

**BEFORE THE STATE OF NEVADA
TAXICAB AUTHORITY**

Application of WESTERN CAB OF NEVADA for the)
authority to use a captive insurer to satisfy)
requirements relating to insurance on vehicles)
subject to Taxicab Authority jurisdiction.)

WESTERN CAB COMPANY OF NEVADA ("Applicant") hereby applies to and petitions the STATE OF NEVADA TAXICAB AUTHORITY ("Authority") pursuant to NRS 706.881, et seq., NAC 706.903, et seq., and NRS 694C.360 for approval to use insurance of a captive insurer to satisfy requirements relating to insurance on vehicles subject to Taxicab Authority jurisdiction.

1. Applicant is a Nevada corporation duly organized and existing under the laws of the State of Nevada with their principal place of business located at 4195 West Diablo Drive, Las Vegas, Nevada 89118.
2. Communication regarding this Application should be addressed to:
 JASON A. AWAD
 Jason A. Awad & Associates
 10801 W. Charleston Blvd. Suite 575
 Las Vegas, Nevada 89135
3. Applicant is a common motor carrier holding CPCN 1054.
4. Applicant is a Nevada corporation. Applicant's Officers are the following:
 President: Janie Tobman Moore
 Treasurer: Marilyn A. Moran
 Secretary: Helen Martin

Applicant is managed by Jason A. Awad, pursuant to an agreement made on May 11, 2017.

5. This Application is required by NRS 694C.360 and NAC 706.903.

NRS 694C.360 specifically requires Taxicab Authority approval to use a captive insurer to insure vehicles subject to Taxicab Authority jurisdiction:

NRS 694C.360 Use of insurance of captive insurer to satisfy requirements relating to insurance on vehicles subject to Nevada Transportation Authority or Taxicab Authority prohibited; exception. Insurance provided by a captive insurer in accordance with this chapter may not be used to satisfy the requirements set forth in chapter 706 of NRS relating to the insurance required to be maintained by vehicles subject to the

jurisdiction of the Nevada Transportation Authority or Taxicab Authority, unless the Nevada Transportation Authority or Taxicab Authority, as appropriate, specifically approves the use of insurance provided by a captive insurer for that purpose.

6. Applicant is in compliance with NRS 706.8828 Certificate Holder insurance requirements.

Applicant has continuously maintained insurance satisfying the insurance requirements of NRS 706.8828, since being granted a Certificate of Public Necessity and Convenience. Applicant's current automobile liability insurer is Gateway Insurance Company.

NRS 706.8828 Insurance.

1. Except as otherwise provided in subsection 4, a certificate holder shall file with the Administrator, and keep in effect at all times, a policy of insurance with an insurance company licensed to do business in the State of Nevada.

2. The insurance policy specified in subsection 1 must:

- (a) Provide the following coverage:

For injury to one person in any one accident..... \$100,000

For injury to two or more persons in any one accident..... 300,000

For property damage in any one accident..... 10,000

- (b) Contain a clause which states substantially that the insurance carrier may only cancel the policy upon 30 days' written notice to the certificate holder and Administrator; and

- (c) Contain such other provisions concerning notice as may be required by law to be given to the certificate holder.

3. If an insurance policy is cancelled, the certificate holder shall not operate or cause to be operated any taxicab that was covered by the policy until other insurance is furnished.

4. A certificate holder to whom the Department of Motor Vehicles has issued a certificate of self-insurance may self-insure the coverage required by subsection 2.

7. Applicant's intended Captive Insurer is fully licensed by the Nevada Division of Insurance.

Applicant's captive insurer is RJR Insurance Company, Inc., a Nevada domestic corporation licensed by the Nevada Division of Insurance. (See EXHIBIT 1.) RJR Insurance Company Inc. is presently writing insurance, including Property & Casualty insurance for Lucky Cab Co.

Contemporaneously with this Application, RJR Insurance has filed a request with the Nevada Division of Insurance for approval to write automobile liability insurance for Western Cab Co. Approval from both the Taxicab Authority and the Division of Insurance will be obtained before Applicant makes any changes to its insurance coverage.

Applicant reserves the right to purchase excess insurance through commercial carriers, in addition to any insurance provided by the captive. The combined coverage limits will meet or exceed the requirements of NRS 706.8828. The Applicant will file with the Administrator a copy of the insurance policy issued by the captive insurer as required by NRS 706.8828.

WHEREFORE, Applicant respectfully requests that this Authority enter an appropriate Order which:

1. Grants WESTERN CAB COMPANY OF NEVADA approval to use insurance provided by a captive insurer to satisfy the requirements of NRS 706.8828.

DATED this 23rd of August, 2017.

By 

JASON A. AWAD, ESQ.
Manager for Applicant
WESTERN CAB CO. OF NEVADA

Exhibit 1

Certificate of Authority

STATE OF NEVADA
DEPARTMENT OF BUSINESS & INDUSTRY
DIVISION OF INSURANCE
Carson City, Nevada

Nevada ID #: 124639
THE RJR Insurance Company, Inc.
Incorporated in the State of Nevada
Home office at Las Vegas, Nevada
having duly qualified, is hereby licensed to transact:

****PURE CAPTIVE ****

*insurance business within the State of Nevada until terminated at the request of the insurer or suspended or
revoked by the Commissioner of Insurance.*



Dated at Carson City, Nevada this 31st
day of _____ December _____, 2013



Commissioner of Insurance