

1 SR
2 AARON FORD
3 Attorney General
4 RICHARD P. YIEN, Bar No. 13035
5 Deputy Attorney General
6 State of Nevada
7 Office of the Attorney General
8 100 North Carson Street
9 Carson City, NV 89701-4717
10 Tel: (775) 684-1129
11 Fax: (775) 684-1156
12 Email: ryien@ag.nv.gov

13 *Attorneys for Division of Insurance*

14 MARK E. FERRARIO, Bar No. 1625
15 KARA B. HENDRICKS, Bar No. 7743
16 GREENBERG TRAUERIG, LLP
17 10845 Griffith Peak Drive, Suite 600
18 Las Vegas, NV 89135
19 Telephone: (702) 792-3773
20 Facsimile: (702) 792-9002
21 Email: ferrariom@gtlaw.com
22 hendricksk@gtlaw.com
23 cowdent@gtlaw.com

24 *Attorneys for the Plaintiff*

25 DISTRICT COURT
26 CLARK COUNTY, NEVADA

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

Plaintiff,

vs.

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

1 **FIFTH STATUS REPORT**

2 COMES NOW, Commissioner of Insurance, Barbara D. Richardson, in her sole
3 capacity as Receiver, and CANTILO & BENNETT, L.L.P., Special Deputy Receiver (“SDR”),
4 and files this quarterly Status Report (“Report”) in the above-captioned receivership. In
5 accordance with the orders of this Court and the Nevada Revised Statutes (“NRS”) Chapter
6 696B, the Receiver makes this “true report[s] in summary form of the insurer’s affairs
7 under the receivership and of progress being made in accomplishing the objectives of the
8 receivership.” NRS 696B.290(7).

9 **I. INTRODUCTION**

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

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

25 At the outset of the receivership, Lancet owned minimal personal property, had no
26 office lease of its own, and only two employees. Lancet’s business was primarily conducted
27
28

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

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

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

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

25
26
27 ¹ Per the “About Us” page on the Company’s web site (prior to receivership):
28 “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.”

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

19 On February 25, 2020, the Receiver filed a consolidated motion for a Final Order
20 Placing Lancet Indemnity Risk Retention Group, Inc. into Liquidation, and for a Final
21 Order Setting a Claims Filing Deadline and Granting Related Relief (the "Consolidated
22 Motion"). The Consolidated Motion was heard and granted on April 1, 2020. The Court
23 entered an Order approving the Receiver's proposed Claims Filing Deadline of **April 1,**
24 **2021**, and procedures for filing claims against Lancet, which is discussed further below.
25 The Court also granted the Receiver's motion to formally place Lancet into liquidation
26 effective on April 9, 2020.

1 **II. RECEIVERSHIP ADMINISTRATION**

2 **A. Notice of Receivership**

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

13 1. Notice was given by mailing and/or e-mailing the various persons and
14 entities outlined in the Notice Order;

15 2. Notice was published once a week for two consecutive weeks in USA
16 Today and the Las Vegas Review-Journal; and

17 3. Notice was posted on the Company’s web site
18 (www.LancetIndemnity.com).

19 The “notice” described in paragraph one (1) is a packet of materials that contains:
20 (1) a one-page notice, in English and Spanish, regarding the current status of Lancet in
21 liquidation and the April 1, 2021, Claims Filing Deadline *inter alia*; (2) copies of the
22 Liquidation Order and Claims Order; (3) The receivership claims and appeal procedure and
23 instructions (*i.e.*, instructions for submitting a Proof of Claim (“POC”)); and (4) the POC
24 Form. The complete set of documents that formed the notice mailing is attached as Exhibit
25 1 for reference. Notice was mailed or e-mailed to approximately 8,505 parties and the
26 Receiver will continue to provide the notice as needed to any inquiring party.

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

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

8 **B. Claims Administration**

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

20 The Receiver’s third-party claims administrator (“TPA”), Claims Resource
21 Management, Inc. (“CRMI”), is assisting the Receiver in the evaluation and adjudication of
22 incoming POCs. Twenty (20) POC submissions have been received to date. POCs must
23 pass a *prima facie* review before being processed further by the Receiver and CRMI. For
24 instance, a POC may be rejected if it is: a duplicate submission, unsigned, not notarized,
25 substantially incomplete, and/or lacking sufficient documentation or explanation to allow
26 the claim to be determined. When a POC must be rejected, the Receiver will send a written
27 notice to the submitting party explaining the reasons why the POC cannot be processed.
28

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

3 CRMI is also reviewing all claims designated “open” by the prior TPA at the outset
4 of receivership, bringing those open claim files up to date in anticipation of POC filings in
5 the receivership, and responding to loss run and credentialing requests to the extent
6 possible given the limited resources of the Lancet estate.²

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

11 **C. Third-Party Support Services**

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

20 **D. Records & Property**

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

26 ² As previously reported, Lancet at this time can only provide loss run and claim
27 history based on the available records of Lancet as of April 2019. Therefore, loss run
28 reports provided by the SDR contain a disclosure regarding the completeness and accuracy
of the same.

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

9 **E. Actuarial Reports**

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

15 **F. Reinsurance**

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

26 **G. Asset Recovery**

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

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

4 **H. Receivership Assets and Liabilities**

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

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

15 _____
16 ³ The *in camera* materials, Exhibit C, are being submitted in a separate envelope
17 that reflect paid invoices. Certain billings submitted to the Court are appropriate for *in*
18 *camera* review (as opposed to being made part of a public filing). In this regard, courts
19 have held that the bills of legal counsel and experts may be withheld from legal discovery
20 and are not subject to legal disclosure, as this information may provide indications or
21 context concerning potential litigation strategy and the nature of the expert services being
22 provided. See, e.g., *Avnet, Inc. v. Avana Technologies Inc.*, No. 2:13-cv-00929- GMN-PAL,
23 2014 WL 6882345, at *1 (D. Nev. Dec. 4, 2014) (finding that billing entries were privileged
24 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
25 fee information revealed counsel's mental impressions concerning litigation strategy).
26 Other courts that have addressed this issue have recognized that the "attorney-client
27 privilege embraces attorney time, records and statements to the extent that they reveal
28 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).

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

1 a. Cash in bank total: \$7,668.50

2 b. Investments fair market value total: \$1,707,019.43

3 A cash flow report for May 2020 is attached as Exhibit B.

4 **III. CONCLUSION**

5 In compliance with this Court's instructions for a status report regarding the affairs
6 of the Company, the Receiver has submitted the aforementioned status report and requests
7 that the Court approve this Fifth Status Report and the actions taken by the Receiver.

8 DATED: July 9th, 2020.

9 Respectfully submitted:

10
11 Barbara D. Richardson, Commissioner of
12 Insurance of the State of Nevada, in her
13 Official Capacity as Statutory Receiver of
14 Delinquent Domestic Insurer

15 By: /s/ CANTILO & BENNETT, L.L.P.
16 Special Deputy Receiver
17 By Its Authorized Representative
18 Mark F. Bennett

19 Respectfully submitted:

20 By: /s/ Kara Hendricks
21 KARA B. HENDRICKS, Bar No. 7743
22 GREENBERG TRAUIG, LLP
23 10845 Griffith Peak Drive, Suite 600
24 Las Vegas, NV 89135

25
26 also reveal the motive of the client in seeking representation, litigation strategy, or the
27 specific nature of the services provided, such as researching particular areas of law," are
28 protected from disclosure) (quoting *Clarke v. Am. Commerce Nat'l Bank*, 974 F.2d 127, 129
(9th Cir. 1992)).

CERTIFICATE OF SERVICE

I certify that I am an employee of the law firm Greenberg Traurig, LLP, and that on July 9th, 2020, I filed and served electronically the foregoing Fifth Status Report via Odyssey, this Court’s electronic filing system upon all parties that are registered with this Court’s EFS. I further certify that on this day I served via USPS, postage prepaid, the parties listed below:

Holland & Hart LLP
Ms. Constance l. Akridge, Esq.
9555 Hillwood Dr., 2nd floor
Las Vegas, Nevada 89134

Benedict Maniscalco
2727 W. Martin Luther King Blvd.,
Suite 800
Tampa, Florida 33607

Andrew Carlton
Director of Captive Accounting
Risk Services Companies
1605 Main Street, Suite 800
Sarasota, Florida 34236

Eric Springall
8360 W. Sahara Avenue, Suite 110
Las Vegas, Nevada 89117

Anthony F. Maniscalco
2810 West St. Isabel Street, Suite 201
Tampa, FL 33607

Salvatore Rodriguez
2810 West St. Isabel Street, Suite 201
Tampa, Florida 33607

Alan J. Iezzi
15511 North Florida Avenue, Suite D
Tampa, Florida 33613

Leonard William Luria
2727 West Martin Luther King
Boulevard, Suite 570
Tampa, Florida 33607

Mark A. Tisdell
1520 South Lapeer Road, #120
Lake Orion, Michigan 48360

Robert Joseph Menendez
203 15th Avenue
Indian Rocks Beach, Florida 33785

/s/Andrea Lee Rosehill
An employee of Greenberg Traurig, LLP

EXHIBIT LIST

| EXHIBIT NO. | DESCRIPTION | NO. OF PAGES (Excluding tabs) |
|-------------|---|----------------------------------|
| 1 | Liquidation Notice Packet | 14 |
| 2 | Newspaper Tear Sheets | 5 |
| A | Bill Summaries of Interim Fees and Expenses Incurred by Lancet Indemnity Risk Retention Group for the Months of January 2020, February 2020, March 2020, and April 2020 by Cantilo & Bennett, L.L.P., Palomar, and Frost Brown Todd | 22 |
| B | Cash Flow and Disbursements Summary | 3 |
| C | In Camera Submission to be Filed Separately | 41 |

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 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 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 (www.LancetIndemnity.com). 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 reduzca los asuntos de Lancet. Avisos futuros sobre asuntos administración judicial, que podrían afectar sus derechos, se realizarán a través del sitio web de Lancet (www.LancetIndemnity.com). 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**

AARON D. FORD

2 Attorney General

RICHARD PAULI 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

Telephone: (775) 684-1129

6 Facsimile: (775) 684-1156

Email: ryien@ag.nv.gov

7 MARK E. FERRARIO, Bar No. 1625

8 KARA B. HENDRICKS, Bar No. 7743

9 TAMI D. COWDEN, Bar No. 8994

GREENBERG TRAUIG, LLP

10 10845 Griffith Peak Drive, Suite 600

Las Vegas, NV 89135

11 Telephone: (702) 792-3773

Facsimile: (702) 792-9002

12 Email: ferrariom@gtlaw.com

hendricksk@gtlaw.com

cowdent@gtlaw.com

13
14 *Attorneys for the Plaintiff*

15
16 **IN THE EIGHTH JUDICIAL DISTRICT COURT OF THE STATE OF NEVADA**

17 **CLARK COUNTY, NEVADA**

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

21 Plaintiff,

22 vs.

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

26 Defendant.

Case No. A-19-791409-B

Dept. No. 16

**FINAL ORDER PLACING LANCET
INDEMNITY RISK
RETENTION GROUP, INC.
INTO LIQUIDATION**

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 
20 _____
21 District Court Judge CG

22 Respectfully submitted by:

23
24 By: /s/ Kara B. Hendricks
25 MARK E. FERRARIO, Bar No. 1625
26 KARA B. HENDRICKS, Bar No. 7743
27 TAMI D. COWDEN, Bar No. 8994
28 GREENBERG TRAUIG, LLP
10845 Griffith Peak Drive, Suite 600
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

100 N. Carson Street

5 Carson City, NV 89701

Telephone: (775) 684-1129

6 Facsimile: (775) 684-1156

Email: ryien@ag.nv.gov

8 MARK E. FERRARIO, Bar No. 1625

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

Email: ferrariom@gtlaw.com

13 hendricksk@gtlaw.com

14 cowdent@gtlaw.com

15 *Attorney for the Division of Insurance*

16 **IN THE EIGHTH JUDICIAL DISTRICT COURT OF THE STATE OF NEVADA
CLARK COUNTY, NEVADA**

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

20 Plaintiff,

21 vs.

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

25 Defendant.

Case No. A-19-791409-B

Dept. No. 16

**FINAL ORDER SETTING CLAIMS
FILING DEADLINE FOR LANCET
INDEMNITY RISK RETENTION
GROUP, INC. AND
RELATED RELIEF**

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

7 IT IS HEREBY ORDERED, ADJUDGED and DECREED that:

- 8 1. The proposed Proof of Claim (“POC”) procedure described in the Motion, including the
9 forms and instructions attached as Exhibits 1-3 to the Motion, are approved;
- 10 2. The proposed Receivership Appeal Procedure described in the Motion, including the
11 forms and instructions attached as Exhibits 3 & 4 to the Motion, are approved.
- 12 3. Claim and appeal processing procedures substantially in the form as those described
13 within and presented as Exhibits to the Motion comply with applicable Nevada law, and
14 are within the authority granted to the Receiver by the Permanent Receivership Order and
15 applicable Nevada law;
- 16 4. The proposed notice procedures described in the Motion are approved, and the Court finds
17 that notice procedures in the same or substantially similar form comply with the
18 requirements of Nevada law and due process (including the forms of notice attached as
19 Exhibit 1 and Exhibit 5 to the Motion);
- 20 5. Concurrently herewith, this Court is entering a Final Order placing Lancet into liquidation
21 (the “Liquidation Order”);
- 22 6. The rights of parties regarding claims against Lancet are fixed as of the date of the
23 Liquidation Order pursuant to NRS 696B.400, except to the extent that the rights of
24 claimants with contingent or unliquidated claims are protected by NRS 696B.400 and
25 696B.450.
- 26 7. Lancet’s claims against others are not fixed as of the date of the Liquidation Order.

1 8. **April 1, 2021, is established as the deadline (the “Claims Filing Deadline”) for filing**
2 **and rendering absolute, non-contingent, and liquidated in amount, claims against**
3 **Lancet;**

4 9. All claims against Lancet not postmarked on or before April 1, 2021, and received at the
5 address specified by the Receiver will be deemed not timely filed and shall be barred, not
6 subject to processing by the Receiver, and ineligible to share in any distribution of the
7 assets of the estate – Lancet shall have no liabilities as to any such late-filed claims;

8 10. Claims which have not been rendered absolute (*i.e.*, both liquidated in amount and non-
9 contingent) on or before the Claims Filing Deadline may not share in the assets of the
10 receivership estate (subject to any applicable exceptions found in NRS 696B.450, which
11 will be in the Receiver’s sole discretion to determine);

12 11. There shall be an extended claim reporting period for Lancet policies having tail coverage,
13 and the claim reporting period for each individual tail policy shall end on either April 1,
14 2021, or the actual end date of tail coverage under each individual policy, whichever date
15 occurs first;

16 12. The above claim reporting extension period does not apply to policies that did not have
17 tail coverage, or to policies with tail coverage that had already expired on or prior to April
18 1, 2019;

19 //

20 //

21 //

22 //

23 //

24 //

25 //

26 //

27 //


28 //

1
2
3
4
5
6
7
8
9
10
11
12
13
14
15
16
17
18
19
20
21
22
23
24
25
26
27
28

13. All other relief requested by the Motion is hereby granted; and

14. This Order is designated as a Final Order pursuant to NRS 696B.190(5).

DATED this 9 day of April 2020.


District Court Judge

CG

Respectfully submitted by:

By: /s/ Kara B. Hendricks
MARK E. FERRARIO, Bar No. 1625
KARA B. HENDRICKS, Bar No. 7743
TAMI D. COWDEN, Bar No. 8994
GREENBERG TRAURIG, LLP
10845 Griffith Peak Drive, Suite 600
Las Vegas, NV 89135
Counsel for the Receiver

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 | Soc. Sec. or Tax ID Number | | |
| _____ | _____ | | |
| City | State | Zip | Telephone Number |
| _____ | _____ | _____ | _____ |
| E-mail Address | Facsimile Number | | |

If the claimant is represented by an attorney, please complete the 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 state whether or not the claim has previously been reported to Lancet or Lancet's claim administrator.

State of _____ §

County of _____ §

Unless noted herein, I alone am entitled to file this claim, no others have an interest in this claim, no payments have been made on the claim, no third party is liable on this debt, the sum claimed is justly owing, and there is no set-off. I declare, under penalty of perjury, that all of the statements made in this Proof of Claim Form and all documents attached to this form are true, complete, and correct.

Print Name of Claimant or Authorized Agent

Signature of Claimant or Authorized Agent

Title

Sworn to and subscribed before me this _____ day of _____
20__.

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 www.LancetIndemnity.com). 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 received 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 www.LancetIndemnity.com. 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

EXHIBIT “2”

Table with 12 columns (7 a.m. to 12:30) and 12 rows of news items. Includes headlines like 'The Blacklist: Roy Cain', 'WWE SmackDown', 'Jeopardy!', 'The Tonight Show', etc.

Legal Notices

Bids / Proposals

The proposed Contract is under and subject to Executive Order 11246, as amended, and to the Equal Employment Opportunity (EEO) and Federal Labor Provisions.

All labor on the project shall be paid no less than the minimum wages rates established by the U.S. Secretary of Labor and the State of Nevada.

The EEO requirements, labor provisions and wage rates are included in the specifications and bid documents and are available for inspection at the Department of Aviation, McCarran International Airport, Contracts Office, 1845 East Russell Road, 3rd Floor, Las Vegas, Nevada, 89119.

Each Bidder must supply all the information required by the bid documents and specifications.

Each Bidder must furnish a Bid Guarantee equivalent to the appropriate percentage of the Bid Price. Bidder's Bid Guarantee shall consist of a bid bond, certified check, or other instrument accompanying a Bid as assurance that the Bidder will execute such contract documents as may be required within the time specified.

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 the Contract to secure fulfillment of the Bidder's obligations under such Contract.

The successful Bidder agrees to furnish a payment bond for 100 percent of the contract price. This bond is one that is executed in connection with the 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 or to accept a bid from a prospective Bidder should such Bidder be in default for any of the following reasons:

-Failure to comply with any pre-qualification regulations are cited, or otherwise included, in the proposal as a requirement for bidding or;

-Failure to pay, or satisfactorily settle, all bills due for labor and materials on former contracts, in the force (with OWNER) at the time the OWNER issues the Request for Proposal to a prospective Bidder or;

-Contractor default under previous contracts with OWNER or;

-Unsatisfactory work on previous contracts with OWNER.

BOARD OF COMMISSIONERS CLARK COUNTY, NEVADA

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.

NAVAJO HOUSING AUTHORITY (NHA) PURCHASING DEPARTMENT

ADVERTISEMENT FOR BIDDING - IFB #4178 Construction Services for Scattered Site Units in Arizona and New Mexico

The Navajo Housing Authority (NHA) is seeking qualified General Contractors to bid on the construction services for Scattered Site Units in Arizona and New Mexico.

The Owner will receive Sealed Bids until 2:00 PM MDT on May 26, 2020 at 10:00AM PST. The successful Bidder must provide a bid bond of \$100,000.

Each Bidder must furnish a Bid Guarantee equivalent to the appropriate percentage of the Bid Price. Bidder's Bid Guarantee shall consist of a bid bond, certified check, or other instrument accompanying a Bid as assurance that the Bidder will execute such contract documents as may be required within the time specified.

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 the Contract to secure fulfillment of the Bidder's obligations under such Contract.

The successful Bidder agrees to furnish a payment bond for 100 percent of the contract price. This bond is one that is executed in connection with the 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 or to accept a bid from a prospective Bidder should such Bidder be in default for any of the following reasons:

-Failure to comply with any pre-qualification regulations are cited, or otherwise included, in the proposal as a requirement for bidding or;

-Failure to pay, or satisfactorily settle, all bills due for labor and materials on former contracts, in the force (with OWNER) at the time the OWNER issues the Request for Proposal to a prospective Bidder or;

-Contractor default under previous contracts with OWNER or;

-Unsatisfactory work on previous contracts with OWNER.

BOARD OF COMMISSIONERS CLARK COUNTY, NEVADA

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

HARBER COMPANY, INC. DBA MOUNTAIN CASINO

RENEWAL SUB BIDS AND MATERIAL QUOTATIONS FOR THE HARBER COMPANY, INC. DBA MOUNTAIN CASINO

The Harber Company, Inc. (HCI) is seeking qualified General Contractors to bid on the construction services for Scattered Site Units in Arizona and New Mexico.

The Owner will receive Sealed Bids until 2:00 PM MDT on May 26, 2020 at 10:00AM PST. The successful Bidder must provide a bid bond of \$100,000.

Each Bidder must furnish a Bid Guarantee equivalent to the appropriate percentage of the Bid Price. Bidder's Bid Guarantee shall consist of a bid bond, certified check, or other instrument accompanying a Bid as assurance that the Bidder will execute such contract documents as may be required within the time specified.

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 the Contract to secure fulfillment of the Bidder's obligations under such Contract.

The successful Bidder agrees to furnish a payment bond for 100 percent of the contract price. This bond is one that is executed in connection with the 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 or to accept a bid from a prospective Bidder should such Bidder be in default for any of the following reasons:

-Failure to comply with any pre-qualification regulations are cited, or otherwise included, in the proposal as a requirement for bidding or;

-Failure to pay, or satisfactorily settle, all bills due for labor and materials on former contracts, in the force (with OWNER) at the time the OWNER issues the Request for Proposal to a prospective Bidder or;

-Contractor default under previous contracts with OWNER or;

-Unsatisfactory work on previous contracts with OWNER.

BOARD OF COMMISSIONERS CLARK COUNTY, NEVADA

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

COURT NOTICES

CASE NO. 19C036269

Department No. 04 Clark County, Nevada LAS VEGAS TOWNSHIP

Genulene Parts Company, Plaintiff, vs. Pyramid Stainless, Inc., Defendant.

NOTICE YOU HAVE BEEN SEUED AGAINST YOU WITHOUT YOUR RESPONDING WITHIN 20 DAYS. READ THE INFORMATION BELOW.

THE ABOVE-NAMED DEFENDANT: You are hereby summoned and required to serve upon Plaintiff's attorney, within 20 days after the date of service, an Answer to the Complaint.

Summons upon you, exclusive of the day of service, shall be served upon you, within 20 days after the date of service, by the Clerk of the Court.

Summons upon you, exclusive of the day of service, shall be served upon you, within 20 days after the date of service, by the Clerk of the Court.

Summons upon you, exclusive of the day of service, shall be served upon you, within 20 days after the date of service, by the Clerk of the Court.

Summons upon you, exclusive of the day of service, shall be served upon you, within 20 days after the date of service, by the Clerk of the Court.

Summons upon you, exclusive of the day of service, shall be served upon you, within 20 days after the date of service, by the Clerk of the Court.

Summons upon you, exclusive of the day of service, shall be served upon you, within 20 days after the date of service, by the Clerk of the Court.

Summons upon you, exclusive of the day of service, shall be served upon you, within 20 days after the date of service, by the Clerk of the Court.

Summons upon you, exclusive of the day of service, shall be served upon you, within 20 days after the date of service, by the Clerk of the Court.

Summons upon you, exclusive of the day of service, shall be served upon you, within 20 days after the date of service, by the Clerk of the Court.

Summons upon you, exclusive of the day of service, shall be served upon you, within 20 days after the date of service, by the Clerk of the Court.

COURT NOTICES

CASE NO. D-20-60072-D

DEPT: TBD DISTRICT COURT CLARK COUNTY, NEVADA

Aisha Diaz, Plaintiff, vs. Yernando Diaz, Defendant.

NOTICE YOU HAVE BEEN SEUED. THE COURT MAY DECIDE AGAINST YOU WITHOUT YOUR BEING HEARD UNLESS YOU RESPOND IN WRITING WITHIN 21 DAYS. READ THE INFORMATION BELOW VERY CAREFULLY.

THE DEFENDANT NAMED ABOVE: The Plaintiff has filed a civil complaint or petition against you. Read that document (or petition) and respond in writing within 21 days after this summons is served on you, not counting the day of service.

Summons upon you, exclusive of the day of service, shall be served upon you, within 21 days after the date of service, by the Clerk of the Court.

Summons upon you, exclusive of the day of service, shall be served upon you, within 21 days after the date of service, by the Clerk of the Court.

Summons upon you, exclusive of the day of service, shall be served upon you, within 21 days after the date of service, by the Clerk of the Court.

Summons upon you, exclusive of the day of service, shall be served upon you, within 21 days after the date of service, by the Clerk of the Court.

Summons upon you, exclusive of the day of service, shall be served upon you, within 21 days after the date of service, by the Clerk of the Court.

Summons upon you, exclusive of the day of service, shall be served upon you, within 21 days after the date of service, by the Clerk of the Court.

Summons upon you, exclusive of the day of service, shall be served upon you, within 21 days after the date of service, by the Clerk of the Court.

Summons upon you, exclusive of the day of service, shall be served upon you, within 21 days after the date of service, by the Clerk of the Court.

Summons upon you, exclusive of the day of service, shall be served upon you, within 21 days after the date of service, by the Clerk of the Court.

Summons upon you, exclusive of the day of service, shall be served upon you, within 21 days after the date of service, by the Clerk of the Court.

COURT NOTICES

CASE NO. D-20-60072-D

DEPT: TBD DISTRICT COURT CLARK COUNTY, NEVADA

Aisha Diaz, Plaintiff, vs. Yernando Diaz, Defendant.

NOTICE YOU HAVE BEEN SEUED. THE COURT MAY DECIDE AGAINST YOU WITHOUT YOUR BEING HEARD UNLESS YOU RESPOND IN WRITING WITHIN 21 DAYS. READ THE INFORMATION BELOW VERY CAREFULLY.

THE DEFENDANT NAMED ABOVE: The Plaintiff has filed a civil complaint or petition against you. Read that document (or petition) and respond in writing within 21 days after this summons is served on you, not counting the day of service.

Summons upon you, exclusive of the day of service, shall be served upon you, within 21 days after the date of service, by the Clerk of the Court.

Summons upon you, exclusive of the day of service, shall be served upon you, within 21 days after the date of service, by the Clerk of the Court.

Summons upon you, exclusive of the day of service, shall be served upon you, within 21 days after the date of service, by the Clerk of the Court.

Summons upon you, exclusive of the day of service, shall be served upon you, within 21 days after the date of service, by the Clerk of the Court.

Summons upon you, exclusive of the day of service, shall be served upon you, within 21 days after the date of service, by the Clerk of the Court.

Summons upon you, exclusive of the day of service, shall be served upon you, within 21 days after the date of service, by the Clerk of the Court.

Summons upon you, exclusive of the day of service, shall be served upon you, within 21 days after the date of service, by the Clerk of the Court.

Summons upon you, exclusive of the day of service, shall be served upon you, within 21 days after the date of service, by the Clerk of the Court.

Summons upon you, exclusive of the day of service, shall be served upon you, within 21 days after the date of service, by the Clerk of the Court.

Summons upon you, exclusive of the day of service, shall be served upon you, within 21 days after the date of service, by the Clerk of the Court.

COURT NOTICES

CASE NO. D-20-60072-D

DEPT: TBD DISTRICT COURT CLARK COUNTY, NEVADA

Aisha Diaz, Plaintiff, vs. Yernando Diaz, Defendant.

NOTICE YOU HAVE BEEN SEUED. THE COURT MAY DECIDE AGAINST YOU WITHOUT YOUR BEING HEARD UNLESS YOU RESPOND IN WRITING WITHIN 21 DAYS. READ THE INFORMATION BELOW VERY CAREFULLY.

THE DEFENDANT NAMED ABOVE: The Plaintiff has filed a civil complaint or petition against you. Read that document (or petition) and respond in writing within 21 days after this summons is served on you, not counting the day of service.

Summons upon you, exclusive of the day of service, shall be served upon you, within 21 days after the date of service, by the Clerk of the Court.

Summons upon you, exclusive of the day of service, shall be served upon you, within 21 days after the date of service, by the Clerk of the Court.

Summons upon you, exclusive of the day of service, shall be served upon you, within 21 days after the date of service, by the Clerk of the Court.

Summons upon you, exclusive of the day of service, shall be served upon you, within 21 days after the date of service, by the Clerk of the Court.

Summons upon you, exclusive of the day of service, shall be served upon you, within 21 days after the date of service, by the Clerk of the Court.

Summons upon you, exclusive of the day of service, shall be served upon you, within 21 days after the date of service, by the Clerk of the Court.

Summons upon you, exclusive of the day of service, shall be served upon you, within 21 days after the date of service, by the Clerk of the Court.

Summons upon you, exclusive of the day of service, shall be served upon you, within 21 days after the date of service, by the Clerk of the Court.

Summons upon you, exclusive of the day of service, shall be served upon you, within 21 days after the date of service, by the Clerk of the Court.

Summons upon you, exclusive of the day of service, shall be served upon you, within 21 days after the date of service, by the Clerk of the Court.

COURT NOTICES

CASE NO. D-20-60072-D

DEPT: TBD DISTRICT COURT CLARK COUNTY, NEVADA

Aisha Diaz, Plaintiff, vs. Yernando Diaz, Defendant.

NOTICE YOU HAVE BEEN SEUED. THE COURT MAY DECIDE AGAINST YOU WITHOUT YOUR BEING HEARD UNLESS YOU RESPOND IN WRITING WITHIN 21 DAYS. READ THE INFORMATION BELOW VERY CAREFULLY.

THE DEFENDANT NAMED ABOVE: The Plaintiff has filed a civil complaint or petition against you. Read that document (or petition) and respond in writing within 21 days after this summons is served on you, not counting the day of service.

Summons upon you, exclusive of the day of service, shall be served upon you, within 21 days after the date of service, by the Clerk of the Court.

Summons upon you, exclusive of the day of service, shall be served upon you, within 21 days after the date of service, by the Clerk of the Court.

Summons upon you, exclusive of the day of service, shall be served upon you, within 21 days after the date of service, by the Clerk of the Court.

Summons upon you, exclusive of the day of service, shall be served upon you, within 21 days after the date of service, by the Clerk of the Court.

Summons upon you, exclusive of the day of service, shall be served upon you, within 21 days after the date of service, by the Clerk of the Court.

Summons upon you, exclusive of the day of service, shall be served upon you, within 21 days after the date of service, by the Clerk of the Court.

Summons upon you, exclusive of the day of service, shall be served upon you, within 21 days after the date of service, by the Clerk of the Court.

Summons upon you, exclusive of the day of service, shall be served upon you, within 21 days after the date of service, by the Clerk of the Court.

Summons upon you, exclusive of the day of service, shall be served upon you, within 21 days after the date of service, by the Clerk of the Court.

Summons upon you, exclusive of the day of service, shall be served upon you, within 21 days after the date of service, by the Clerk of the Court.

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



Susan Tompor
Columnist
USA TODAY

Getting someone to buy a new car during the coronavirus-induced recession increasingly involves a pitch from a car company on how to skip making 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 year Chrysler, Dodge, Jeep Ram and Fiat vehicles. The initial rollout in April during the coronavirus pandemic was for 90 days of deferred payments but that's now gone up by a month.

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 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 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 uncertainty of potential furloughs, layoffs and other employment cutbacks," wrote Brad Komer, 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 to seven years. And that's one of those offers for qualified 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 res-



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

urance that they can handle things if the economy doesn't recover quickly.

No doubt, consumers are fearful as we move further into the uncharted 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 dramatically on borrowing by late March as factories, restaurants, stores and others temporarily shuttered operations and laid-off workers during the initial fight against the coronavirus.

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

Though all states experienced a drop, the report noted, Michigan, California, Nevada and states in the Northeast experienced the largest drops in auto loan inquiries, possibly reflecting some of the large job losses and COVID-19 cases in many of those areas.

Reviewing inquiries 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 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.

Deals, deals and more deals are ahead

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 standards 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 Edmunds.com.

Car loan rates overall came 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 average APR since August 2015, according 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 here.

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 typically could afford, you could be putting a big dent in your budget.

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 financed 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 your risk owing far more than the car is worth when you want or need to get a new one.

Ivan Drury, senior manager, Insights, at Edmunds, said offering a six-month option for delaying payments is one of the more eye-catching promotions.

But Drury said he's concerned that people often don't realize the trade-offs involved with delaying or deferring payments.

If you are able to hold onto a car or truck for eight to 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 pay-

ments now might work against 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-

ference — or rolling that debt into an even bigger new car loan if you can.

Right now, Drury said, cars and trucks are being sold to either confident buyers who may have plenty in savings or a solid job and others who need reliable transportation.

"At this rate, these incentives will probably be around for a few months," Drury said.

MARKETPLACE TODAY

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

NOTICES

LEGAL NOTICE

IN THE UNITED STATES BANKRUPTCY COURT FOR THE DISTRICT OF DELAWARE
 In re: SOUTHWEST ROYALTY COMPANY LLC, Debtor.
 Chapter 11
 Case No. 19-118-BRK
 Ref. Docket No. 278 & 377

NOTICE OF PROPOSED SALE OF ASSETS, BIDDING PROCEDURES, BIDDING PROCEDURES, ACTIONS, AND SCHEDULE

PLEASE TAKE NOTICE that the above-captioned debtor and debtor-in-possession (the "Debtor") filed voluntary petition for relief under chapter 11 of title 11 of the United States Bankruptcy Code, 11 U.S.C. §§ 1101-1191 (the "Bankruptcy Code"), on January 27, 2020 (the "Petition Date"), in the United States Bankruptcy Court for the District of Delaware (the "Bankruptcy Court"). The Debtor is seeking to sell the "Sale" or substantially all of its assets in and relating to the San Juan basin, free and clear of all liens, claims, encumbrances and other interests ("Encumbrances").

PLEASE TAKE FURTHER NOTICE that on April 1, 2020, the Debtor filed the Debtor's Motion for Entry of (A) an Order (A) Scheduling a Hearing on the Approval of the Sale of All or Substantially All of the Debtor's Assets Free and Clear of All Encumbrances, and the Assumption and Assignment of Certain Leases, Contracts and Other Agreements, (B) Authorizing Assumption and Assignment of Certain Leases, Contracts and Other Agreements and the Form and Manner of Notice Thereof, and (C) Granting Related Relief, and (D) an Order (D) Approving Assumption and Assignment of Certain Leases, Contracts and Other Agreements, (E) Authorizing Assumption and Assignment of Certain Leases, Contracts and Other Agreements, and (F) Granting Related Relief (Order No. 278) (the "Bidding Procedures and Sale Order").

PLEASE TAKE FURTHER NOTICE that on April 29, 2020, the Bankruptcy Court entered a Bidding Procedures Order (Order No. 377). Pursuant to the Bidding Procedures Order, the Debtor is authorized to execute one or more asset purchase agreements with one or more Successful Bidders in connection with a Sale of the Debtor's assets in and relating to the San Juan basin in New Mexico and Colorado (the "Sale").

PLEASE TAKE FURTHER NOTICE that the Debtor is soliciting bids for the Sale of the Debtor's assets in and relating to the San Juan basin in New Mexico and Colorado (the "Sale") in the event that the Debtor selects one or more parties to serve as a Successful Bidder. The Debtor will promptly file with the Bankruptcy Court and serve on the Sale Bidders a Bid Schedule that includes the following: (A) the identification of the Saleable Assets; (B) instructions for obtaining copies of the Saleable Assets; (C) the terms of the Sale; (D) the purchase price provided for in the Saleable Assets; (E) the deposit paid by the Saleable Bidders; and (F) the amount of any cash to be paid for the Saleable Assets. Copies of the Bidding Procedures and Sale Order and the Bidding Procedures Order are available upon request to the Debtor's claims and notices agent, Epiq Corporate Restructuring, LLC ("Epiq"), at 405-977-7030, and are available for download at <https://www.epiq.com>.

A separate notice will be provided to counterparties to executory contracts and unexpired leases with the Debtor that may be assumed and assigned in connection with the Sale. Any interested party should contact **Sumner Sipe** (212) 244-7242, ssipe@sumnersipe.com or **Zachary Ripper** (212) 364-3422, zripper@sumnersipe.com.

PLEASE TAKE FURTHER NOTICE that the Debtor is soliciting bids for the Sale of the Debtor's assets in and relating to the San Juan basin in New Mexico and Colorado (the "Sale") in the event that the Debtor selects one or more parties to serve as a Successful Bidder. The Debtor will promptly file with the Bankruptcy Court and serve on the Sale Bidders a Bid Schedule that includes the following: (A) the identification of the Saleable Assets; (B) instructions for obtaining copies of the Saleable Assets; (C) the terms of the Sale; (D) the purchase price provided for in the Saleable Assets; (E) the deposit paid by the Saleable Bidders; and (F) the amount of any cash to be paid for the Saleable Assets. Copies of the Bidding Procedures and Sale Order and the Bidding Procedures Order are available upon request to the Debtor's claims and notices agent, Epiq Corporate Restructuring, LLC ("Epiq"), at 405-977-7030, and are available for download at <https://www.epiq.com>.

A separate notice will be provided to counterparties to executory contracts and unexpired leases with the Debtor that may be assumed and assigned in connection with the Sale. Any interested party should contact **Sumner Sipe** (212) 244-7242, ssipe@sumnersipe.com or **Zachary Ripper** (212) 364-3422, zripper@sumnersipe.com.

PLEASE TAKE FURTHER NOTICE that the Debtor is soliciting bids for the Sale of the Debtor's assets in and relating to the San Juan basin in New Mexico and Colorado (the "Sale") in the event that the Debtor selects one or more parties to serve as a Successful Bidder. The Debtor will promptly file with the Bankruptcy Court and serve on the Sale Bidders a Bid Schedule that includes the following: (A) the identification of the Saleable Assets; (B) instructions for obtaining copies of the Saleable Assets; (C) the terms of the Sale; (D) the purchase price provided for in the Saleable Assets; (E) the deposit paid by the Saleable Bidders; and (F) the amount of any cash to be paid for the Saleable Assets. Copies of the Bidding Procedures and Sale Order and the Bidding Procedures Order are available upon request to the Debtor's claims and notices agent, Epiq Corporate Restructuring, LLC ("Epiq"), at 405-977-7030, and are available for download at <https://www.epiq.com>.

A separate notice will be provided to counterparties to executory contracts and unexpired leases with the Debtor that may be assumed and assigned in connection with the Sale. Any interested party should contact **Sumner Sipe** (212) 244-7242, ssipe@sumnersipe.com or **Zachary Ripper** (212) 364-3422, zripper@sumnersipe.com.

PLEASE TAKE FURTHER NOTICE that the Debtor is soliciting bids for the Sale of the Debtor's assets in and relating to the San Juan basin in New Mexico and Colorado (the "Sale") in the event that the Debtor selects one or more parties to serve as a Successful Bidder. The Debtor will promptly file with the Bankruptcy Court and serve on the Sale Bidders a Bid Schedule that includes the following: (A) the identification of the Saleable Assets; (B) instructions for obtaining copies of the Saleable Assets; (C) the terms of the Sale; (D) the purchase price provided for in the Saleable Assets; (E) the deposit paid by the Saleable Bidders; and (F) the amount of any cash to be paid for the Saleable Assets. Copies of the Bidding Procedures and Sale Order and the Bidding Procedures Order are available upon request to the Debtor's claims and notices agent, Epiq Corporate Restructuring, LLC ("Epiq"), at 405-977-7030, and are available for download at <https://www.epiq.com>.

A separate notice will be provided to counterparties to executory contracts and unexpired leases with the Debtor that may be assumed and assigned in connection with the Sale. Any interested party should contact **Sumner Sipe** (212) 244-7242, ssipe@sumnersipe.com or **Zachary Ripper** (212) 364-3422, zripper@sumnersipe.com.

PLEASE TAKE FURTHER NOTICE that the Debtor is soliciting bids for the Sale of the Debtor's assets in and relating to the San Juan basin in New Mexico and Colorado (the "Sale") in the event that the Debtor selects one or more parties to serve as a Successful Bidder. The Debtor will promptly file with the Bankruptcy Court and serve on the Sale Bidders a Bid Schedule that includes the following: (A) the identification of the Saleable Assets; (B) instructions for obtaining copies of the Saleable Assets; (C) the terms of the Sale; (D) the purchase price provided for in the Saleable Assets; (E) the deposit paid by the Saleable Bidders; and (F) the amount of any cash to be paid for the Saleable Assets. Copies of the Bidding Procedures and Sale Order and the Bidding Procedures Order are available upon request to the Debtor's claims and notices agent, Epiq Corporate Restructuring, LLC ("Epiq"), at 405-977-7030, and are available for download at <https://www.epiq.com>.

A separate notice will be provided to counterparties to executory contracts and unexpired leases with the Debtor that may be assumed and assigned in connection with the Sale. Any interested party should contact **Sumner Sipe** (212) 244-7242, ssipe@sumnersipe.com or **Zachary Ripper** (212) 364-3422, zripper@sumnersipe.com.

PLEASE TAKE FURTHER NOTICE that the Debtor is soliciting bids for the Sale of the Debtor's assets in and relating to the San Juan basin in New Mexico and Colorado (the "Sale") in the event that the Debtor selects one or more parties to serve as a Successful Bidder. The Debtor will promptly file with the Bankruptcy Court and serve on the Sale Bidders a Bid Schedule that includes the following: (A) the identification of the Saleable Assets; (B) instructions for obtaining copies of the Saleable Assets; (C) the terms of the Sale; (D) the purchase price provided for in the Saleable Assets; (E) the deposit paid by the Saleable Bidders; and (F) the amount of any cash to be paid for the Saleable Assets. Copies of the Bidding Procedures and Sale Order and the Bidding Procedures Order are available upon request to the Debtor's claims and notices agent, Epiq Corporate Restructuring, LLC ("Epiq"), at 405-977-7030, and are available for download at <https://www.epiq.com>.

A separate notice will be provided to counterparties to executory contracts and unexpired leases with the Debtor that may be assumed and assigned in connection with the Sale. Any interested party should contact **Sumner Sipe** (212) 244-7242, ssipe@sumnersipe.com or **Zachary Ripper** (212) 364-3422, zripper@sumnersipe.com.

PLEASE TAKE FURTHER NOTICE that the Debtor is soliciting bids for the Sale of the Debtor's assets in and relating to the San Juan basin in New Mexico and Colorado (the "Sale") in the event that the Debtor selects one or more parties to serve as a Successful Bidder. The Debtor will promptly file with the Bankruptcy Court and serve on the Sale Bidders a Bid Schedule that includes the following: (A) the identification of the Saleable Assets; (B) instructions for obtaining copies of the Saleable Assets; (C) the terms of the Sale; (D) the purchase price provided for in the Saleable Assets; (E) the deposit paid by the Saleable Bidders; and (F) the amount of any cash to be paid for the Saleable Assets. Copies of the Bidding Procedures and Sale Order and the Bidding Procedures Order are available upon request to the Debtor's claims and notices agent, Epiq Corporate Restructuring, LLC ("Epiq"), at 405-977-7030, and are available for download at <https://www.epiq.com>.

A separate notice will be provided to counterparties to executory contracts and unexpired leases with the Debtor that may be assumed and assigned in connection with the Sale. Any interested party should contact **Sumner Sipe** (212) 244-7242, ssipe@sumnersipe.com or **Zachary Ripper** (212) 364-3422, zripper@sumnersipe.com.

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

This notice provides important information regarding the liquidation of Lancel. On April 12, 2019, Lancel 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 Lancel and CANTILLO & BENNETT, L.L.P. is the appointed Special Deputy Receiver ("SDR") of Lancel. On April 1, 2020, the Receivership Court entered its Final Order Placing Lancel into Liquidation (the "Liquidation Order") and its Final Order Settling Claims Filing Deadline for Lancel and Related Retail (the "Claims Filing Deadline"). The Liquidation Order directs the Receiver to liquidate and wind down the affairs of Lancel.

The Claims Order approves a process for filing claims against Lancel and establishes April 1, 2021, as the Claims Filing Deadline for the submission of such claims. All claims against Lancel will be handled as claims against the Lancel receivership estate, and all proceedings are governed by applicable Nevada law. Claims filed after April 1, 2021, will be barred from sharing in any distribution of Lancel's assets. Claims that remain contingent and unliquidated after April 1, 2021, will also be barred, except to the extent that such claims are protected by §§65.098B.400 and 698B.450. All claims must be submitted on the approved Proof of Claim ("POC") Form and received by the SDR at the address below. The Claims Order also established an appeal procedure. The Receivership Claims and Appeals Procedure, the POC Form, and additional information about the receivership is available at the Lancel web site: www.Lancelndemnity.com. If your Lancel policy had active tail coverage, please visit the Lancel website for information about how the claim order may impact your rights. Future notices about receivership matters which could impact your rights will also be made through the Lancel 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 CANTILLO AND BENNETT, L.L.P., Attention: Lancel SDR, P.O. Box 114, 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 este aviso será publicada en www.Lancelndemnity.com o para solicitar una copia impresa, llame al 512-478-6000.

GET NOTICED!
 Advertise in USA TODAY's Marketplace Today Marketplace!
 Call: 1-800-397-0070

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

Jefferson Graham
USA TODAY

If you're the type who waits to the last minute to buy Mother's Day gifts online knowing that Amazon and others can always 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 probably 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 time for the weekend. Amazon has a big Mother's Day promotion on its site, but the key gift that many like to give — red roses — 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 elsewhere.

Amazon has said it would prioritize essential goods dur-

Florists 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 Monday.

Even some Amazon made products, usually plentiful, won't be available for Mom. The Fire TV Stick for streaming is sold out through May 20. The Mama Bear pin, a brooch offered in Amazon's Mother's Day section, won't arrive until May 12 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 a service.

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 for Saturday delivery (not Sunday). 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 suggest trying your local supermarket?

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 pre-order, to pick up at the store Sunday morning.