

BEFORE THE STATE OF NEVADA TAXICAB AUTHORITY

IN THE MATTER OF:

DISCUSSION AND POSSIBLE DECISION
REGARDING THE APPLICATION OF LUCKY
CAB COMPANY FOR THE AUTHORITY TO
USE A CAPTIVE INSURER TO SATISFY
REQUIREMENTS RELATING TO INSURANCE
ON VEHICLES SUBJECT TO TAXICAB
AUTHORITY JURISDICTION.

**FINDINGS OF FACT, CONCLUSIONS
OF LAW AND ORDER**

At a regular monthly session of the STATE OF NEVADA TAXICAB AUTHORITY
("Taxicab Authority"), held at the Nevada Taxicab Authority, 2080 E. Flamingo Rd., Suite 114,
Las Vegas, NV 89119,

PRESENT: Ileana Drobkin, Chairperson
Dean Collins, Member
Dennis Nolan, Member
James Campos, Member
Bruce Aguilera, Member
Ronald Grogan, Taxicab Authority Administrator
Christine Guerci-Nyhus, Deputy Attorney General

The Taxicab Authority makes the following findings of fact and conclusions of law.

FINDINGS OF FACT

The STATE OF NEVADA TAXICAB AUTHORITY, based upon the evidence presented
at the Hearing, finds that there is a preponderance of evidence in the record to establish each
of the following Findings of Fact:

1. On November 19, 2015, a public hearing was held regarding the above-entitled matter
in compliance with the provisions of the Nevada Open Meeting Law, the Nevada
Administrative Procedure Act, Chapter 706 of the Nevada Revised Statutes (NRS) and
the Nevada Administrative Code (NAC), at which time all interested parties appeared
and were permitted to be heard.

- 1 2. On or about November 2, 2015, Lucky Cab Company filed an Application for the
2 authority to use a captive insurer to satisfy requirements relating to insurance on
3 vehicles subject to Taxicab Authority jurisdiction.
- 4 3. Lucky Cab Company is the holder of a Certificate of Public Necessity and Convenience
5 from the Taxicab Authority.
- 6 4. The following filed Petitions to Intervene and all were permitted to intervene and be
7 heard: (1) A Cab, LLC, (2) Lucky Cab Company, (3) Deluxe Taxicab Service, (4) Nellis
8 Cab Company, (5) Yellow / Checker / Star Cab Companies, (6) United Steelworkers
9 Union 711A, (6) Ace Cab, A NLV Cab, Union Cab, Virgin Valley Cab, and Vegas-
10 Western Cab (7) Western Cab Company and (8) ITPE Union.
- 11 5. Applicants provided testimony and documentary evidence that it's Captive Insurer is
12 RJR Insurance Company ("RJR"). RJR is a Nevada domestic corporation licensed by
13 the Nevada Division of Insurance.
- 14 6. Applicants further provided proof of RJR's registration with the Nevada Secretary of
15 State and a copy of the Certificate of Authority issued by the State of Nevada,
16 Department of Business and Industry, Division of Insurance.
- 17 7. Applicant provided further testimony and evidence that RJR had the financial capability
18 to issue the insurance policy and that upon approval from the Board will issue a policy
19 in accordance with NRS 706.8828.
- 20 8. Intervenors and staff offered no opposition.
- 21 9. If any of the foregoing findings of fact is more properly deemed a conclusion of law, it
22 may be so construed.

CONCLUSIONS OF LAW

23
24 Based upon the findings of fact, the Taxicab Authority hereby finds by a
25 preponderance of the evidence the following conclusions of law:
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- 1 1. Pursuant to NRS 706.8828, a certificate holder shall file with the Administrator and
2 keep in effect a policy of insurance with an insurance company licensed to do business
3 in the State of Nevada.
- 4 2. NRC 694C.360 requires that the Taxicab Authority specifically approve the use of
5 insurance provided by a captive insurer in satisfaction of the requirements of NRS
6 706.8828.
- 7 3. Based upon the testimony and evidence presented by applicants, the Board concludes
8 that RJR is a Nevada domestic corporation licensed by the Nevada Division of
9 Insurance as a Captive Insurer.
- 10 4. The Taxicab Authority further concludes that applicant has sufficiently demonstrated
11 the fiscal soundness of RJR.

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13 ORDER

14 THEREFORE, IT IS HEREBY ORDERED that:

15 Applicant, Lucky Cab Company, has the specific approval of the Taxicab Authority
16 Board to use insurance provided by its captive Insurer – RJR Insurance Company, Inc.

17 Dated this 6th day of January, 2016.

18
19 BY THE AUTHORITY:

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21 ILEANA DROBKIN – CHAIRPERSON