

INTERESTING QUESTION

By Mary Lau

I WAS RECENTLY IN LAS VEGAS MEETING WITH BRYAN WACHTER AND ANDY PETERSON IN

their offices. During coffee opportunities with Andy and lunch conversation with Bryan and others I received several questions about the 2019-20 Interim. This must have been on the minds of others too as the same question was couched on the plane ride home and at various dinner activities.

It became obvious that the complexities of advocating and the full-time demands aren't very clear to the public and some of our members. Fact is, running your businesses and managing your personal life is in itself overwhelming at times.

So, to answer the interesting question: What do you do now that the legislature isn't in session I will begin with the usual statement of sign in relief, take some time off and then everyone at RAN gets back to work.

First part of the planning is to complete the Legislative Matrix to garner information about the actual voting records and other data to assist our members in reviewing the actions of

their elected officials and to visually understand some of the consequences. The Matrix is also helpful to RAN's team as we plan election activities and strategies.

Next, we start again, only this time it's following the various interim committees that continue to work on the peoples' business (don't you love that term) and review work done, along with work that will be considered for the 2021 Legislative Session.

There are nineteen Legislative Statutory Committees that include such areas as the Advisory Commission on the Administration of Justice, Interim Finance, Education, Energy, Health Care, and the Legislative Commission to name a few. These statutory committees are continuously monitored by the RAN team.

Included in interim studies is the Legislative Interim Studies. These studies are the results of bills advanced in the immediately passed session. While only including seven studies they are vital to monitor as the next step is usually Bill Draft Requests for the upcoming legislative session. This interim will include the Study Concerning the Cost of Prescription Drugs, the

Study of Driving Under the Influence of Marijuana, Study of Issues Relating to Pretrial Release of Defendants in Criminal Cases, and a Study of the Feasibility, Viability, and Design of a Public Healthcare Insurance Plan for Nevadans amongst a couple. These particular studies will require monitoring, attending and testifying during the meetings.

And finally, there are thirty-seven non-legislative committees. These committees include members of the public and they are separately scheduled but also vital in the role of public policies. Embedded in this list you will find the Economic Forum, the Board of Economic Development,

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LOCAL GOVERNMENT MATTERS TO RETAIL

By Andy Peterson

RECENTLY YOUR AUTHOR HAD THE PRIVILEGE OF TOURING

a major retail outlet in Las Vegas. To say the operation was impressive is an understatement.

But more profound to your author was the security apparatus which protected the retail operation.

When exposed to the security offices one could only be stunned and overwhelmed at the level of security this retailer employed. Theft at this organization is possible but likely you'll be apprehended unless the theft is conducted by a highly sophisticated operation. Of course, that begs the question; if one goes to that length to

steal something why not employ those skills in a legal manner and make legitimate money?

The point is that an overarching part of any retail operation is security. It is similar when it comes to public policy.

Mary Lau, in her article on the front page, references the types of things our organization follows and monitors in the Interim Committee between biannual legislative sessions. These include any number of legislative committees and task forces.

In addition, the Retail Association monitors local government. We keep an eye on what is happening in Clark and Washoe Counties, any number of Nevada's major cities,

planning commissions, and school districts. We also participate regularly in both the Northern Nevada and Southern Nevada Organized Retail Crime Organizations (NNORCA and SNORCA).

To be sure, we are not material experts in all things but we are like the security apparatus in the major retailer mentioned previously.

This all begs the question; how do we decide what is worth monitoring?

First of all, if it clearly involves the retail industry, we automatically consider it our business.

Secondly, if it is an interest of our members, we get involved.

Lastly, members guide us into discussions on a

regular basis. From time to time members call and voice specific concerns. Perhaps it is an issue with a particular planning commission wherein a member feels as if he or she is not being heard, or maybe a particular regulatory agency is a challenge. In those circumstances we are more than glad to become involved.

Like any good security organization, we know the lay of the land and work to scrutinize any possible security breaches and hopefully work to minimize those breaches when possible.

One thing this author learned from the tour; you cannot be too careful. Know we are on it and we are in your corner. ■

INTERESTING QUESTION

Continued from page 1

various commissions such as Nevada Homeland Security, Sentencing Commission, the Tax Commission, Education Technology and other boards. A quick example of a board would be the

Nevada Pharmacy Board and Liz MacMenamin attends every one of their meetings.

For a complete list of these various committees and studies please go <https://www.leg.state.nv.us/App/InterimCommittee/REL/Interim2019>.

I think you'll be surprised and wonder how legislators, administrators, lobbyists and advocates such as RAN keep up with the

activities along with the RAN team's own service on boards, committees and commissions; however, you'll also be able to answer the question: "What do you do now that the legislature isn't in session?" ■



BOARD OF PHARMACY REGULATION HEARING

By Liz MacMenamin

THE NEVADA BOARD OF PHARMACY HELD A

workshop and public hearing on July 18, 2019 at the Hilton Garden Inn in Las Vegas. The following regulations were discussed during this session:

1. Increase of Pharmaceutical Technicians in Pharmacy

— The Board was asked to consider changing the ratio of pharmacist and pharmaceutical technician operating within different pharmacy settings. That ratio is currently 1:3 and has been since 2006. After much board discussion in January 2019, the board members initially settled on a 1:8 ratio. However, at the Las Vegas meeting board members reduced that amount to 1:4 and removed the ability of a clerk to be allowed to assist with duties in the pharmacy. Thus, creating a different set of problems for the pharmacist working in a retail community pharmacy setting.

Twenty-two states currently have no ratio requirement on the hiring practice and supervision of pharmaceutical

technicians in the pharmacy. There is no data that indicates that “no ratio” is a problem. NACDS provided testimonials from board of pharmacy directors and board members and practicing pharmacists in the states that have no ratio. These testimonials point out that patient safety and patient care have not been compromised because of this policy. An Arizona pharmacist stated, “In these 15 years, there has never been a case of an error related to an unsafe number of technicians in the pharmacy. It is important to note that the fears expressed by pharmacists... were never realized.”

With the need for health care providers in our state, the current ratio places limitations on the pharmacist to be able to provide needed services to patients in Nevada. The reasoning for this very low ratio was given by a hospital board member who has not worked in the community pharmacy. He believes that

just because other states do this, “we are Nevada” and should approach this “conservatively.” Nevada has been working conservatively since the last ratio change in 2006 with no indication of problems in pharmacies. Other states have allowed



the pharmacist to decide the number of technicians they can supervise using their “professional judgement.” The face of pharmacy is ever changing, and the pharmacist is being asked to step up and provide services that are vital to the health of Nevada citizens and this antiquated idea is one more roadblock to providing appropriate health care to the patients in Nevada. This regulation will be heard again at the September workshop.

2. Access to Prescription Monitoring Program — This regulation amends NAC 453 to clarify access to this database and to require that the designees of a pharmacy, practitioner or hospital must also complete a course of

training before they can be provided with access to the PMP. This regulation also requires immediate notification to the Board once a designee is no longer employed by these entities so the Board may terminate their access. This course is standardized and provided by the Board electronically. This regulation passed unanimously with no amendments and will be heard at public hearing once LCB has processed

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THREE QUARTERS NEEDED TO RAISE REVENUE

By Josh Hicks, Partner McDonald Carano Law Firm



A GOVERNOR AND A MAJORITY OF THE LEGISLATURE

intent on passing legislation to increase revenues. A minority of legislators intent on stopping a revenue increase. Political posturing, a lawsuit, and claims that passage of a revenue bill with a simple majority will create a “constitutional crisis.” Sound like the latest legislative session? Yes, it does. But it is also déjà vu from the summer of 2003.

As a result of a voter approved initiative in 1994 and 1996, the Nevada Constitution requires that 2/3rds of each legislative house approve any bill to create, generate or increase public revenues. The 2/3rds rule faced its first legal challenge in 2003, when then Governor Guinn and a majority of legislators were unable to garner sufficient support to meet the 2/3rds threshold to support the Governor’s expanded budget. After several

unproductive special sessions, the Governor filed suit against the Legislature in order to force the issue.

The Nevada Supreme Court proceeded to issue one of the more controversial and questionable opinions in Nevada history. Reasoning that the constitutional requirement to prepare a balanced budget was of greater importance than the 2/3rds requirement, the court in Guinn v. Legislature held that the Legislature could disregard the 2/3rds requirement.

Just before the final vote could occur, one of the holdout legislators changed to a yes vote in order to allow the revenue bill to be passed by 2/3rds. The “constitutional crisis” was avoided – but the Court’s opinion remained the law of the land.

The Court’s opinion was criticized in legal circles as a political decision, picking and choosing which parts of the Nevada Constitution

must be followed and which could be disregarded. The Wall Street Journal referred to the Nevada Supreme Court as “judicial dice throwers.” Only three years later in Nevada v. Beers, the Nevada Supreme Court overruled Guinn v. Legislature and stated that “the Nevada Constitution should be read as a whole, so as to give effect to and harmonize each provision.”

The 2/3rds rule entered a period of relative calm for the next decade. Legislation which created a new tax or increased a tax rate passed or failed under the 2/3rds rule. The cancellation of scheduled decreases in the sales tax rate in 2015 was passed under the 2/3rds rule.

In 2019, the 2/3rds rule again became the center of a political dispute that threatens to spill over into the courts.

The Governor and a majority of the Legislature wanted to cancel a



Josh Hicks is General Counsel for the Retail Association of Nevada

scheduled decrease in the modified business tax rate and use the resulting increased revenues to fund a variety of programs but could not garner 2/3rds support for the bill. After unsuccessful attempts to pry away the necessary votes, the Legislative Counsel Bureau was asked for a legal opinion on the 2/3rds rule. The Legislative Counsel Bureau, relying on cases in Oklahoma and Oregon and on some of the same arguments

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LITIGATION DETAILS DISCUSSED BY LEGISLATURE

By Kelcie Binau

THE 2019 LEGISLATIVE SESSION HAS CONCLUDED,

and both houses passed Assembly Bill No. 207 (AB 207). The goal of AB 207 is to continue what many have come to discover, Nevada’s reputation as one of the most business friendly states in the country.

The intent of the drafters of AB 207 is to clarify a clear legislative framework that will help produce better and more predictable outcomes when entities are in litigation. Keep in mind

that this article does not address all amendments and if you have questions about a specific situation, contact your corporate counsel.

LIMITED LIABILITY COMPANIES (LLCS)

Fiduciary Duties. This amendment establishes fiduciary duties for LLC members and managers. In an attempt to respect the freedom-of-contract principle, AB 207 establishes a minimum standard of good faith and fair dealing and permits managers and members to elevate the

standard to include all or portions of corporate-style duties in a way that best suits their business and management structure.

To avoid any adverse impact and to further emphasize predictability, the amendment applies prospectively only; however, existing entities are free to opt into the new framework as part of their LLC governance.

Alter Ego. Adopts a standard from the existing alter ego or veil piercing construct for corporations that is tailored for and written with LLC terminology.



Kelcie Binau

Except as provided by statues or agreement, no person other than the LLC is individually liable for a debt or liability of

Continued on page 8

BOARD OF PHARMACY *Continued from page 3*

and returns the language to board staff.

3. Increase of Fees

— Board staff stated that this regulation change was brought forward after an audit review with the Sunset Subcommittee of the Legislative Commission. It was stated that the legislators recommended an increase in the fee schedule to increase the operating reserves from 3 months to 6 months. The board has also seen

an increase in expenses regarding the Prescription Monitoring Program due to updates and increase in usage by the practitioners. These fee increases will include:

- a. Registration of Pharmacist and Biennial Renewal — \$180 to \$200
- b. Reciprocity Registration of Pharmacist — \$180 to \$200
- c. Pharmaceutical Technician and Renewal — \$40 to \$50
- d. Authorization

to Prescribe Controlled Substances — \$80 to \$200
e. Biennial Renewal to Prescribe Controlled Substances — \$80 to \$200

This regulation passed unanimously and will be heard during public hearing at the next board meeting.

4. Payment of Fees

— This regulation amends NAC 453.190 to require payment for fees, renewals or any other fees charged that are required

to be by credit card, debit card or electronic transfer of money payable to the State Board of Pharmacy.

This regulation passed unanimously and will be heard during public hearing at the next board meeting.

The next meeting of the board will be held in Reno of September 4-5, 2019. If you have any questions, please call Liz MacMenamin at

775-720-2528. ■



Nevada Notes

BANKING FOR THE MARIJUANA INDUSTRY

Most of us take banking for granted. However, it has been one of the major challenges facing the marijuana industry in Nevada.

To solve the problem Nevada passed a new law (AB466) which requires the state create pilot programs which employees closed loop payment systems for certain types of financial transactions. This is important as the industry is, for the most part, one that operates on a cash only basis.

The pilot program would mimic casino chips wherein a customer buys chips and then uses these within the casino. Should the customer win more than they bet the customer simply cashes out and collects their US currency on the way out the door. Businesses and consumers, in the pilot program, then, would buy electronic chips from the state and use them to make transactions.

Consumers could buy product in dispensaries and businesses could use the chips to pay suppliers and so forth. Eventually those conducting business could use the chips to pay taxes or they could simply convert their chips into cash. A third party might even administer the

electronic chips and charge a small fee as a means of making money.

Ostensibly, this purported process would be safer than creating a state-run bank for the marijuana industry and would help solve the issues in transacting a marijuana related cash business. Stay tuned for updates as the state expects the pilot process to be up and running by the end of July 2020.

Governing Magazine

FIFTEEN DOLLAR MINIMUM WAGE

On July 18, 2019 the US House of Representatives passed a measure to incrementally raise the minimum wage to fifteen dollars per hour by 2025. Mitch McConnell has already indicated it will not pass the senate.

Likely, democrats in the house intend to make this a campaign issue in the upcoming presidential election.

The measure passed along party lines. All three of Nevada's democratic house members co-sponsored the measure. All three either pointed to the number of workers in their district who would benefit or said their votes were based upon improving the welfare of lower income workers.

A bill passed the 2019 legislature which raised Nevada's minimum wage to twelve dollars per hour by July 1, 2024.

Nevada Current Blog

SURPRISE BILLING

Speaker of the Assembly Jason Frierson, and Assemblywoman Maggie Carlton recently opined the need to eliminate surprise billing on a national basis.

Surprise billing happens when a patient receives care at an out-of-network hospital or emergency department. Surprise billing can even happen in an in network situation if a treating provider is out-of-network even though they are affiliated with the hospital or emergency room.

Bills which are out-of-network are typically much higher than in network billing. This is an increasing problem as health plans and health networks become increasingly more complicated. Frierson and Carlton contend that while the state legislature passed a measure which prohibits surprise billing, the issue needs expansive federal legislation to ban the problem once and for all.

Jason Frierson represents District 8 in the Nevada Assembly and serves as speaker. Maggie

Carlton represents District 14 in the Assembly.

Las Vegas Sun

NEVADA LEADERS WANT YUCCA MOUNTAIN SEISMIC REVIEW

Strong California earth quakes recently felt in the Las Vegas area have given impetus for Nevada leaders to call for a complete evaluation of the seismic dangers of the Yucca Mountain nuclear dump site.

The governor and members of the congressional delegation have called upon Energy Secretary Rick Perry to reexamine potential seismic hazards to determine if the site is suitable as a nuclear waste site. *Nevada Appeal*

FACEBOOK EVENT PROPOSES TO STORM AREA 51

A recent Facebook event suggests a big group storm Area 51 to see aliens. Area 51 is a US Airforce test and training site in Nevada used for military training and is a secure area not open to members of the public. The air force issued a statement which read, "Any attempt to illegally access the area is highly discouraged."

Facebook attendees should take notice and avoid the area. *WKYC 3*



National Notes

ECONOMY REMAINS STRONG BUT WITH CAUTIOUS OUTLOOK

The US Economy remains strong. Year-over-year it grew at a solid 3.1 percent on an annualized basis. 2019 first quarter results led the way in abnormal manner as first quarter growth is normally weaker. However, the devil is in the details.

After hard economic data had been gathered results were readjusted to 2.5 percent.

Consumers normally base their future confidence on how they feel today and those feelings have trended slightly downward. In June of 2019 the consumer confidence fell index fell from 131.3 to 121.5.

A recent all-time high confidence rating of 137.9 was recorded in September 2017. Yet the chances of a downturn remain

slight based upon such factors as unemployment, interest rates, and inflation. Concerns include trade and tariff policies. *NRF*

THE SCOOP

July is national ice cream month. And, who doesn't like ice cream? If you think vanilla, chocolate, or strawberry would be America's favorite, you would be wrong. Several new flavors are emerging as new favorites. Horchata, which includes rice milk and cinnamon flavors, is experiencing explosive growth as a new flavor.

Unicorn, an ice cream infused with vanilla extract, heavy whipping cream, and condensed milk is also becoming a national favorite.

Other flavors gaining market share are sesame, salted caramel, and whiskey. Old flavors losing popularity

are hazelnut, bacon, and honey. No worries if you like vanilla or chocolate. People often pick these when they buy a cone.

Good Morning America

SAFE DRUG DISPOSAL

Proper drug disposal just got easier. Walgreens announced year-round disposal options for its customers. In addition to a drug disposal kiosk located in most stores Walgreens now offers DisposeRx packets upon request to safely dispose of their unwanted drugs at home.

According to the manufacturer DisposeRX packets contain solidifying material which make at home disposal safe and effective. When water and DisposeRX powder are added to the unwanted medications in the prescription vial and shaken the drugs are rendered

unusable. The kit can then be discarded in normal household trash. This, in addition, to Walgreens stores, allows most people to safely discard unwanted medications.

Walgreens

RETAIL SUPPORTS JOBS

Retail supports forty-two million American jobs making it one of the biggest drivers of the US economy. Twenty-nine million of those jobs include part-time sales associates to those employed as app-developers for major retail chains.

When considering jobs that result in a consumer product — think raw materials, manufacturing, and truck driving — retail jobs numbers jump to forty-two million jobs representing \$2.6 trillion of annual GDP in the United States. *NRF*

THREE QUARTERS NEEDED *Continued from page 4*

used by the Nevada Supreme Court in the 2003 Guinn v. Legislature case, opined that the 2/3rds requirement does not apply to legislation that cancels a decrease in a tax or removes an exemption to a tax. The Legislature proceeded to pass the

modified business tax bill, and a similar bill cancelling a scheduled decrease in a DMV fee, on a simple majority vote.

This time, instead of the Governor filing suit against the Legislature as in 2003, it appears that the Legislators on the

losing side of the modified business tax vote will file suit against the Legislature as a whole. The basic theory is that their "no" votes were effectively diluted and nullified by the disregard of the 2/3rds rule. Businesses subject to the modified business tax, who

are now paying at a higher tax rate, may also find cause to join a lawsuit.

Although the 2019 Legislature adjourned in June, the fallout from the session looks likely to reverberate through the courts for much longer. ■



LITIGATION DETAILS *Continued from page 4*

the LLC unless the person acts as the alter ego of the LLC. A person acts as an alter ego of the LLC if (a) the LLC is influenced and governed by the person, (b) the LLC and the person are inseparable due to unity of interest and ownership, and (c) it would be obviously unjust if the person were not held individually liable.

CORPORATIONS

Actions by Written Consent.

Authorizes stockholders to approve an amendment to the articles of incorporation in writing as opposed to a required meeting under certain circumstances. If the dissolution of a corporation is approved by written consent of the stockholders, the corporation must notify each stockholder whose written consent was not solicited.

Indemnification.

Clarifies language as to discretionary and mandatory indemnification and includes new language that makes the corporation

the primary obligor unless the articles, bylaws or an agreement between the parties state otherwise.

Broker Non-Votes. Establishes that shares represented at a stockholder meeting by proxy will count toward a quorum as long as the shares are present in person or by proxy regardless of whether the proxy has the power to vote on any matter.

Dissenter's Rights. Clarifies when dissenter's rights exist, who can assert them and eliminates any confusion that might exist as to someone who might have acquired shares after the announcement of a transaction, thus not being in a position to say he or she cannot dissent from a transaction and obtain appraisal rights.

Amendments specifically counteract precedent permitting dissenting stockholders to challenge business combinations even through they voted in favor of the business combination. The standard

for challenging the relevant corporate action was clarified to require actual fraud versus merely fraudulent.

Stockholder of Record. Clarifies that the term "stockholder of record" relates to the actual records of a corporation, the names of the stockholders in that record and on the stock certificates themselves and not beneficial owners.

Forum Selection. Authorizes corporations to include forum selection provisions in the articles or bylaws; however, it must include at least one court in the State of Nevada.

Mergers. Provides for a "short form" or "intermediate form" merger that permits holders of a majority of the voting power to approve a merger of a publicly-traded Nevada corporation through an action of the board of directors without the need for separate stockholder approval if certain requirements are met.

Definition of "Issuing Corporation." Drafted to

curb any possible abuse of the acquisition statutes whereby stockholders scatter record ownership of small numbers of shares to Nevada residents to improperly trigger the restrictions under the statutes. The amendment requires that any corporation organized in Nevada that has 200 or more stockholders of record must have at least 100 stockholders who have had addresses in Nevada appearing on the stock ledger during the 90 days immediately preceding any date.

CORPORATIONS AND LLCs

Delivery of Records.

Alleviates entities of the burden of having to deliver records to requesting stockholder/member(s) where actual inspection is available or occurs. The amendment clarifies materials may be sent only when physical inspection has not been made available. ■

FUN FACTS ABOUT AUGUST

National Watermelon Day is August 3rd.

National Smile Week is the week of August 5–11th.

National Lefthander's Day is August 13th.

Lemon Meringue Pie Day is August 15th.

On August 20, 1630, lemonade was first served in Paris, France.



INDEPENDENT GROCERS FACE HEADWINDS

2017 Independent Grocers Financial Survey

INDEPENDENT RETAIL GROCERY STORES CONTINUE TO FACE STIFF

headwinds. Competition from supercenters, and supermarkets continued to be their biggest concerns.

Healthcare costs, compliance, and local, state, and federal regulations are also of great concern. In 2016, the latest year's numbers provided, reported EBITDA was down to 1.85 percent from 2015 when it was

2.46 percent.

Again, these weaker numbers are not only due to competition but also to rising costs of labor. This also led to higher staff turnover as some employees headed for the doors to find better opportunities.

The news for independents is not all bad. When managed well for these challenges they still remain profitable.

Independents leading the way reported



4.70 percent net profit prior to taxes. Profit leaders focused on fresh and managing

their inventories, shrink, a reinvesting in their business to reduce long term debt. ■

NEVADA REPUBLICANS FILE SUIT OVER TAXES

FOX 5 Las Vegas

ON FRIDAY, JULY 19, 2019 NEVADA

Republicans sued Governor Sisolak, the Department of Motor Vehicles, and others regarding taxes. Taxes in question include Senate bills 551 and 542. SB 551 got rid of a planned decrease in the state's modified business tax, and

SB542 kept in place a one-dollar technology fee on all DMV transactions.

The crux of the lawsuit

"We have checks and balances for a reason, and eroding the two-thirds requirement is an unprecedented disregard for the constitution and creates dangerous precedent."

JAMES SETTELMEYER

centers on violating the state constitution which states that any revenue

increases require a two-thirds vote of the state's legislature. In both cases the legislature failed to

reach the required two-thirds majority. Senate Minority Leader, James

Settelmeier, said, "we have checks and balances for a reason, and eroding the two-thirds requirement is an unprecedented disregard for the constitution and creates dangerous precedent."

The lawsuit calls for a temporary restraining order, or injunction if need be, before the bills goes into effect September 30, and July 1, 2020. ■



Important Information for SIG Members

*NRS requires all existing members of a self-insured group to be notified of all new members.
NRNSIG new members are listed below.*

Lakeview Window Cleaning

NexTech Batteries Inc

Reed Inc

Whole Hog Hospitality LLC

CREDIT CARD PAYMENTS

The Retail Association of Nevada is happy to announce that you can now pay your annual membership dues by credit card on our website: www.rannv.org.

Please contact Piper Brown if you have any questions, 775-882-1700.



NRNSIG members who wish to register a negative vote on a new group member, please write NRNSIG at 575 S. Saliman Road, Carson City, NV 89701, indicating which member and the reason(s) for the negative vote.



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MEMBERSHIP INFORMATION: Find out more about RAN's self insured group. Call Pro Group, **800-859-3177**,

10 ♦ or the RAN office at **775-882-1700** (toll free in Nevada 800-690-5959). Don't forget to check out our website, www.RANNV.org.



PRESS RELEASE

PRO GROUP CAPTIVE MANAGEMENT SERVICES MAKES SHORTLIST FOR TWO TOP US CAPTIVE SERVICE AWARDS

CARSON CITY, NV: JULY 11, 2019 – PRO GROUP

Captive Management Services, Inc. (Pro Group) has been nominated and shortlisted for Captive Manager of the Year and Best Software Solutions for the 2019 US Captive Review Awards.

Since 2002 Pro Group Captive Management Services, Inc. has grown its practice, expanded to new states and continues moving forward with innovation and commitment. With the industry constantly evolving, Pro Group pushes to thrive and be early adopters of advanced technology to better manage and protect their clients while providing top services. Pro Group's dedication to the Captive industry is a key area they excel in.

"Coming off of last year's 2018 nomination and receiving the 2018 US Captive Review Best Captive Manager Honorable Mention, Pro Group is thrilled to be

nominated and shortlisted by Captive Review this year for these two top prestigious awards," stated Robert Vogel, President and a co-owner of Pro Group Captive Management Services.

He went on to say, "Pro Group is continuously striving to advance our online technology services for our Captive clients and vendors and add new enhancements to the Pro Group. We are honored to be included with top firms across the nation."

The US Captive Review Awards ceremony is returning for its 8th year to recognize those providers of captive insurance products and services, who have outperformed their competitors and demonstrated the highest levels of excellence. This year, US Captive Review has put greater emphasis on emerging talent and has remodeled its categories to enhance the prestige for each firm, individual or partnership. The winners will be announced August 5, 2019 at the awards ceremony

held at the Hilton Burlington Lake Champlain hotel, Burlington, VT, USA.

Pro Group holds large responsibilities to many state domiciles. Pro Group Captive Management Services, Inc. along with Pro Group Management, Inc. and their employees have received numerous distinguished awards including Captive Manager of the Year, Best Captive Manager, Best Customer Care, Best Captive Manager – Nevada, Best Captive Manager – USA, Employer of the Year, Best Place to Work, Best for Financial Risk Management – Nevada, Best for Self-Insured Administration Programs – USA, Best in Finance Captive, Most Outstanding Captive Manager USA, Recognized Leader in Captive Management Services – USA, and Best for Workers' Comp Administration - USA.

Pro Group also serves on numerous national industry committees and Boards. Pro Group's awards underscore their ongoing commitment to their employees, community

and the positive progress of the industry.

ABOUT PRO GROUP CAPTIVE MANAGEMENT SERVICES

Established in 2002, Pro Group is a national Captive Manager specializing in alternative risk transfer solutions for businesses of all sizes and types.

Pro Group's sister company, Pro Group Management, Inc., established in 1994, is a premier administrator of self-insured groups for workers' compensation in Nevada. They manage five successful self-insured workers' comp groups in the highly competitive workers' compensation marketplace and have achieved record growth continuously since 1995.

Pro Group is headquartered in Carson City Nevada.

To learn more about Pro Group Captive Management Services, please visit www.pgmnv.com.



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WALMART AND KROGER TOP RETAILERS IN US

ACCORDING TO THE NATIONAL RETAIL FEDERATION

Walmart and Kroger are two of the biggest retailers in the United States.

Walmart has undertaken numerous initiatives to make sure it remains one of the biggest. These improvements include retrofitting stores, better lighting, wider aisles, self-check outs, and so forth. Walmart has also invested in self-cleaning robots, and inter active

displays for customers to use throughout the stores. Walmart has also invested heavily in online ordering with easy pick up at its stores.

Kroger, rarely considered a large retailer by consumers at large, is the nation's third largest retailer. Yet to those in the retail industry this is not surprising. They have become the third largest investing heavily into big data and technology. For example, they have spent heavily on online ordering and upping its customer

service game. Soon they will open about twenty automated warehouses to handle online grocery sales. Kroger admits to spending hundreds of millions to make sure its online space is superb and they are also experimenting with autonomous grocery delivery.

Pharmacy Chains Walgreens and CVS are the fifth and seventh largest retailers in the US. They both are focusing upon the delivery speed of prescription medication and home deliveries. NRF

NRF 2020 VISION: RETAIL'S BIG SHOW

**JANUARY 11:
 OPENING
 RECEPTION**

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