L.P., Attention: Lancet SDR, P.O. Box 184, Austin, Texas 78767. You are responsible for keeping the SDR apprised of any change in your address to assure your receipt of any mailed notices or correspondence.



# AVISO IMPORTANTE DE LIQUIDACIÓN Y PLAZO DE PRESENTACIÓN DE RECLAMACIONES A TODAS LAS PERSONAS INTERESADAS EN LOS ASUNTOS DE LANCET INDEMNITY RISK RETENTION GROUP, INC.

Este aviso proporciona información importante sobre la liquidación de Lancet Indemnity Risk Retention Group, Inc. ("Lancet"). El 12 de abril de 2019, Lancet fue puesto bajo administración judicial por orden (la "Orden de Administración Judicial Permanente") del Tribunal del Octavo Distrito Judicial del Estado de Nevada (el "Tribunal de Administración Judicial"). Barbara D. Richardson, la Comisionada de Seguros de Nevada, es la Receptora de Lancet y CANTILO & BENNETT, L.L.P., es el Receptor Adjunta Especial ("SDR") de Lancet. El 9 de abril de 2020, el Tribunal de Administración Judicial ingresó su Orden Final de Colocación de Lancet en Liquidación (la "Orden de Liquidación") y su Fecha Límite para la Presentación de Reclamaciones de la Orden Final para Lancet y Ayuda Relacionada (la "Orden de Reclamos"). Las órdenes están incluidas y deben leerse en su totalidad en lugar de solo leer este aviso.

La Orden de Reclamos aprueba un proceso de prueba de reclamo ("POC") para presentar reclamos contra Lancet y establece el 1 de abril de 2021, como la Fecha Límite de Presentación de Reclamos para la presentación de dichos reclamos. Todos los reclamos contra Lancet se manejarán como reclamos contra el patrimonio de la administración judicial de Lancet, y todos los procedimientos se rigen por la ley aplicable de Nevada. Todas las reclamaciones deben presentarse en el Formulario POC aprobado (adjunto aquí). Los POC presentados tarde no podrán compartir ninguna distribución de los activos de Lancet. En orden para que un POC se considere archivado oportunamente, debe estar matasellado o entregado al SDR el 1 de abril de 2021 o antes. Además de ser archivado oportunamente, los reclamos también deben ser no contingentes y liquidados en cantidad por la Fecha Límite de Presentación de Reclamos para compartir cualquier distribución de los activos de Lancet. Las reclamaciones que sigan siendo contingentes y no liquidadas después del 1 de abril de 2021, también estarán prohibidas (sujeto a las excepciones que se encuentren en NRS 696B.450, que quedará a criterio exclusivo de la Receptora para determinar).

Por favor lea, y siga las instrucciones dentro, el Procedimiento de Reclamaciones y Apelaciones de la Administración Judicial adjunto para presentar su Formulario POC. No completar el Formulario POC de acuerdo con las instrucciones puede demorar o rechazar su reclamo. Por favor también tenga en cuenta que, aunque su reclamo puede ser aprobado en su totalidad o en parte, el patrimonio de la administración judicial solo puede pagar una parte de su reclamo aprobado dependiendo de los activos restantes del patrimonio.

Aviso para los Titulares de Pólizas de Cola: Todos los seguros de negligencia vigentes se cancelaron el 30 de abril de 2019, por la Orden de Administración Judicial Permanente. Sin embargo, la Orden de Reclamos extiende el período de informe de reclamos—solo para la cobertura de cola—a través de la Fecha Límite de Presentación de Reclamos de la Administración Judicial (es decir, 1 de abril de 2021) o el final real de la cobertura de cola según cada póliza individual, cualquiera que sea la fecha límite que ocurra primero. Los titulares de pólizas de cola aún deben seguir el Procedimiento de Reclamaciones y Apelaciones de la Administración Judicial para presentar cualquier tipo de reclamación contra el patrimonio de Lancet. El período de informe de reclamo extendido no se aplica a pólizas sin cobertura de cola, ni a pólizas con cobertura de cola que expiraron el 30 de abril de 2019 o antes.

La Orden de Liquidación ordena al Receptora que liquide y reducir los asuntos de Lancet. Avisos futuros sobre asuntos administración judicial, que podrían afectar sus derechos, se realizarán a través del sitio web de Lancet (<a href="www.LancetIndemnity.com">www.LancetIndemnity.com</a>). Es posible que desee consultar el sitio web de forma continua para mantenerse informado. Puede hacer preguntas sobre el proceso de reclamo o solicitar copias impresas del Formulario POC y el Procedimiento de Reclamaciones y Apelaciones de la Administración Judicial llamando al (512) 478-6000, o escribiendo a CANTILO & BENNETT, L.L.P., Atención: Lancet SDR, P.O. Box 184, Austin, Texas 78767. Usted es responsable de mantener informado al SDR de cualquier cambio en su dirección para asegurar que reciba cualquier notificación o correspondencia enviada por correo.

1	ORD	
2	AARON D. FORD Attorney General	
	RICHARD PAILI YIEN, Bar No. 13035	
3	Deputy Attorney General State of Nevada	
4	Business and Taxation Division	
.	100 N. Carson Street	
5	Carson City, NV 89701	
6	Telephone: (775) 684-1129 Facsimile: (775) 684-1156	
0	Email: ryien@ag.nv.gov	
7		
8	MARK E. FERRARIO, Bar No. 1625	
0	KARA B. HENDRICKS, Bar No. 7743 TAMI D. COWDEN, Bar No. 8994	
9	GREENBERG TRAURIG, LLP	
10	10845 Griffith Peak Drive, Suite 600	
10	Las Vegas, NV 89135	
11	Telephone: (702) 792-3773	
12	Facsimile: (702) 792-9002	
12	Email: <u>ferrariom@gtlaw.com</u> hendricksk@gtlaw.com	
13	cowdent@gtlaw.com	
14		
14	Attorneys for the Plaintiff	
15		
16	IN THE EIGHTH JUDICIAL DISTRICT CO	OURT OF THE STATE OF NEVADA
17	CLARK COUNTY	Y, NEVADA
10		
18	STATE OF NEVADA, EX REL. COMMISSIONER	Case No. A-19-791409-B
19	OF INSURANCE, IN HER OFFICIAL CAPACITY AS STATUTORY RECEIVER FOR DELINQUENT	Dept. No. 16
20	DOMESTIC INSURER,	
20	BOWLESTIC INSCREIN,	FINAL ORDER PLACING LANCET
21	Plaintiff,	INDEMNITY RISK
22		RETENTION GROUP, INC.
22	VS.	INTO LIQUIDATION
23	LANCET INDEMNITY RISK RETENTION	
24	GROUP, INC., a Nevada Domiciled Association	
24	Captive Insurance Company,	
25		
26	Defendant.	
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27		1

1	This matter came before the Court on the 1st of April 2020, on Motion for Final Order Placing
2	Lancet Indemnity Risk Retention Group, Inc. into Liquidation (the "Motion") by the Commissioner of
3	Insurance, Barbara D. Richardson, in her Official Capacity as Permanent Receiver of Lancet Indemnity
4	Risk Retention Group, Inc. ("Lancet"). The Court having reviewed the Motion and related documents
5	and having considered the arguments made by counsel at the hearing and the evidence in the record, and
6	good cause appearing,
7	IT IS HEREBY ORDERED, ADJUDGED AND DECREED,
8	1. The Receiver has established sufficient grounds for liquidation pursuant to NRS
9	696B.220.
10	2. Lancet is formally placed into liquidation, and the Receiver is authorized to liquidate the
11	business of Lancet and wind up its ceased operations;
12	3. This Order hereby establishes that all rights of parties regarding Lancet are fixed as of the
13	date of this Order of Liquidation, except to the extent that the rights of claimants with
14	contingent or unliquidated claims are protected by NRS 696B.400 and 696B.450;
15	4. Notwithstanding the foregoing, Lancet's claims against others are not fixed as of the date
16	of this Order of Liquidation; and
17	5. This Order is designated as a Final Order pursuant to NRS 696B.190(5).
18	DATED this 9 day of April 2020.
19	District Court Julge CG
20	District Court Judge CG
21	
22	Respectfully submitted by:
23	By:/s/ Kara B. Hendricks
24	MARK E. FERRARIO, Bar No. 1625 KARA B. HENDRICKS, Bar No. 7743
25	TAMI D. COWDEN, Bar No. 8994
26	GREENBERG TRAURIG, LLP 10845 Griffith Peak Drive, Suite 600
27	Las Vegas, NV 89135 Counsel for the Receiver

1	ORD AARON D. FORD	
2	Attorney General	
	RICHARD PAILI YIEN, Bar No. 13035	
3	Deputy Attorney General STATE OF NEVADA	
4	Business and Taxation Division	
5	100 N. Carson Street Carson City, NV 89701	
3	Telephone: (775) 684-1129	
6	Facsimile: (775) 684-1156	
7	Email: ryien@ag.nv.gov	
/		
8	MARK E. FERRARIO, Bar No. 1625	
9	KARA B. HENDRICKS, Bar No. 7743	
9	TAMI D. COWDEN, Bar No. 8994	
10	GREENBERG TRAURIG, LLP 10845 Griffith Peak Drive, Suite 600	
11	Las Vegas, NV 89135	
	Telephone: (702) 792-3773	
12	Facsimile: (702) 792-9002	
13	Email: ferrariom@gtlaw.com	
	hendricksk@gtlaw.com cowdent@gtlaw.com	
14	eowdein(a)guaw.com	
15	Attorney for the Division of Insurance	
16	IN THE EIGHTH JUDICIAL DISTRICT OF CLARK COUNT	
17	STATE OF NEVADA EV DEL COMMISSIONED	Cose No. A. 10. 701400 D
18	STATE OF NEVADA, EX REL. COMMISSIONER OF INSURANCE, IN HER OFFICIAL CAPACITY	Case No. A-19-791409-B Dept. No. 16
10	AS STATUTORY RECEIVER FOR	Берг. 110. 10
19	DELINQUENT DOMESTIC INSURER,	
20		
	Plaintiff,	FINAL ORDER SETTING CLAIMS FILING DEADLINE FOR LANCET
21	VS.	INDEMNITY RISK RETENTION
22		GROUP, INC. AND
23	LANCET INDEMNITY RISK RETENTION	RELATED RELIEF
	GROUP, INC., a Nevada Domiciled Association Captive Insurance Company,	
24	Captive insurance company,	
25	Defendant.	
26		
27		
28		

This matter came before the Court on the 1<sup>st</sup> day of April 2020, on Motion for an Order Setting a Claims Filing Deadline and Related Relief ("Motion") by the Commissioner of Insurance, Barbara D. Richardson, in her Official Capacity as Permanent Receiver of Lancet Indemnity Risk Retention Group, Inc. ("Lancet"). The Court having reviewed the Motion and exhibits in support thereof, and having considered the arguments made by counsel at the hearing and the evidence in the record, and good cause appearing,

## IT IS HEREBY ORDERED, ADJUDGED and DECREED that:

- 1. The proposed Proof of Claim ("POC") procedure described in the Motion, including the forms and instructions attached as Exhibits 1-3 to the Motion, are approved;
- 2. The proposed Receivership Appeal Procedure described in the Motion, including the forms and instructions attached as Exhibits 3 & 4 to the Motion, are approved.
- 3. Claim and appeal processing procedures substantially in the form as those described within and presented as Exhibits to the Motion comply with applicable Nevada law, and are within the authority granted to the Receiver by the Permanent Receivership Order and applicable Nevada law;
- 4. The proposed notice procedures described in the Motion are approved, and the Court finds that notice procedures in the same or substantially similar form comply with the requirements of Nevada law and due process (including the forms of notice attached as Exhibit 1 and Exhibit 5 to the Motion);
- 5. Concurrently herewith, this Court is entering a Final Order placing Lancet into liquidation (the "Liquidation Order");
- 6. The rights of parties regarding claims against Lancet are fixed as of the date of the Liquidation Order pursuant to NRS 696B.400, except to the extent that the rights of claimants with contingent or unliquidated claims are protected by NRS 696B.400 and 696B.450.
- 7. Lancet's claims against others are not fixed as of the date of the Liquidation Order.

- 8. April 1, 2021, is established as the deadline (the "Claims Filing Deadline") for filing and rendering absolute, non-contingent, and liquidated in amount, claims against Lancet;
- 9. All claims against Lancet not postmarked on or before April 1, 2021, and received at the address specified by the Receiver will be deemed not timely filed and shall be barred, not subject to processing by the Receiver, and ineligible to share in any distribution of the assets of the estate Lancet shall have no liabilities as to any such late-filed claims;
- 10. Claims which have not been rendered absolute (*i.e.*, both liquidated in amount and non-contingent) on or before the Claims Filing Deadline may not share in the assets of the receivership estate (subject to any applicable exceptions found in NRS 696B.450, which will be in the Receiver's sole discretion to determine);
- 11. There shall be an extended claim reporting period for Lancet policies having tail coverage, and the claim reporting period for each individual tail policy shall end on either April 1, 2021, or the actual end date of tail coverage under each individual policy, whichever date occurs first;
- 12. The above claim reporting extension period does not apply to policies that did not have tail coverage, or to policies with tail coverage that had already expired on or prior to April 1, 2019;

1	13. All other relief requested by the Motion is hereby granted; and
2	14. This Order is designated as a Final Order pursuant to NRS 696B.190(5).
3	DATED this 9 day of April 2020.
4	
5	District Court Judge
6	CG
7	Respectfully submitted by:
8	By: <u>/s/ Kara B. Hendricks</u>
9	MARK E. FERRARIO, Bar No. 1625 KARA B. HENDRICKS, Bar No. 7743
10	TAMI D. COWDEN, Bar No. 8994
11	GREENBERG TRAURIG, LLP 10845 Griffith Peak Drive, Suite 600
12	Las Vegas, NV 89135 Counsel for the Receiver
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	For Office Use Only	
POC#:		Date Received:

# LANCET INDEMNITY RISK RETENTION GROUP, INC. PROOF OF CLAIM FORM

Return this completed Proof of Claim Form with necessary supporting documentation to:

CANTILO & BENNETT, L.L.P. Attention: Lancet SDR P. O. Box 184 Austin, Texas 78767

Please carefully read the Receivership Claims and Appeal Procedure & Instructions prior to completing this Proof of Claim Form. Please print or type.

			\$	
Name of Claimant			·	Total Amount of Claim
Street Address  City State Zip  E-mail Address  If the claimant is represented by an attorney, please com  Name of Attorney  Name of Law Firm		Soc. Sec. or Tax ID Number		
City	State	Zip		Telephone Number
E-mail Address				Facsimile Number
If the claimant is repr	esented by an att	corney, please c	omplete th	e following section:
Name of Attorney				Bar Card No.
Name of Law Firm				Tax ID Number
Street Address				Telephone Number
City	State	Zip		Facsimile Number
E-mail Address				

All claims submitted to the Special Deputy Receiver shall set forth in reasonable detail the amount of the claim, or the basis upon which that amount can be ascertained, the facts upon which the claim is based, and the priorities asserted, if any. Claims must be verified by the affidavit of the claimant (or someone authorized to act on the behalf of the claimant and having knowledge of the facts) and be supported by the applicable written documentation or proof. **NOTE: ATTACH COPY OF POWER OF ATTORNEY.** 

Explanation of Claim: Attach additional pages if necessary. If this is a policy claim, please include policy and claim number(s) and star whether or not the claim has previously been reported to Lancet or Lancet's claim administrator.									
State of County of	8								
this claim, no payments have been sum claimed is justly owing, and th	e am entitled to file this claim, no others have an interest in made on the claim, no third party is liable on this debt, the nere is no set-off. I declare, under penalty of perjury, that all of of Claim Form and all documents attached to this form are								
	Print Name of Claimant or Authorized Agent								
	Signature of Claimant or Authorized Agent								
	Title								
Sworn to and subscribed be 20	efore me this day of								
	Notary Public Signature								

NOTE: ATTACH DOCUMENTATION TO SUPPORT YOUR CLAIM.



## RECEIVERSHIP CLAIMS AND APPEALS PROCEDURE AND INSTRUCTIONS

### **Proofs of Claim ("POC")**

- 1. Claims must be submitted to the Special Deputy Receiver ("SDR") on or before the Claims Filing Deadline of April 1, 2021, or else will be forever barred from sharing in the assets of the receivership estate of Lancet Indemnity Risk Retention Group, Inc. ("Lancet"). In order for a POC to be considered timely filed, it must be postmarked or delivered to the SDR on or before the April 1, 2021, Claims Filing Deadline. Only submissions by mail will be accepted. Please do not send sensitive information (i.e., HIPAA-protected medical records, tax ID numbers, or otherwise private and/or confidential information) to the SDR by electronic means such as e-mail. Claims that have not been rendered absolute (i.e., both liquidated in amount and non-contingent) on or before April 1, 2021, may not share in the assets of the estate (subject to any exceptions found in NRS 696B.450, which will be in the Receiver's sole discretion to determine). Failure to complete the POC Form according to the instructions may cause your claim to be delayed or disallowed.
- 2. If you have a policy claim and it has previously been reported to Lancet or a third-party claims administrator for Lancet, please note this on the POC Form and provide any reference numbers previously assigned to your claim.
- 3. All claims submitted to the SDR must be accompanied by a signed and notarized POC Form (available for download at <a href="www.LancetIndemnity.com">www.LancetIndemnity.com</a>). All claims shall set forth in reasonable detail the amount of the claim, or the basis upon which that amount can be ascertained, the facts upon which the claim is based, and the priorities asserted, if any. Claims must be verified by the affidavit of the claimant (or someone authorized to act on behalf of the claimant and having knowledge of the facts) and be supported by the applicable written documentation or proof. Blank or substantially incomplete POC Forms will not be processed and will be rejected by the SDR. Claimants may request a status update on their claim by contacting the SDR at any time, but should not make duplicate claim submissions as doing so wastes the assets of the estate (and the SDR reserves the right to apply an offset of cost to recoup the processing cost for duplicate submissions).
- 4. The SDR will review each claim received and assign it a priority classification as provided by NRS 696B.420. The SDR is not required to process any claims in a class until it appears that assets will be available for distribution to that class. If there are insufficient assets to process claims for a class, the SDR shall notify the court and may make a recommendation to the court for the processing of any such claims.
- 5. After the last date for filing a claim (April 1, 2021), as directed by the court and subject to the above provisions herein, the SDR shall determine whether to approve or deny, in whole or in part, each claim filed with the SDR pursuant to this procedure and shall mail, by first-class mail, postage prepaid, to each claimant that filed a claim with the SDR, written notice of the determination regarding the claim. The notice of claim determination will inform the claimant of when the claimant's appeal must be sent to the SDR. The procedure for appeal is described further below.
- 6. The SDR shall submit to the court a report of each claim approved in whole or in part.

## Receivership Appeal Procedure ("RAP")

This appeal procedure applies to those who have filed a POC against the Lancet estate. Others may utilize this RAP to appeal decisions of the Receiver concerning non-claim matters if the decision may affect a financial interest, contract right, or legal entitlement of the person making the appeal. Appeals of any kind must be received by the SDR within sixty (60) days of the determination that is being appealed, or the determination will be final. Any questions about appeal deadlines should be directed to the SDR using one of the methods of contact listed below. Please refer to the following paragraphs to file an appeal.

- 7. Not more than sixty (60) days after the later of the mailing of the written notice of claim determination, or of any report to the court concerning a claim determination, a person may file with the SDR an objection to the determination of the SDR on the claim that is the subject of the mailed "written notice" or the "report" to the court. To be timely, the appeal must be <u>received</u> by the SDR on or before the appeal due date. This applies to any written determination of the SDR.
- 8. Failure to file a timely appeal of a determination with the SDR will waive any right of the claimant to pursue his, her, or its claim against Lancet, and the SDR's determination will become final and non-appealable.
- 9. Appeals should be submitted using the Appeal Form found at <a href="www.LancetIndemnity.com">www.LancetIndemnity.com</a>. An appeal should, at a minimum, include a brief explanation, clearly reference the determination or matter that is being appealed (including any applicable claim reference numbers), and state the claimant's desired outcome. Appeals must be in writing and should be sent by mail to the SDR at the address below. A method that allows for tracking (U.S. Certified Mail, Fedex, UPS, etc.) is recommended but not required.
- 10. If an appeal is timely filed following the requirements of this RAP, the SDR will work to resolve the appeal based upon information submitted. The SDR will submit to the court a report on the determination of the SDR on each claim to which an unresolved appeal has been filed. The court shall fix a time for a hearing on such claims and shall direct the SDR to give notice of the hearing. The notice provided by the SDR must:
  - a. Be sent to the claimant by first-class U.S. mail, postage prepaid, not more than thirty (30) days and not less than ten (10) days before the hearing, on any claim to which an objection has been filed; and
  - b. Specify the time and place of the hearing.
- 11. A hearing may be conducted by the court or by a master or referee appointed by the court. If a hearing is conducted by a master or referee, the master or referee shall submit findings of fact and recommendations to the court. The court shall enter an order approving or denying, in whole or in part, a claim filed against an insurer. Any such order is an appealable order.
  - a. An order by the trial court may be appealable to the Supreme Court of Nevada in accordance with Nevada Supreme Court Rules.
  - b. An order by the trial court that is not timely appealed to the Supreme Court of Nevada is deemed "final."

# Submit POC Forms, appeals, and other Lancet-related correspondence by mailing to the SDR: CANTILO & BENNETT, L.L.P.

Attention: Lancet SDR

P.O. Box 184

Austin, Texas 78767

## Direct all questions, comments, or concerns regarding policy claims or appeals to:

1-512-478-6000

May 1	Cox	7 p.m.	7:30	8 p.m.	8:30	9 p.m.	9:30	10 p.m.	10:30	11 p.m.	11:30	12 a.m.	12:30
	3	News 3 Live at 7:00 p.m. (N)	ET Donnie Wahlberg, Jenny	The Blacklist "B	rothers" Ressler's back home for a	Dateline NBC TI	he news magazine overage. (N) (CC)	presents investiga		News 3 Live at 11:00 p.m. (N)		t Show Starring n Hamm, Brene	(:35) Late Night Rachel Maddow
<b>⑤</b> KVVU	5	Extra (N) 🔯	TMZ (N)	WWE SmackDown WWE superstars do battle in elaborate, lor running rivalries. (N) (CC) 图					0:00 p.m. Local nd sports. (N) (CC)			The Simpsons "YOLO" (CC)	Pawn Stars (CC
(3) KLAS		Jeopardy! (N) (CC) 🖼	Wheel of Fortune (N) (CC)					11:00 p.m. (N) Ina Garten app			(:35) Colbert Tha Ina Garten appea Newton, Ina Gart		
(ED) KLVX		News: America (CC) 🔯	<b>8</b>	in Review (CC)	Rick Steves' Europe (CC)	Texas as she exp what barbecue is	s. (N) (CC) 🐯	Wedding (CC)	l	Victoria and Alb Wedding (CC)	3	Amanpour and (CC)	
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KINC	15	La rosa de Guad	ialupe (CC) 🔯			Amor eterno (CC)		Como Tu No Hay Dos			Noticiero Uni: Noct. (CC) █	Contacto Depo	rtivo (CC)
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MyLVTV		Judge Judy (CC)	<b>1</b>	CSI: Miami Eric I witness for the de him against his ol	fense, which pits	, ,	_	Family Feud (CC) M	America Says		Funny You Should Ask (N) (CC) M		Access Hollywood (N) (CC) 🔯
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#### Legal Notices Court Notices

SUMMONS (CITACION JUDICIAL) CASE NUMBER (Número del

CCITACADA ACTION CONTROL OF CONTR

Paul Michael Aronoff, Davida Aronoff NOTICE! You have been sued. The court may decide against you without your being heard unless you respond within 30 days. Read the information below.

befow. The CALENDAR DAYS
after this summons and legal papers are served on you to file and a server the summons and legal papers are served on you to file and the cale papers are served on you to file and the cale papers are served on you to file and the cale papers are served on you to file and have a copy served on the papers are served on you to file and have a copy served on the papers are served as the court of the papers are served as the court of the papers are served as the court of the cale papers are served as the court of the papers are served as the court of the papers are served as the court of the file papers are served as the court of the file papers are served as the court cert for a feet and the court of the papers are served as the court cert for a feet and papers are served as the court cert for a feet and papers are served as the court cert for a feet and papers are served as the court of the papers are served as the papers are serve

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LV Review-Journal

CASE NO.: D-20-604072-D
DEPT: TBD
DISTRICT COURT
CLARK COUNTY, NEVADA
Aishia Diaz, Plaintiff

DETRICT COURT

DETRICT COURT

AITH AND CONTROL COURT

Virando Diaz. Defendant

NOTICE, YOU HAVE BEEN SUED.

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#### IMPORTANT NOTICE OF LIQUIDATION AND CLAIMS FILING DEADLINE TO ALL PERSONS INTERESTED IN THE AFFAIRS OF LANCET INDEMNITY RISK RETENTION GROUP, INC. ("LANCET")

RISH RETENTION GROUP, INC. ("LANCE!")
This notice provides important information regarding the liquidation of Lancet. On April 12, 2019, Lancet was placed into permanent receivership by the Eighth Judicial District Court of the State of Nevada Commissioner of Insurance, is the Receiver of Lancet and Nevada Commissioner of Insurance, is the Receiver of Lancet and Receiver (SDR\*) of Lancet. On April 9, 2020, the Receivership Court entered its Final Order Facinic Jancet. Into Liquidation (the "Liquidation Order") and its Final Order Setting Claims Filing Deadling for Lancet and Related Reside (the "Claims Corder"). The Liquidation Order directs the Receiver to liquidate and wind down the affairs of Lancet and Related Reside (the "Claims Corder"). The

Legusation crozer areas the Necever to liquidate and wind down the affairs of Lands.

The Claims Order approves a process for filing claims against Lancet and establishes April 1, 2021, as the Claims Filing Deadline for the submission of such claims. All claims significance of the submission of such claims. All claims against Lancet and establishes April 1, 2021, will be barred from sharing in any distribution of Lancefs assets. Claims that remain confingent and uniquidated after April 1, 2021, will also be barred, except to the extent that such claims are protected by NRS GoBB 400 and 6988 450. All claims mitsel be submissed to the process of Claim (PCP) Form and received by the SDR at the address of Claim (PCP) Form and received by the SDR at the address and additional information about the receivership is available at the Lancet web site: www.lancetindenmity.com. If your Lancet belong has device that Coverage, begas with the Lancet website for information about how the Claim Order may impact your rights will also be made through the Lancet web site.

You may ask questions about the claim process or request print copies of receivership notices by calling (512) 478-6000, or by writing to CANTIO. AND BENNETT, LLP., Attention: Lancet SDR. P.O. Box 184, Austin, Texas 78767. You are responsible for keeping the SDR apprised of any change in your address to assure your receipt of any mailed notices or correspondence. Una versión en español de set aviso sará publicade en www.Lancetindemintly. com o para solicitar una copia impresa, llame al 512-478-6000.

PUB: April 30, May 7, 2020 Las Vegas Review-Journal

601 North Pecos Road Las Vegas, Nevada 89155 Regional Justice Center 200 Lewis Avenue Las Vegas, Nevada 89155 Issued on Behalf of Plaintiff: Aishia Diaz, 6170 Boulder Highway #2041 137 East Market Street York, Pennsylvania 17401 717-854-8755 717-854-8755 http://www.yorkbar.com/?page =YCBAFindEsq

If you cannot afford an attorney, an attorney may be appointed by the court at no cost to you if you qualify. Contact the following office for instructions and forms to complete and file. Las Vegas, NV 89122 PUB: April 17, 24, May 1, 8, 15, 2020 LV Review-Journal CASE NO.: D-20-605308-C DEPT: TBD DISTRICT COURT CLARK COUNTY, NEVADA telisa Lord, Plaintiff

complete and file.

Clerk of the Orphans' Court
York County Judicial Center
4S North George Street
York, Pennsylvania 17401
http://yorkcountypa.gov/comp
ssent/jdowloads/send/100adopt-forms/824-packet-for-court-appted-counsel-andfinancial-affidavit.html V. Chasey Musgrove, Defendant SUMMONS MOTICE YOU HAVE SEER SUED AND MOTICE YOU HAVE SEER SUED AND MOTICE YOU HAVE SEER SUED AND MOTICE YOU HAVE SEEN SUED AND MOTICE AND

Martin Miller, Esquire Solicitor for York County Offices of Children, Youth & Families

Solicitor for York County Offices of Children, Votuli & Tamilles

A prospective adoptive parent of a children yet per more and of the children of the children of the child to permit communication. Between the child and the brith relative or and the birth relative or and the birth relative or and the birth relative or anyone representing provide notification to a prospective adoptive parent, a proposition of the children of the

contact or communication. See 29 Pro.C.S. A SCHOOL 7731, et see. PIUS. AND 12. 8. 2000

PIUS. AND 12. 4 May 1. 8. 2000

IN THE GREEN COUNTY. COUNTY. CONTROL OF THE COUNTY. CO

MITNESS my hand and seal as Clerk of the Circuit Court of Craighead County, Arkansas, this 14 day of June, 2020

Candace Edwards, CIRCUIT CLERK (SEAL) PUB: May 1, 8, 2020 LV Review-Journal

#### Government Notices NOTICE OF FILING

Notice is hereby given that the following proposed ordinances were introduced by city Council at the April 28, 2020 City Council at the April 28, 2020 City Council meeting, and that a copy of such ordinances were filed with the City Clerk on the 28th day of April, 2020 or public examination.

Bill No. 186 Introduced by: Hoskins

"Bill No. An Ordinance of the City of Boulder City, Nevada to amend Title 11, Chapter 8 of the City Code to allow up to two permanent residences in an RV park (AM-19-341)."

Bill No. 1870 Introduced by: Bridges

In Re: Adoption of Lucas Micheal Webber and Landen Matthew Cook, Minors

Micheal Webber, and Landen Matthew Cook, Mimors

A petition has been filed asking the Court to put an end to all to your children, Lucas Micheal Webber and Lunden Matthew Cook, Webber and Lunden Matthew Marchael Rights Hearing has been checklight for June 18 Per Marchael Rights Hearing has been checklight for June 18 Per Marchael Rights Hearing has been checklight for June 18 Per Marchael Rights Hearing has been checklight for June 18 Per Marchael Rights Hearing has been checklight for the Marchael Rights Hearing has been considered and the Marchael Rights Hearing has been considered

"Bill No. 1870, an Ordinance of the City of Boulder City, Nevada to amend Title 11. Chapter 8 of the City Code to allow permanent accessory buildings and structures on RV lots (AM-20-346)."

Introduced by: Folda

Fill No. 1871, an Ordinance of
the City of Boulder City, Newdak
to amend Tritle 11, Chapter 10 of
the City Code to allow funeral
to the City Code to allow funeral
to columbaria as a conditional use
in the City Code and make
Commercial Zone, and make
Commercial Zone, and make
Chapters 3, 10, and 11 to clarify
where these and related uses
(cemeteries, mauscleums) are
allowed (AM-29-36).

anowed (AM-20-34):

Notice is hereby further given that action on the proposed ordinances, or the ordinances as amended, will be taken at a regular meeting of the City Council of Boulder City, Nevada, on the 12th day of May, 2020, at the Council Chambers, City Hall, Boulder City, Nevada Dated this 28th day of April, 2020.

PUB: April , 2020 LV Review-Journal

Notice of Public Hearing The City of North Las Vegas Planning Commission

2250 LAS VEGAS BLVD., NORTH NORTH LAS VEGAS, NEVADA 89030 Telephone (702) 633-1537 TDD (800) 326-6868 Fax (702) 649-6091

accommodations at this meeting, please contact TTY 7-1-1 at least 72 hours in advance of the meeting. sport to be represented at the should take the paper to your have a flavore or cannot afford one, so t or telephone the out where you can get legal help.

ATTORNEY CONNECTION, YCBA North, North Las. Vegas, Newada, to consider.

AMP-00003-2020
CENTENNIAL &I-15
QUESTION TO AMPLIAN AM

## VAC-000002-2020 CENTENNIAL & I-15 (Public Hearing).

(Public Hearing).
Applicant: Mosaic Commercial
Advisors. Request: To vacate
Castleberry Lane and Linn Lane
between North Belt Road and
Interstate 15. (APNs 123-28-501002, 123-28-501-003, 123-28-501005 through 123-28-501-008).

005 through 123-28-501-008).

ZN-000003-2020
CENTENNAL 8.1-15
Applicubili. Hearing.
Appl

AMP-00004-2020
PROJECT FALLS
PROJECT FALLS
Applicant: Viva Bulgaria!!! LLC.
Request: An amendment of the
Highways to reduce El Campo
Grande Avenue from an 80-foot
to a 60-foot right-of-way
between Mt Hood Street and
Shatz Street. (APN 123-27-801001).

VAC-00003-2020
PROJECT FALLS
VIDIBLE Hearing).
Applicant: Viva Bulgaria!!!, LLC.
Applicant: To vacate
approximately ten (10) feet of
the northern portion of Ann
Road commencing at Mt Hood
Street and extending east
approximately 1,280 feet. (APN
123-27-801-001).

125-27-801-003 Lacos rect. (APN 125-27-801-003) Lacos rect. (APN 125-27-801-003) Lacos rect. (APN 125-27-801-003) Lacos Recolor AND CAMPRO, Applicant: Mazel Bros. Camino, L.C. Request: A site plan review in a C-2 (General property reclassification to R-3 (MuliF-amily) Residential Destrict), to allow a d1-unit posterior, and allowed a d1-unit posterior (APN 125-215-413).

04-210-015).

ZN-000004-2020

CRAIG BOAD AND CAMINO AL

MORTE CPUBLIC REVISION

Applicant: Mazel Bros. Camino,

Lossificacy

(General Commercial District)

District). Location: West of

Camino Al Norte, approximately

APN 139-04-210-015).

(APN 139-04-210-015).

SUP-000010-2020
SPARKLE CAR WASH
POPULATION OF THE CAR WASH
Applicability bonald use permit in a C-1 (Weighborhood Commercial District) to allow the commercial District) to allow 131 feet from a residential zoning district where a 200 foot separation separation and the commercial continuous of the commercial population of the commercial district where a 200 foot separation separation and the commercial continuous of the continuous of the commercial continuous of the commercial cont

(APN 139-05-203-003).

SUP-900011-200
CHYENNE & MLK
(Public Hearing).
Applicant: Alan Perimuter.
Request: A special use permit
Commercial District) to allow a setback of zero (0) feet for a free-stranding sign where ten setback of zero (0) feet for a setback of zero (1) feet for a free-stranding sign where ten setback required. Location:
Southeast corner of Cheyenne Avenue and Martin & King
Avenue and Martin & King
1002 and 139-16-511-002

UN1-91-8-11-002)

UN1-91-81 (7825004)

REVERE & COMMERCE, NWC

PUBLICANT: Randy Black Jr.

Request: An extension of time
Request: An extension of time
Strict) to allow a vehicle, boat
and RV service facility,
Location: Northwest corner of
Commercal and Revere
Street: (APN 124-22-201-003)

UN-20-18 (PZ62005)
REVERE & COMMERCE, NWC
(Public Hearing).
Applicant: Randy Black Jr.
Request: An extension of time
for a special use permit in a C-1

(Neighborhood Commercial District) to allow a convenience food store with gas pumps. Location: Northwest corner of Commerce Street and Revere Street. (APN 124-22-201-003).

Street. (APN 124-22-201-003).

UN-2-18 (PG25006)
REVERE & COMMERCE, SWC
(PG101-18 (PG25006)
Reverse & Commercial
Request: An extension of time
Request: An e

Street. (APN 1242-201-004).

VN-00001-200
SONOBA BANCH
SONOBA BANCH
Application Heaving.

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Application Heaving.

Application Heaving.

Homes
Request: A wariance in an R-CL
Residential District to allow a
maximum ten (10) foot high
site hemaximum height allowed
and to allow a wall height of it
maximum height allowed
and to allow a wall height of it
maximum height allowed
feet north of Craig Road and
approximately 780 feet east of
610-003.

Robert Eastman

Robert Eastman

Robert Eastman Planning and Zoning Manage

PUB: May 1, 2020 LV Review-Journal

BOULDER CITY, NEVADA A Municipal Corporation 401 California Avenue Boulder City, Nevada 89005

NOTICE OF PUBLIC HEARING

NOTICE IS HEREBY GIVEN that on Tuesday, May 12, 2020 at the hour of 7:00 p.m., in the City Council Chamber, City Hall, Boulder City, Nevada, the City Council of Boulder City will consider the following applications:

applications:

1. AM-19-341 – Sonja Mongili: A public hearing on a proposed amendment to Title 11, Chapter 8 of the City Code to allow up to two permanent residences in

AM-20-346 - Boulder Oaks Community Association: A public hearing on a proposed amendment to Title 11, Chapter 8 of the City Code to allow permanent accessory buildings and structures on RV lots.

and structures on RV lots.

3. AM-20-347 - Tyson Smith: A public hearing on a proposed amendment to Title 11, Chapter 10 of the City Code to allow funeral homes, mortugries, mortugal commercial 20ne, and make Commercial 20ne, and make Commercial 20ne, and make (cemeteries, 10 and 11 to clarify where these and related used (cemeteries, mausoleums) are allowed.

There may be other agenda items for this meeting; the above items are those that require a newspaper notice. The complete agenda will be available online at borroom requests are on file and available for public inspection in the office of the Community Development bepartment, City Hall, (702) 233-9262.

Public comment on the applications will be accepted at the meeting and written comments may be filed with the City Clerk prior to the meeting at the address above or to cityclerk@bcnv.org.

Notice to persons with disabilities: Members of the public who are disabled and require special assistance or accommodations at the meeting are requested to notify the City Clerk by telephoning (702) 293-9208 at least seventy-two hours in advance of the meeting.

/s/ Lorene Krumm Lorene Krumm, City Clerk PUB: May 1, 2020



"We tried 'get a new one, donate an old one.' It didn't work.

May 8	Cox	7 p.m.	7:30	8 p.m.	8:30	9 p.m. 9	9:30	10 p.m.	10:30	11 p.m.	11:30	12 a.m.	12:30
(S) KSNV	3	News 3 Live at 7:00 p.m. (N)	Mark Ruffalo (N)	health scare cause	s Red to think	Dateline NBC The breaking news cov			ative features an	11:00 p.m. (N)	Jimmy Fallon M	ark Ruffalo, Guy	Alexandria
(S) KVVU	5	(CC) M Extra (N) M	(CC) ET TMZ (N)	about a successor. WWE SmackDow running rivalries. (	n WWE supersta	rs do battle in elabo	rate, long-	FOX5 News at news, weather a			Raz, Miranda Lar 11:00 p.m. (N)	The Simpsons	Ocasio-Cortez Pawn Stars (CC
(3) KLAS	8	Jeopardy! "Greatest of All Time" (CC) &	Wheel of Fortune (CC) M	MacGyver (N) (Co	E) 12	Magnum P.I. (N) (		Magnum P.I. "/ Prowl" (N) (CC)	100	11:00 p.m. (N) (CC) ☑	(:35) The Late S Stephen Colber	how With t (CC) 🖭	(:35) J.Corden Ellen Pompeo, Mike Colter
KLVX		BBC World News: America (CC) ™	ব	in Review (CC)	To Be Announced (CC)	Great Performand orchestra's centenr conductors. (N) (CC	nial led by three	renowned	Margaret's life the changing w		Margaret: The I		Amanpour and Company (N) (CC) M
(E) KTNV	13	Inside Edition (N) (CC) 🖾	The List (CC)	trend for men. (N)	a fading fashion	20/20 A combinati investigative report		, feature stories a	nd hard-hitting	Action News at 11:00 p.m. (N) (CC)	Elizabeth Banks, Dave Grohl	(CC) 🖪	(:35) J. Kimmel Anthony Anderson (CC)
(III) KINC	15	La rosa de Gua	dalupe (CC) 🖾	Te Doy la Vida		Amor eterno (CC)		Como Tu No Ha	ny Dos	Noticiero Univision Nevada	Noticiero Uni: Noct. (CC) ☑	Contacto Depor	tivo (CC) 🗃
(27) KELV	64	¿Qué Culpa Tie	ne Fatmagül?	¿Qué Culpa Tien	e Fatmagül?	guapos g	losotros los Juapos	Noticiero Univision (CC)	Vas con Todo				Vecinos (CC)
(63) KVCW	6	The Big Bang Theory (CC)	The Big Bang Theory (CC) 🔯	Masters of Illusion Escapes (N) (CC)		Dynasty In the sea time for Fallon's su Bachelorette Party.	rprise (SF) (N) (CC)	Las Vegas News at 10 (N) (CC)	(CC) Seinfeld	(:05) Seinfeld (CC) 🔯	(:35) Modern Family (CC) M	(:05) Modern Family (CC) E	(:35) 2 Broke Girls (CC) M
MyLVTV		Judge Judy (CC)	Judge Judy (CC)	CSI: Miami "Die I The bizarre case o in half baffles the	f a man chopped	csi The CSIs have a determine if a man guilty and Eric retu	on death row is	Family Feud (CC) 🖾	America Says	Point Spread Weekly (CC)	Funny You Should Ask (N) (CC) M	25 Words or Less (N) (CC)	Access Hollywood (N) (CC) M
(GD) KBLR	9	Minuto Para Ga	inar (N) (CC) 🛭	Cennet (N) (CC)		100 días para ena (CC)	amorarnos (N)	La Reina del Su	r 2 (N)	Noticiero Telemundo Las Vegas (N)	Noticias Telemundo (N) (CC)	Boxeo Telemun	do
Legal Notic  Bids / Pro  Action, 5) Debarment an Governmentwifor Drug-free W  The proposed and subject to 11246, as September 24, Equal Employn (EEO) and Provisions.	Gove d Su de R /orkp Contro Exe am 1965	rnmentwide spension, 6) equirements lace. ract is under cutive Order ended, of , and to the Opportunity	AUTHOR PROCU DEPAR ADVERT INVITATIO IFB. Construction Scattered	HOUSING ITY (NHA) REMENT REMENT ISEMENT N FOR BID - #478 1 Services for Site Units in New Mexico	DBA MOU  Req and mater ALL qualifi and su M/W/DVBI project. and Paym required.  Mocca Blood	COMPANY, INC. JNTAIN CASCAD F NEVADA sests Sub Bids ial quotations fro ied subcontracto poliers, includir to on the followin 100% Performan ent Bonds may I sin Rd. CCRFCD Control Facility - in Rd. to CCRFCD	ask th waiver your i may lo and yi proper rs further rs further rs g call ar ce you r attorne cannot may b service	nnot pay the f e court clerk form. If you do esponse on tise the case by our wages, mo ty may be taker warning from the are other ments. You may a tattorney right on nay want an ey referral service e eligible for f is from a nonpr	or a fee on of file me, you r default, ney, and n without le court. legal y want to away. If attorney, call an oe. If you ney, you v ree legal C offt legal	200 Lewis A Las Vegas, Neva Issued on Behalf - Aishia Diaz, Gir Highway # Las Vegas, NN PUB: April 17, 24, h 2020 LV Reviev CAS NO.: D-20- DEPT: TE DISTRICT CC CLARK COUNTY, Ielisa Lord, Plainti hasey Musgrove, L	ida 89155 of Plaintiff: D Boulder 2041 289122 day 1, 8, 15,Journal 605308-C DURT NEVADA ff Defendant	hearing by a should take the lawyer at once have a lawyer or office set forth out where you help.  ATTORNEY COMMODES 137 East M York, Penns 717-88 thttp://www.yor.	resented at the lawyer. You spaper to you spaper to you or cannot afford telephone the below to find a can get legal NECTION/YCBA Tarket Street you have a can get legal to the spanning th
All labor on the paid no less the wage rates esu. S. Secretary State of Nevador The EEO requirements and included in the second	nan t stabli of La a. uiren d was he si	he minimum shed by the abor and the nents, labor ge rates are pecifications	The Navajo Ho (NHA) is seel qualified Gene to bid on th services for Units in Ariz Mexico.	using Authority king bids from eral Contractors ee construction Scattered Site cona and New  I receive Sealed D PM MDST on	Facility City of L Bid I PWP Bid I Bid Please: hours pri Atten	r LVUP 1076/1077 as Vegas, Nevada 4o. 19.71033-JH No. CL-2020-373 Date: 05/27/20 Time: 1:30 PM submit all bids 24 ior to the bid date. tion: Jim Daisey	locate at the Web califori Courts (www.), or b court o NOTE: lien fo	these nonproficalifornia Legal site (www.nia.org), the (Online Self-Hel courtinfo.ca.gov y contacting y rounty bar asset The court has a r waived fees a	t groups T Services A V.lawhelp B California R p Center 2 //selfhelp II/ our local C sociation. T	GAINST YOU WIT EING HEARD U ESPOND IN WRIT I DAYS. F IFORMATION BE AREFULLY. o the Defendant no he Plaintiff has	AY DECIDE HOUT YOUR NLESS YOU ING WITHIN HEAD THE LOW VERY	attorney, an a appointed by cost to you Contact the fol instructions a complete and fi	lowing office to and forms to le. orphans' Court ludicial Center
included in the specifications and bid documents and are available for inspection at the Department of Marion,		May 26, 2020 at ATTN: Lorer Procurement Isalabye@hoog will be opene read aloud vie immediately specified closi Conference w May 15, 2020 a	t <b>via Email Only,</b> ncita Salabye, Specialist at	PUB: LV R	hours prior to the bid date. Attention: Jim Daisey. Phone: (702) 736-8802 Fax: (702) 736-8808 NV License 0017994 PUB: May 8, 15, 2020 LV Review-Journal  The Silver State Health Insurance Exchange		lien for waived rees and costs on any settlement or any settlement or arbitration award of \$10,000 rm arbitration award of \$10 rm		any settlement or artifon award of \$10,000 or read on avail of \$10,000 or read of		York, Penns 717-7: http://yorkcour nsent/jdownk adopt-forms/i court-appted financial-ai Martin Mil Solicitor for Yor	824-packet-for- -counsel-and- ffidavit.html ler, Esquire	

#### Legal Notices

documents and specifications.

Each Bidder must furnish a Bid Guarantee equivalent to the appropriate percentage of the appropriate percentage of the control of the contro

The successful Bidder agrees to furnish a performance bond for 100 percent of the Contract price. This bond is one that is executed in connection with a Contract to secure fulfillment of all the Bidder's obligations under such Contract.

under such contract.

The successful Bidder agrees to furnish a payment bond for 100 percent of the Contract price in the contract price in the contract price in connection with a Contract to assure payment as required by law of all persons supplying labor and material in the execution of the work provided in the Contract.

OWNER reserves the right to refuse to issue a bid form, or to accept a bid from a prospective Bidder should such Bidder be in default for any of the following

Bidder should such Bidder be in reasons:

reas

PUB: May 6, 8, 10, 2020 LV Review-Journal

Notice to Service Providers Request for Proposals (RFP) No. 076-20-006

The Nevada Department of Transportation (Department) is soliciting proposals for a qualified Service Provider to provide Data Analysis and Data Integration Project.

The RFP may be downloaded from the Department's website from the Department's website at www.nevadadot.com. Agreement Services can be reached at 1263 S. Stewart St, Room 102, Carson City, Nevada 89712, (775) 888-7070, Option 1,

Proposals will be accepted until 11:00 a.m. on May 28, 2020.

KRISTINA L. SWALLOW, P.E., DIRECTOR Nevada Department of Transportation

PUB: May 8, 2020 LV Review-Journal

INVITATION TO BID BID NO. 200013 ANALYTICAL LABORATORY TESTING SERVICES

The bid package is available as follows:

Visit the Clask, County Water Reclamation District, we beside the same of the properties of the

rax numbers.

Glark Will be accepted at the Clark County Water Reclamation District at S857 East Flamingo Road, Las Vegas, NV 89122, on or before June 18, 2020 at 2:00:00 P.M., PST based on the time clock at the Clark County of the County of the Clark County of the

PUB: May 8, 2020 LV Review-Journal

### NAVAJO HOUSING AUTHORITY (NHA) PROCUREMENT DEPARTMENT

The Owner will receive Seale Bids until 2:00 PM MDST on May 26, 2020 at via Email Only, ATTN: Lorencita Section May 26, 202 at via Email Gely.

ATTN: Lorentina Statey of ATTN: Lorentina State of ATTN: Lor

\$1000.48 §1000.50 §1000.52

Lenessed General Contractors
may obtain copies of the Bid
Specifications from Academy
Specifications from Academy
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Lenessed General Contractors
\$200.00

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in accordance with 24 C §1000.48, §1000.50 & §1000.52

postage.

Academy Repreprainties is located at 8000 Sam Mateo Blovd. NE Suite A, Dibuguerque, NM 87113 and phone number is (950) 827-6653 and phone number is (950) 827-6653 and phose acadegrocom. General photosacadegrocom. General maximum of two (2) complete sets of Bid Documents, subcontractors a maximum of one (1) complete set. Stipment of Bid Documents will be paid by the confractor.

PUB: May 8, 11, 2020 LV Review-Journal

REQUEST FOR PROPOSALS

REQUEST FUR PROPUSALS
THE CLARK County School
District (District) will be
accepting sealed bid/proposal
responses for:
MATHEMATICS. GRADES 6-8
TEX. PROPUSATION
REP. 20075ARHON
DUE DATE: JUNE 4, 2020
RECEIPT LOCATION: 4212
EUCAL PUTUS BLOB. #7, LIS
RECEIPT LOCATION: 4216
PURCHASING DEPARTMENT

This solicitation may be obtained by using any of the following methods:

following methods:

at Bonfre at Bon

The District's Bid Terms and Conditions and a list of current formal bids/proposals may be obtained by using the District's with the conditions of the condi Web site: http://www.ccsd.net/departme nts/purchasing-warehousing. Terms and conditions for proposals are included within the proposal document.

PUB: May 8, 2020 LV Review-Journal

REQUEST FOR PROPOSALS The Clark County School District (District) will be accepting sealed bid/proposal responses for:

MATHEMATICS, GRADES 6 AND 7 ACCELERATED TEXTBOOK ACCELERATED TEXTBOOK ADOPTION RFP: 20076ARH DUE DATE: JUNE 4, 2020 at 1:00 PM RECEIPT LOCATION: 4212 EUCALYPTUS, BLDG. #7, LAS VEGAS, NY 89121-5207, ATTN: PURCHASING DEPARTMENT

This solicitation may be obtained by using any of the following methods:

A. Bonfire at https://ccsd.bonfirehub.com/ https://cscd.bonfirehub.com/
B. Demandstar at
www.demandstar.com
C. Document of the chase
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Department's front desk at 4212
Eucalyptus Ave, Bidg. 7. 100 am to
Vegas, NV 89121 (7:00 am to
Department's front desk at 4912
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Questions-inbox@nv.ccsd.net
The District's Bid Terms and
Conditions and a list of current
formal bids/proposals may be
obtained by using the District's
Web
//www.ccsd.net/depasite
thts/purchasing-warehousing.
Terms and conditions for
proposals are included within
the proposal document.

PUB: May 8, 2020 LV Review-Journal

Insurance Exchange
released on May 1, 2020 a
Request for Application for
Grants for a Resident Store
grants for a Resident Store
producers/brokers/agents as
well as a Request to
and in Person Assisters - For
more information and to
please wist the Exchange's
www.nevadahealthiink.com/s
shik/grant-opportunities/.

PUB: May 1-12, 2020, inclusive LV Review-Journal

Court Notices

COURT NOTICES

OSE NO. 2 SECURE/10

AUSTICE COURT,

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AUSTICE CO

DEFENDANT: You hereby serve upon Palan arth h

SUMMONS (CITACION JUDICIAL) CASE NUMBER (Número del

CASE NUMBER (Número del Caso):
Caso):
CIVDS:199938
NOTICE DO DEFENDANT (AVEO DEFENDANT (AVEO DEFENDANT)
NAME (AVEO DEFENDANT)
Manchev, Rebel Wine and Spirits, Inc., Forte III, LLC, and Does 1 to 30, Inclusive YOU ARE BEING SUED BY APPENDANTAND FI

Does 1 to 30, inclusive Subp 97
PAINTIFF BILL
DEMANDANDY WILLIAM TO SUBP 97
PAINTIFF BILL
DEMANDAND TO SUBP 97
PAINTIFF BILL
DEMA

manded in the complaint ittion.

STEVEN D. GRIERSON
CLERK OF COURT
By: /s/ Deputy Clerk
By: /s/ Deputy Clerk
Family Courts and
Services Center
601 North Pecos Road
Las Vegas, Nevada 89155
Regional Justice Center

Lea in informacion a informaci

CASE NO.: D-20-604072-D
DEPT: TBD
DISTRICT COURT
CLARK COUNTY, NEVADA
Aishia Diaz, Plaintiff
V.

CLASS TRICK COVERADA
ALSHADER, CHARLES COVERADA
ALSHADER, PLANTING
AND ALSHADER SING COVERADA
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of Children, Youth & Families

A prospective adoptive, parent
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PUB: April 24, May 1, 8, 2020 LV Review-Journal

### AND CLAIMS FILING DEADLINE TO ALL PERSONS INTERESTED IN THE AFFAIRS OF LANCET INDEMNITY

RISK RETENTION GROUP, INC. ("LANCET") NISA RE IENTI INO SKOUP, INC. ("LANCE!")
This notice provides important information regarding the ilquidation of Lancet. On April 12, 2019, Lancet was placed into permanent receivership by the Eighth Judicial District Court of the State of Nevada (the "Receivership Court"). Barbara D. Richardson, the Nevada Commissioner of Insurance, is the Receiver of Lancet and CANTILO & BENNETT, LLP is the appointed Special Deputy of Court entered the Eight Court entered the Eight Court entered the Liquidation (the "Liquidation Order") and its Final Order, Settlina Claims. Filing Deadling for Lancet and Related Ratel (the "Claims Corder"). The Liquidation Order directs the Receiver to liquidate and wind down the affairs of Lancet.

Liquidation Order directs the Necewer to liquidate and wind down the affairs of Lanis Drider approves a process for filing claims against Lancet and establishies April 1, 2021, as the Claims Filling Deadline for the submission of such claims. All claims against Lancet and establishies April 1, 2021, as the Claims against Lancet and establishies April 1, 2021, will be barred from sharing in any distribution of Lancefs assets. Claims that remain configent and uniquidated after April 1, 2021, will also be barred, except to the extent that such claims are profested by NRS 6688.400 and 6868.450. All claims misst be submitted on the approved Proof Claim (TeO'C) Form and received by the SDR at the address of Claim (TeO'C). Form and received by the SDR at the address and additional information about the receivership is available at the Lancet web site: www.Lancettrdemmity.com. If your Lancet by the Claim Cart of the Claim Creder may impact your rights will also be made through the Lancet web site. the affairs of Lancet.

You may ask questions about the claim process or request print copies of receivership notices by calling (512) 478-8000, or by writing to CANTILO AND BENNETT, LL.P., Attention: Lancet SDR, P.O. Box 184, Austin, Texas 78767. You are responsible for Ser, P.O. Box 164, Austin, rexast 76767. Tou are responsibility keeping the SDR apprised of any change in your address to as your receipt of any mailed notices or correspondence. Una ve-en español de este aviso será publicada en www.LancetInden

com o para solicitar una copia impresa. Ilame al 512-478-6000

## Study: Drug remdesivir may aid COVID-19 recovery

Flizabeth Weise

The first possible scientifically proven treatment for COVID-19 emerged

Institute of Allergy and Infectious Diseases found patients who received remdesivir had a 31% faster recovery

time than those who received a placebo.
While not a "knock out," NIAID director Anthony Fauci said at an Oval Office meeting Wednesday the study results were "a very important proof of concept."

proven treatment for COVID-19 emerged Wednesday with early data from a global study finding patients given the experimental drug remdesivir recovered faster and may be less likely to die. Early results released from the global study conducted by the U.S. National study conducted by the U.S. National

mortality rate in those given remdesivir was lower than in those who got the placebo but it was not as statistically

significant, he said.

significant, he said.
Remdesivir is an experimental antiviral drug from the American biotech
firm Gilead Sciences. It was originally
developed to treat Ebola but didn't
work, and it has been repurposed as a
possible COVID-19 treatment.
The NIAID study involved 1,063 hospitalized COVID-19 patients whose
lungs were affected.
A subsect of show theif these patients

A subset of about half those patients A subset of about nail mose patients who got remdisivir had a median recov-ery time of 11 days while patients who got a placebo had a median recovery

time of 15 days. Recovery was defined as being well enough to be discharged from the hospital or able to return to normal loyals of potivity.

the hospital or able to return to normal levels of activity.

The patients given remdesivir also had a lower mortality rate – 8% died compared with 11.6% of the placebo group.

Fauci read a summary of the Gilead trials to reporters. He said the tests showed "a drug can block this virus," and noted the findings would be peer-

#### **MARKETPLACE TODAY**

For advertising information: 1.800.397.0070 www.russelljohns.com/usat

To view more Classified listings, visit: classifieds.usatoday.com

IN THE UNITED STATES BANKRUPTCY COURT FOR THE DISTRICT OF DELAWARE in RENEMFAITH HOLDINGS, I Chapte 11 INC., et al., Jose No. 20-10312 (BLS) Debtors. JOINTE OF 01) JOSE STATEMENT, (II) STABLESHMENT OF RECORD DATE, (III) HEARING ON CONFIRMATION OF THE ALL OF THE OTHER DESCRIPTION OF THE OTHER DESCRIPTION OF THE ALL OF THE OTHER DESCRIPTION OTHER DESCRIPTION OF THE OTHER DESCRIPTION OF THE

gloumed or continued).

Parties are asked to carefully read and review the Sale lotice for important dates, deadlines, and procedures elated to the Sale.

4. Record Date. The following holders of Claims against the elators as of Agrill 15, 2020 (the "Record Date") are entitled to the onthe Piles".

on the Plan:

Class Description

First Lien Claims

"This is really quite important," he said. "It is highly significant."

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LANCET NOEMINTY RISK RETENTION GROUP, MC. ("LANCET") This notice provides important information reparting the fluidation of Lancet. On Agail 12, 2019, Lancet was placed into permanent receivable by the Epidam Judical Dierfc Court of the State of Nerwada (the strength of the State of Nerwada (the Lancet and Calvalla C

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## The 0% interest car loan isn't the best deal



Getting someone to buy a new car during the coronavi-rus-induced recession increas-ingly involves a pitch from a car company on how to skip mak-

ring a couple of payments.
Fiat Chrysler launched financing incentives in May that now offer no payments for 120 days – or up to four months – on most 2019 and 2020 model on most 2019 and 2020 model year Chrysler, Dodge, Jeep Ram and Fiat vehicles. The initial rollout in April during the coro-navirus pandemic was for 90 days of deferred payments but

days or deferred payments but that's now gone up by a month. Fiat Chrysler also is offering 0% for 72 months on select makes and models. Ford Motor, for example, is

running TV ads that proclaim
"six months, no payments" on
many new car and truck purchases.
Eligible new car customers

who finance through Ford who finance through Ford Credit can tap into what Ford calls its "Built to Lend a Hand Program." Ford will pay for three months and customers can defer for up to three months for a total of up to six months.

The program is for those buying new 2019 and 2020 model year vehicles, excluding 2020 F-Series Super Duty trucks.

General Motors says its incentives vary by vehicle line and model year. A 0% offer for 84 months is available in some cases to "very well qualified borrowers." GM also offers a payment deferral option on some vehicles for up to 120 days.

#### Making a case to buy

Auto makers know that financial incentives must rev up consumer confidence and out run the nagging feeling in the customer's mind that somehow something else could go wrong

here.
"We are all in the same position of not wanting to overextend ourselves with the uncertenti officere with the dicer-tainty of potential furloughs, layoffs and other employment cutbacks," wrote Brad Korner, general manager of Cox Automotive Rates & Incentives.

So, suddenly a new car payment can be more affordable each month if you're looking at a 0% rate and a loan term that goes out up to seven years. And some of those offers for quali-fied buyers may even go across their entire fleets, he said. The payment deferral plans

of 90 days, and now 120 days, give car shoppers more reas-



Buying more car or truck than you typically could afford. even at a good rate, could put a big dent in your budget. DAVID ZALUBOWSKI/AP

surance that they can handle things if the economy doesn't

recover quickly.

No doubt, consumers are fearful as we move further into rearrui as we move turtner into the unchartered territory of shutting down an economy – and then gradually restarting it – to limit the exposure of many workers to COVID-19.

## Many don't want to take on any loan right now

Car sales tanked in April. Consumers pulled back dra-matically on borrowing by late March as factories, restau-rants, stores and others tempo-rarily shuttered operations and laid-off workers during the ini-tial fight argingt the corposititial fight against the coronavi-

Auto loan inquiries, for ex-ample, fell by 52% between the first week and the last week of March, according to a report issued by the Consumer Finan-cial Protection Bureau on May 1.

Though all states experi-enced a drop, the report noted, Michigan, California, Nevada and states in the Northeast exand states in the Northeast ex-perienced the largest drops in auto loan inquiries, possibly re-flecting some of the large job losses and COVID-19 cases in many of those areas.

Reviewing inquires gives the first sign of changing patterns relating to the use of new credit after a major economic shift.

Consumers also showed far less interest in taking out new less interest in taking out new mortgages, as inquiries fell by 27%, and opening credit cards, with inquiries dropping 40%. Oddly enough, consumers with the highest credit scores

showed the least interest in taking on new debt.

Nothing gets your attention more quickly than a sign that says 0% – even if you know those who have weak credit won't qualify.

Borrowers need to remember that auto lenders tend to tighten up their lending stan-dards in tough economic times. Consumers with credit scores of 660 and lower often face a

harder time getting a loan and

pay much higher rates.

Even so, we're talking about more 0% deals in April than ever recorded by Edmunds.com, which has data back to 2004.

The 0% finance deals accounted for 25.8% of financed purchases in April, compared with 4.7% in March and 3.6% in February, according to Ed-

down, too. The annual percentage rate on new financed vehicles averaged 4.3% in April. compared to 5.8% in March and 6.3% a year ago.
This marks the lowest aver-

age APR since August 2015, according to Edmunds.

cording to Edmunds.

It's a buyer's market at a time when many people simply don't want to go shopping.

While some deals will work

well if you need a new car, consumers still must pay attention to the potential long-term risks

A rate of 0% for 84 months is something that seems like free money. But if you're buying more car or truck than you typi-cally could afford, you could be putting a big dent in your bud-

According to Edmunds data the average loan term length hit a record high of 73 months in April

And 81% of car buyers who financed their vehicle agreed to a loan term between 67 months and 84 months

The average amount fi-nanced for a new vehicle climbed to a record high of \$37,681 in April.

At the same time, consumers put less money down when they bought vehicles.

The average down payment dropped to \$3,159 in April, a

21% decline compared to March and the lowest on record since

July 2011.

A longer loan term might bring down your monthly car payment, but you risk owing far ore than the car is worth when you want or need to get a

new one.
Ivan Drury, senior manager, Insights, at Edmunds, said of Insignts, at Edmunds, said of-fering a six-month option for delaying payments is one of the more eye-catching promotions. But Drury said he's con-cerned that people often don't

realize the trade-offs involved with delaying or deferring pay-

If you are able to hold onto a car or truck for eight or 10 years, he said, typically you wouldn't run into any issues if you defer

two or three payments.

But if you expect to trade in your car or truck in three or four years, you might want to understand how deferring payments now might work against ference - or rolling that debt

you down the road.

The average negative equity
was \$5,571 for consumers who trade in their vehicles for another one.

That means they owe more than \$5,500 on average than the old car is worth.

When you're trading in a car

with negative equity, you find yourself stuck paying the dif-

into an even bigger new car loan if you can. Right now, Drury said, cars

and trucks are being sold to eiand trucks are being soid to ei-ther confident buyers who may have plenty in savings or a solid job and others who need reli-able transportation. "At this rate, these incen-

tives will probably be around for a few months," Drury said

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## NOTICES LEGAL NOTICE IN THE UNITED STATES BANKRUPTCY COURT FOR THE DISTRICT OF DELAWARE

Motion")." PLEASE TAKE FURTHER NOTICE that on April 29, 2020, the Bankruptcy Court entered a Bidding Procedures Order (Docket No. 377). Pursuant to the Bidding Procedures Order, the Debtor is authorized to

Local Bales; (c) set forth the specific basis for the Sale Objection; (d) be filed with the Lienc or Court, 834 M. Market Street, 3 def Floor, Wilmingston, Delaware 1980), together with post of before 4:00 p.m. (ET on May 15, 2002) (the "Sale Objection Deadline"; and (c) be se-manal, so as to be actually neceived on or before the Sale Objection Deadline; upon the O

Parties.

PLEASE TAKE FURTHER NOTICE that any objection pertaining to contract assumption and assigndant and assigned the substantial processor of the station of the stati ments a result neutral hydrox print for print pr 

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#### MPORTANT NOTICE OF LIQUIDATION AND CLAIMS FILING DEADLINE To all persons interested in the Affairs of

s notice provides important information regarding the liquidation of noet. On April 12, 2019, Lancet was placed into permanent receiv-hip by the Eighth Judicial District Court of the State of Nevada (the proting by the Eighth Acets, assett was placed into permanent received (Receivering Court). Bestora R Richardson, the levends Christian (Receivering Court). Bestora R Richardson, the levends Commission to the appointed Special Beguly Receiver (SSR) of Lancel. On Anni 8, 2000, the Receivering Court entered its Final Cristic Begul, Lancel Into Lanciding, (the \*Loudouto Orient') and English Canada (Bagol, Lancel Into Lanciding Court of Lanciding Court of Court of Court of Lanciding Court of Court of

fairs of Laticet.

The Claims of Claims are covered to squarate and wind down the let Claims of Claims and Claims. The Claims against Lancet of catalogies April 1, 2021, as the Claims Filing Deadline for the catalogies April 1, 2021, and the Claims Filing Deadline for the catalogies and cat

You may ask questions about the claim process or request print-receivership notices by calling (512) 478-6000, or by writing to AND BENNETT, L.L.P., Attention: Lancet SDR, P.O. Box 184, Aust or y will safe to the control to the

## **GET NOTICED!** Call:1-800-397-0070

## Be prepared to pay a price for those last-minute gifts for Mother's Day

Jefferson Graham

If you're the type who waits to the last minute to buy Moth-er's Day gifts online knowing that Amazon and others can always deliver by Saturday, it's

ways deliver by Saturday, it's time for a wake-up call. In times of a pandemic, things are different this year. If you don't get in your orders as soon as possible, you're proba-

soon as possible, you re proba-bly out of luck giving Mom a great online present Sunday. See's Candies says it already is sold out on chocolate orders and won't be able to fulfill and ship them from its website in snip them from its website in time for the weekend. Amazon has a big Mother's Day promo-tion on its site, but the key gift that many like to give – red ros-es – won't arrive until Tuesday, May 12.

A little late if you're trying to show Mom some love on Mother's Day, which is May 10.
The key to online shopping

this year? Be prepared to look

Amazon has said it would prioritize essential goods durFlorists sell more red roses for Mother's Day than at any other time of the year. But this year you'll pay dearly.

ing the coronavirus crisis, so essentials such as the Instant Pot isn't available in time for Mother's Day, but Walmart and Target both touted three-day delivery when ordered on Mon

day.

Even some Amazon made products, usually plentiful, won't be available for Mom. The Fire TV Stick for streaming is Fire TV Stick for streaming is sold out through May 20. The Mama Bear pin, a brooch of-fered in Amazon's Mother's Day section, won't arrive until May II at the earliest.

However, most consumers want one key gift for Mom, and that would be red roses. Florists sell more of them for Mother's Day than at any other

time of the year. The 1-800-Flowers retailer says orders will be accepted through the morning of Mother's Day, in most parts of the country, for same-day delivery. But you'll pay dearly for the

A bouquet of roses from 1-800 comes in at \$83.05, with a \$2.99 Sunday surcharge and \$15 delivery fee, while rival theBouqs will deliver on Saturday a bouquet for \$80.65, with \$18 delivery charge and \$9 Saturday delivery fee.

Those two are a bargain

compared to FTD, which advertises a dozen red roses at \$53 tises a dozen red roses at \$53 for Saturday delivery (not Sun-day). It then climbs to \$99.63 at check-out, once you factor in a \$25.99 service fee, another \$12

Saturday service fee and tax.

As always, if you want to bring Mom flowers, may we bring Mom flowers, may we suggest trying your local super-

In Los Angeles, for instance, two Los Angeles stores, Ralph's (a unit of Kroger, which also owns Safeway) and Von's (owned by Albertson's) both offered a dozen roses for \$9.99 and had them available for preorder, to pick up at the store Sunday morning.