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10 *Attorney for Petitioner*

11 IN THE SECOND JUDICIAL DISTRICT COURT OF  
12 THE STATE OF NEVADA IN AND FOR THE COUNTY OF WASHOE

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

18 Petitioner,

19 vs.

20 PHYSICIANS INDEMNITY RISK  
21 RETENTION GROUP, INC., a Nevada  
22 Domiciled Association Captive Insurance  
23 Company,

24 Respondent.

Case No. CV20-00496

Dept. No. 1

**EIGHTH STATUS REPORT**

25 COME NOW, Barbara D. Richardson, Commissioner of Insurance (the “Commissioner”) for the  
26 State of Nevada in her capacity as Permanent Receiver of Physicians Indemnity Risk Retention Group,  
27 Inc., (“PIRRG” or the “Company”), and Regulatory Services Group (“RSG”) acting in the capacity  
28 of the duly appointed Special Deputy Receiver (“SDR”) of PIRRG, and file this Eighth Status Report in  
the above-captioned receivership.

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**I. INTRODUCTION AND HISTORICAL BACKGROUND**

PIRRG was an incorporated association formed as a captive insurance company organized under the insurance laws of the State of Nevada and the Liability Risk Retention Act of 1986. In accordance with Chapter 694C of the Nevada Revised Statutes (NRS), PIRRG operated as a risk retention group as defined by NRS 694C.141. PIRRG was domiciled in the State of Nevada and received its initial Certificate of Authority on July 28, 2006. PIRRG received an amended Certificate of Authority on February 8, 2018 thereby updating its statutory home office to Reno, Nevada. As a risk retention group, PIRRG wrote professional liability insurance to physicians and their medical groups under claims-made indemnity policies.

PIRRG's December 31, 2018 audited financial statement and RBC Report, both filed on April 1, 2019 in accordance with NRS 680A.270 and NRS 681B.550, reported the risk retention group's RBC had dropped to 185.6% thereby casting genuine doubt upon the independent auditor's assessment that PIRRG would be able to continue operating as a going concern. On July 22, 2019 the Commissioner determined PIRRG was operating in a hazardous financial condition and notified PIRRG of the regulatory impairment. After the submission of three proposed Corrective Action Plans submitted by PIRRG between May and September of 2019, all were reviewed by the Nevada Division of Insurance and thereafter deemed insufficient to address and resolve the RBC and financial impairment of the risk retention group to the satisfaction of the Commissioner and her regulatory staff. On November 19, 2019, the Commissioner issued a Notice of Rejection of Third Corrective Action Plan and Confidential Order Imposing Corrective Action ("Corrective Order"). However, PIRRG did not fulfill the requirements of the Corrective Order within the required timeframe.

On January 31, 2020, PIRRG's captive manager reported a negative surplus for the risk retention group as of December 31, 2019. On March 2, 2020, PIRRG failed to submit to the Commissioner a required report of its financial condition pursuant to NRS 694C.400. On March 6, 2020 PIRRG submitted an unsigned financial report indicating it was insolvent pursuant to NRS 696B.110. The

1 foregoing facts associated with PIRRG’s financial impairment constituted sufficient grounds for a  
2 formal delinquency proceeding pursuant to NRS 696B.210 and NRS 696B.220.

3 On March 12, 2020, the Commissioner petitioned this Court pursuant to NRS 696B.250 to seek  
4 her appointment as Receiver of PIRRG for the purpose of its rehabilitation, conservation or liquidation,  
5 and to grant permanent injunction and other relief authorized by Chapter 696B of the NRS and other  
6 applicable law in order to protect PIRRG’s policyholders, creditors and the public from the dangers and  
7 risks inherent to the delinquency of this entity. Thereafter on March 19, 2020, this Court granted  
8 injunctive relief and appointed the Commissioner as Temporary Receiver and issued an order, pursuant  
9 to NRS 696B.250(2) and further directing PIRRG to appear in court and show cause why the  
10 Commissioner's petition should not be granted.

11 On April 2, 2020 the Nevada Insurance Commissioner in her court-appointed capacity as  
12 Temporary Receiver of PIRRG retained the services of Regulatory Services Group to act as the Special  
13 Deputy Receiver for PIRRG. Regulatory Services Group (“RSG” or “Special Deputy Receiver” or  
14 “SDR”) is vested with all the rights, duties and authority of the Temporary Receiver, subject to the  
15 supervision of the Nevada Insurance Commissioner as Temporary Receiver and of this Court.

16 On March 29, 2022, this Court entered an Order of Permanent Receivership (“Permanent  
17 Receivership Order”) and an Order Granting Motion for Liquidation (“Liquidation Order”).

18 On August 1, 2022, this Court entered an Order establishing the claims filing procedure in this  
19 matter and setting the claims filing deadline for December 1, 2022 (“Claims Order”).

20 **II. RECEIVERSHIP ADMINISTRATION**

21 **A. Notices of Developments in Receivership**

22 As referenced above, a claims filing deadline has been set in this matter for December 1, 2022.  
23 In furtherance of the same, on August 9, 2022 the SDR had prepared and mailed 1,069 notices to all  
24 known members, insureds, claimants, vendors, employees, investors and state/regulatory agencies who  
25 may have an interest in PIRRG. The SDR continues to provide additional notices and where appropriate  
26 provides Proof of Claim (“POC”) forms to interested parties. The SDR has also completed arrangements,  
27

1 in accordance with the court's recent order, and published notice of the permanent receivership and  
2 liquidation proceeding as well as the POC deadline in three newspapers specifically the USA Today; the  
3 Las Vegas Review-Journal and the Tampa Bay Times. All three publications ran on August 24 and 31,  
4 2022 and copies of the proofs are attached hereto as **Exhibit A**.

5 **B. PIRRG Policies**

6 As previously reported, as of December 31, 2021, all but eleven PIRRG policies (all involving  
7 tail coverage risk) were transferred to new insurers or expired on their own terms. As a result of the  
8 Permanent Receivership Order, all primary in-force malpractice insurance has now lapsed.

9 **C. Policyholder Related Claims**

10 Shortly after entry of the permanent receivership order, the SDR petitioned this court to establish  
11 a proof of claim process and claim reporting deadline or bar-date. On August 1, 2022, this Court entered  
12 an Order establishing the claims filing procedure in this matter and setting the claims filing deadline of  
13 December 1, 2022. The SDR caused to be mailed 1,069 claim notices to all known members, insureds,  
14 claimants, vendors, employees, investors and state/regulatory agencies who may have an interest in  
15 PIRRG. As of this filing the SDR has received 31 POCs back from PIRRG creditors who have asserted  
16 claims totaling approximately \$1,727,680. Once the December 1, 2022 bar date lapses the SDR, through  
17 its claims officer, will review and determine each POC in and issue notices of claims determinations.  
18 This process will refine the estate's policy and creditor liability.

19 As of September 30, 2022, PIRRG reported \$3,539,825 in estimated gross policy liability<sup>1</sup>  
20 with 34 open claims, all of which fall under some form of litigation or pre-litigation status. Notice of  
21 the PIRRG receivership injunction was provided to all active defense counsel for PIRRG and the SDR  
22 sought to gain a stay in all active proceedings against PIRRG insureds. PIRRG's open claims are not  
23 covered by any insurance guaranty statutes but the reciprocal has negotiated the resolution of the remaining  
24 reinsurance program and the proceeds collected will help serve to pay a portion of any approved claims  
25 exposure or other claim-related obligations. The SDR has continued to provide periodic updates to

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26 <sup>1</sup> These numbers reflect adjustments to the previously reported policy liability based on netting reinsurance and  
27 eliminating previously reported unearned premium.

1 policyholder defense counsel about the status of the receivership and any case developments.  
2 Additionally, the SDR has posted copies of the Permanent Receivership Order and Liquidation Order as  
3 well as the August 1, 2022 order setting the proof of claims deadline on its website.

4 **D. Records and Asset Control**

5 The SDR has control of all known PIRRG bank accounts and treasury accounts. The SDR has  
6 control of PIRRG's remaining books and records, both tangible and electronic. The majority of PIRRG's  
7 records are maintained in electronic format at the offices of the SDR in San Francisco, California. Additionally,  
8 the SDR has also received the full electronic complement of PIRRG's records held by its captive manager  
9 Strategic Risk Solutions. As part of the closure of PIRRG's Florida office, the SDR obtained a copy  
10 of the policy administration system and records as well as all open claim and open claim related  
11 hardcopy files in the custody and possession of Steve Adler, PIRRG's former CEO, and/or located at  
12 the offices of Melsar Risk Management Services ("Melsar").

13 As reported in prior status reports, both the SDR and the liquidation estate's legal counsel have  
14 made repeated requests for all case and working files associated with PIRRG's claims that were asserted  
15 against two AON entities in Washoe County, in Case No. CV-19-01563. The SDR has reviewed all  
16 materials received to date and will be reaching out in the short term to discuss a resolutions to the pending  
17 case.

18 Shortly after the entry of the March 2022 Permanent Receivership Order and Liquidation Order,  
19 the SDR commenced efforts to evaluate prior claims asserted by PIRRG against its reinsurers through  
20 various arbitration proceedings. Additionally, the SDR began earnest efforts to negotiate a resolution  
21 of PIRRG's remaining reinsurance programs with the London Market reinsurers. Notably, in pre-  
22 arbitration negotiations held in 2019 and offer was made by the excess of loss reinsurers to settle all  
23 disputes and liabilities of the program for \$1 million. The SDR understands the settlement offer was  
24 considered fair and reasonable by the Nevada regulatory staff, however, PIRRG's management rejected  
25 the offer and thereafter initiated multiple arbitration demands. After review of the available files,  
26 discussions with the London Market representatives and entry of the liquidation/permanent receivership  
27

1 order RSG re-engaged the reinsurers in settlement negotiations and the SDR anticipates filing in the near  
2 term a motion for good faith settlement that will resolve the dispute and bring additional capital to the  
3 estate.

#### 4 **E. Financial Analysis**

5 With the entry of the March 29, 2022 Permanent Receivership and Liquidation Orders, PIRRG  
6 financial statements are no longer prepared on a statutory accounting basis, and instead reflect the  
7 Liquidator's best estimate of the value of assets and liabilities of PIRRG at this time using a liquidation  
8 basis for accounting. As of September 30, 2022, PIRRG's liabilities exceed its assets by  
9 \$3,223,337 as PIRRG has reported assets of \$1,381,822 and liabilities of \$4,605,159.<sup>2</sup> PIRRG's current  
10 cash and short-term investments as of September 30, 2022, total \$150,064 which is comprised of \$15,183  
11 in cash or cash equivalents in their Wells Fargo operating account and a PIRRG Pool balance of \$134,880.  
12 With the anticipated settlement with the reinsurers additional funds will soon be available.

#### 13 **F. Third-Party Support and Receivership Expenses.**

14 As previously reported, the Receiver has engaged the law firm of Greenberg Traurig LLP  
15 ("Greenberg Traurig"), as estate counsel in this receivership matter. Additionally, the SDR continues to  
16 rely on a part-time hourly contractor (former part-time employee) located in north Florida on an as-  
17 needed basis.

18 On August 1, 2022, the Court entered an order approving professional rates and expenses and  
19 establishing a process for the review of professional expenses moving forward. In furtherance of the  
20 same, attached hereto as **Exhibit C** is an income statement for the period of July 1, 2022 through  
21 September 30, 2022 which summarizes expenses for the reporting period as well as an operating expense  
22 summary. Submitted under seal for in camera review<sup>3</sup> are **Exhibit D** and **Exhibit E** which are the billing

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23 <sup>2</sup> Attached hereto as **Exhibit B**, is a copy of PIRRG's Liquidation Balance Sheet as of September 30, 2022.  
24 Notably, the Balance Sheet includes \$725,000 which is the value the SDR believes is attributable to the Reinsurers  
25 and the anticipated amount of the proposed settlement which will be submitted for Court approval.

26 <sup>3</sup> The *in camera* materials provided in **Exhibit D** and **Exhibit E**, are being submitted under seal and reflect paid  
27 invoices. Certain billings submitted to the Court are appropriate for *in camera* review (as opposed to  
28 being made part of a public filing). In this regard, courts have held that the bills of legal counsel and  
experts may be withheld from legal discovery and are not subject to legal disclosure, as this information

1 entries and associated payments made during the reporting period.<sup>4</sup>

2 **G. Ongoing Priorities**

3 As referenced above, with the entry of the Permanent Receivership Order, Liquidation Order  
4 and Claims Order, the SDR has commenced a proof of claim process to determine the total estate liability.  
5 After the expiration of the December 1, 2022 claims bar date, the SDR will complete a review and  
6 determination of each timely POC received. The SDR is also working to finalize a settlement with the  
7 London Market reinsurers and will seek Court approval of the same. Upon recovery of the commutation  
8 proceeds from the reinsurance settlement and a final determination of the estate’s liability the SDR will  
9 ultimately seek court authority to release a distribution of estate assets to approved priority claimants.

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15 may provide indications or context concerning potential litigation strategy and the nature of the expert  
16 services being provided. *See, e.g., Avnet, Inc. v. Avana Technologies Inc.*, No. 2:13-cv-00929- GMN-  
17 PAL, 2014 WL 6882345, at \*1 (D. Nev. Dec. 4, 2014) (finding that billing entries were privileged  
18 because they reveal a party’s strategy and the nature of services provided); *Fed. Sav. & Loan Ins. Corp.*  
19 *v. Ferm*, 909 F.2d 372, 374-75 (9th Cir. 1990) (considering whether or not fee information revealed  
20 counsel’s mental impressions concerning litigation strategy). Other courts that have addressed this issue  
21 have recognized that the “attorney-client privilege embraces attorney time, records and statements to the  
22 extent that they reveal litigation strategy and the nature of the services provided.” *Real v. Cont’l Grp.,*  
23 *Inc.*, 116 F.R.D. 211, 213 (N.D. Cal. 1986).

24 The *in-camera* review should apply not only to documentation concerning attorney fees, but it  
25 also extends to “details of work revealed in [an] expert’s work description [which] would relate to tasks  
26 for which she [or he] was compensated[,]” a situation which is “analogous to protecting attorney-client  
27 privileged information contained in counsel’s bills describing work performed.” *See DaVita Healthcare*  
28 *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 also reveal the motive of the client in seeking representation, litigation strategy, or the  
specific nature of the services provided, such as researching particular areas of law,” are protected from  
disclosure) (quoting *Clarke v. Am. Commerce Nat’l Bank*, 974 F.2d 127, 129 (9th Cir. 1992)).

<sup>4</sup> The fees requested herein for RSG are for the July, August, September 2022. The fees requested for Greenberg  
Taurig are for May, June and July 2022. These invoices were previously submitted directly to the Commissioner  
for approval and were paid during the reporting period. Greenberg Taurig’s invoices for August through  
September 2022 are awaiting approval and will be included in a subsequent status report.

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**CONCLUSION**

In compliance with NRS 696B.290(7), the SDR submits the aforementioned report and respectfully requests that this Court approve this status report and the actions of the Receiver.

DATED: November 18, 2022.

Respectfully submitted:

Barbara D. Richardson, Commissioner of Insurance  
of the State of Nevada, in her Official Capacity as  
Statutory Receiver of Delinquent Domestic Insurers

By: /s/ Joe Holloway  
Joe Holloway  
Temporary Deputy Receiver

Respectfully submitted:

By: /s/ Kara B. Hendricks  
MARK E. FERRARIO, Bar No. 1625  
KARA B. HENDRICKS, Bar No. 7743  
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Las Vegas, Nevada 89135

*Attorneys for Petitioner*



**AFFIRMATION**  
**(Pursuant to NRS 239B.030)**

The undersigned does hereby affirm that the preceding document does not contain the social security number of any person.

DATED: November 18, 2022.

By: /s/ Kara B. Hendricks  
MARK E. FERRARIO, Bar No. 1625  
KARA B. HENDRICKS, Bar No. 7743  
GREENBERG TRAUIG, LLP  
10845 Griffith Peak Drive, Suite 600  
Las Vegas, Nevada 89135

*Attorneys for Petitioner*

1 **CERTIFICATE OF SERVICE**

2 I certify that I am an employee of the law firm of Greenberg Traurig, and that on the 18th day of  
3 November 2022, I filed the foregoing *Eighth Status Report* via this Court’s electronic filing system.  
4 Parties are registered with this Court’s EFS and will be served electronically.

5 Vernon E. (“Gene”) Leverty  
6 Attorney for Physicians Indemnity Risk Retention Group, Inc.  
7 832 Willow Street  
8 Reno, Nevada 89502  
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10 */s/ Andrea Lee Rosehill* \_\_\_\_\_

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Exhibit No.	Description	Number of Pages
A	Proof(s) of Publication	5
B	PIRRG's Q-3 Liquidation Balance Sheet & Notes to Financial Statement	2
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D	SGR's Invoices – <i>filed under seal for in camera review</i>	73
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**EXHIBIT A**  
**Proof(s) of Publication**

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9/2/2022

To Whom It May Concern:

I am a duly authorized representative of MCA Russell Johns Associates LLC, the company handling the advertising matters for USA Today, a daily newspaper distributed within the United States.

CA Conservation & Liquidation's Legal Notice was published within the Legal Notice section of the USA TODAY newspaper over the following dates:

8/24/2022 & 8/31/2022

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Anthony Pacini

On this 2<sup>nd</sup> day of September, 2022, I attest that the attached document is a true, exact, complete, and unaltered tearsheet.



Notary

**CAMIKA C WINTER**  
Notary Public, State of Florida  
My Comm. Expires Apr. 16, 2026  
No. MH 253170

# Family planning, fertility take center stage for female athletes

## New wave eschews waiting until retirement

**Lindsay Schnell**  
USA TODAY

The first time Kallie Humphries plunged a needle filled with fertility hormones into her abdomen, the Olympic gold medalist knew exactly the path that had led to this moment.

To recap: 2010 Olympic gold in two-woman bobsled, followed by the 2014 Olympic gold, again in two-woman bobsled. Then there was the 2018 Olympic bronze, also in two-woman bobsled and finally, in February, another Olympic gold, this time in monobob.

In between there were 13 world championship medals, a move from Canada to America and a switch to Team USA after Humphries alleged abuse by a former Canadian coach. She later became a naturalized U.S. citizen.

Suffice it to say, after starting bobsled at 17, Humphries didn't have much time for a personal life.

One of the most decorated Olympians in Winter Games history, Humphries loves her sport. But it's not lost on her that "you give a lot of your prime reproductive years to being the best athlete in the building," she told USA TODAY Sports.

Now, at 36, Humphries is ready to tackle another challenge: motherhood. And because of her age, she's got to be strategic about it.

For decades, women were told that if they wanted children, they'd likely stagnate, or even take a step back, in their careers.

While previous generations of athletes were often encouraged to wait until retirement to start a family, a new wave of women is eschewing that line of thinking.

To wit: Less than a year after giving birth to her daughter, Serena Williams, widely considered the best tennis player of all time, returned to the court and played in her 10th Wimbledon final at 37. Allyson Felix, the most decorated athlete in the history of track and field, had her daughter in 2018, and three years later at the Tokyo Olympics won a bronze medal in the 400 at age 35. Both women suffered life-threatening complications during delivery.

What's more, professional women's leagues, teams and organizations are paying attention and trying to help. In a groundbreaking move, the WNBA's latest collective bargaining agreement includes a variety of progressive motherhood and family planning benefits, with veteran players able to get reimbursed up to \$60,000 in costs for adoption, surrogacy and fertility treatments, including egg and/or embryo freezing. Maternity leave is now paid at 100%, and current mothers receive a \$5,000 child care stipend annually.

Meanwhile in the NWSL, a handful of teams including Racing Louisville, the Portland Thorns and Chicago Red Stars have partnered with fertility clinics to add players in freezing their eggs and/or embryos.

"Everybody came from a woman. We're not here without women," Los Angeles Olympian, a forward for the NWSL



Kallie Humphries, who has won multiple medals as an Olympic bobsledder, is ready to tackle another challenge: motherhood. HARRISON HILL/USA TODAY SPORTS

les Sparks and president of the WNBA, told USA TODAY Sports. Changing the Game podcast. "Negotiating this CBA, it occurred to me that there is so much these moms do not have. With the responsibilities that women have to be both mothers and to also be working—we have to create resources to empower women in all of their roles."

**Fertility is '100% a pay equity issue'**

Fertility treatments often set women back tens of thousands of dollars, a price tag that cuts deep when you consider the paltry salaries and considerably smaller endorsement deals professional female athletes get compared to their male counterparts.

"This is 100% a pay equity issue," said Humphries, who will complete her second round of fertility treatments this week, a process that's set her back about \$24,000 cumulatively, the equivalent to her Team USA stipend for one year.

Humphries suffers from stage 4 endometriosis, a painful disorder where uterine tissue grows outside the uterus. Should she get pregnant naturally, endometriosis may put her at higher risk for ectopic pregnancy, when an embryo implants outside the uterus, typically in the fallopian tube. If not caught early and treated expediently, ectopic pregnancies can cause major internal bleeding and sometimes result in death.

That makes in vitro fertilization (IVF) the safest route for Humphries. (The difference between IVF and egg freezing is the inclusion of sperm.) But because her insurance company has deemed it an elective procedure, she and her husband, Travis Armstrong, are paying most of the cost out of pocket.

What's worse, fertility treatments and family planning are an emotionally and physically taxing process that can be full of heart-wrenching turns.

Patients spend weeks on medications, including daily shots to get their ovaries to produce as many mature eggs as possible. Eggs are harvested and, then, if doing IVF, sent to an embryologist.

On average, about half of the eggs retrieved are mature enough to implant with sperm. After days of lab growth

and monitoring, patients get details on how many viable embryos they have. Success rates can vary widely by clinic. Patients watch the number dwindle while simultaneously hoping it remains as high as possible. Humphries harvested 45 eggs in her first retrieval, which resulted in three viable embryos, currently being stored in Texas.

It can be a game of failure, a particularly rough reality for someone who's achieved incredible heights in her profession.

"My body has failed me," Humphries said. "It's so hard, as an athlete, to know that."

It takes a physical toll, too, even for some of the most fit people on the planet.

Before the NWSL season started in March, Becky Sauerbrunn, a defender for the Thorns and captain of the U.S. Women's National Team, stepped away from the game to freeze her eggs. (She paid for it herself, as the Thorns' partnership with a fertility clinic hadn't yet been finalized.)

Essentially forbidden from working out, Sauerbrunn was told to "keep two feet on the ground at all times, basically, and not get your heart rate above 160," unusual instructions for a world-class athlete. Because ovaries enlarge during IVF, there's the risk that physical activity could lead to ovarian torsion, or twisting, a rare but dangerous condition that could require surgery and lead to loss of the ovary.

Side effects from hormone treatments include headaches and drowsiness. It's typical to gain weight during IVF treatments, too. Humphries said she was "the most out of shape I've ever been" leading up to her first egg retrieval. As an Olympian who's regularly drug tested, her treatments came with an extra twist, as she had to get permission from bobsledding's governing body before shooting up with hormones.

This makes any and all fertility procedures an offseason project, one female athletes wish was talked about more. And it's not just a conversation about how expensive it's going to be, but where and how athletes can get support.

"It is not fair that elite female athletes feel like they have to choose between family and a career," Sauerbrunn said.

"Organizations have to be cognizant of that."

Humphries agreed. "A lot of us don't have endorsement deals, and money is a big stopping point," she said. "If you're an athlete, are you going to put \$15,000 toward a new coach, new equipment or harvesting your eggs? Because it costs roughly the same. And if you're 25, you're probably choosing the coach or equipment."

Team USA, Humphries points out, has more than 50 medical experts on its payroll—but none specializes in fertility. That needs to change, she said.

**For professional female athletes, fertility planning is 'progress'**

Sauerbrunn credits the Thorns with an assist when it comes to educating her and her teammates about fertility.

Sauerbrunn made a plan to freeze her eggs after the Thorns hosted a women's health seminar last year that Sauerbrunn called "really eye-opening."

"They went over how, after 35, there's a steep decline in fertility, and I was sitting there, as a 36-year-old, thinking, 'I really need to get on this!'" said Sauerbrunn, who can't help but wonder if she'd done this earlier "would I have even more security about the future? I'm telling all my teammates, if you have the time to do it, you definitely should."

On a podcast earlier this year, Sauerbrunn admitted that she was nervous to tell her employers—in this case, the USWNT and Thorns—that she'd be sidelined for a few weeks, an anxiety many working women can relate to. At 37, Sauerbrunn's not yet considering retirement, so she's not sure when she might use those eggs. She knows nothing is guaranteed.

But also, she doesn't have to look far to find a success story.

Just 170 miles north up Interstate 5, WNBA All-Star Breanna Stewart and Sue Bird, both of the Seattle Storm, have talked openly of freezing their eggs. Stewart froze hers a couple of years ago while recovering from an injury. She was 25, and harvested about 40 eggs. Bird was 38 when she did it, and got 10.

Bird and Stewart were encouraged to do so by their agent, Lindsay Kagawa Colas of Wasserman.

Colas, who represents multiple WNBA athletes, has been open about her own fertility journey and urges all her clients to be proactive about fertility planning. She told USA TODAY Sports that some of her other clients have used the WNBA's fertility money for freezing, surrogacy and embryo transfers.

Last August, Stewart and wife Marta Xargay welcomed daughter Ruby, born via surrogate using one of Stewart's eggs. Ruby is a giggling, cooling fixture at Seattle games and has been christened the cutest member of the Storm family.

"Sometimes it's hard to really see progress in women's sports," Sauerbrunn said.

"It can really feel like two steps forward and 60 steps back. With fertility, we're doing good things...there are good days and bad, but we just have to keep fighting and hoping that we're making it a little better and easier for the next generation of athletes."

*Contributing: The Associated Press*

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<p><b>LEGAL NOTICE</b></p> <p><b>IMPORTANT NOTICE OF LIQUIDATION AND CLAIMS FILING DEADLINE TO ALL PERSONS INTERESTED IN THE AFFAIRS OF PHYSICIANS INDEMNITY RISK RETENTION GROUP, INC. ("PIRRG")</b></p> <p>This notice provides important information regarding the liquidation of PIRRG. On March 29, 2022, PIRRG was placed into the possession and control of the Special Judicial District Court of the State of Nevada. The Special Judicial District Court, the Nevada Court of Appeals, or the Receiver of PIRRG and Regulatory Services is the Appointed Special Claims Receiver ("ASCR") of PIRRG. On March 29, 2022, the Receiver's Court issued an Order (Case No. 2022-0271) and Liquidation Order ("Liquidation Order") on August 1, 2022. The Receiver's Court also issued an Order (Case No. 2022-0271) on August 1, 2022, which approved the Receiver's Order. The Liquidation Order and the Receiver's Order will be filed in the Public Notice. Copies of the Liquidation Order and Claims Order can be accessed at <a href="http://www.nrsba.org">www.nrsba.org</a> by clicking on the "Public Notice/Insurer Information" link.</p> <p>The Claims Order approves a process for filing claims against PIRRG and establishes December 1, 2022, as the Claims Filing Deadline for the submission of such claims. All claims against PIRRG will be handled as claims against the Receiver's Office, and all proceedings are governed by applicable Nevada law. Claims filed after December 1, 2022, will be barred from voting in any distribution of PIRRG's assets. Claims that remain unperfected and unsubmitted after December 1, 2022, will also be barred. Receipt of the Liquidation Order and Claims Order is hereby notified that your rights will also be deemed to be submitted and accepted by the Receiver's Office and the Receiver's Office. For more information, please visit <a href="http://www.nrsba.org">www.nrsba.org</a>.</p> <p>If you may have questions about the claim process or need further copies of the Receiver's Order, please call (715) 678-2166 or by writing to Regulatory Services Group, Attention: PIRRG SDR, P.O. Box 33934, San Francisco, CA 94125. You are responsible for keeping the SDR updated of any change in your address to insure your receipt of any mailed notices or correspondence.</p>

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# A'ja Wilson adds hardware

### Aces star is WNBA's top defensive player

**Cole Huff**  
For The Wall | USA TODAY Network

A four-time WNBA All-Star, 2018 WNBA Rookie of the Year and 2020 WNBA Most Valuable Player, A'ja Wilson already has quite the resume as a fifth-year player.

She now gets to add to the list of accolades.

On Tuesday afternoon, the league officially named Wilson the 2022 Defensive Player of the Year award winner. Wilson led the W in blocked shots and anchored a middle-of-the-pack Las Vegas Aces defense throughout the season en route to a finish atop the regular-season standings.

The South Carolina native earned 20 of the 56 total votes to narrowly beat out Alyssa Thomas (14) and Breanna Stewart (13) for the 2022 DPOY honor.

While Wilson will happily take ownership of the award, the prize money and the slick-looking piece of hardware, there's more out there for her to get.

Las Vegas is three wins away



A'ja Wilson is a four-time WNBA All-Star and 2020 WNBA MVP. RICK SCUTER/AP

from a WNBA Finals berth, and six wins away from hoisting the championship trophy for the 2022 season, which would be her and the Aces' first.

But after a rough opening game of the semifinals for Wilson and the Aces, they find themselves down 0-1 in their

best-of-five game series with the Breanna Stewart and the Seattle Storm.

Game 2 is at 10 p.m. ET Wednesday in Las Vegas and will be televised on ESPN2.

The battle between the Aces and Storm is highlighted by the Wilson-Stewart matchup, who

are both widely assumed to be the two leading candidates for the soon-to-be-announced 2022 MVP award.

So, Tuesday's award could be one of a few for Wilson this summer. We'll have to wait and see how many she ends up with.

# Duke volleyball player details incident

**Scobby Axson**  
USA TODAY

Duke volleyball player Rachel Richardson went into more detail about the incident during a match between the Blue Devils and BYU on Friday during which she was the subject of threats and racist slurs coming from fans sitting in the student section.

Richardson, a 19-year-old sophomore outside hitter, spoke to ESPN on Tuesday.

Toward the end of the sec-

ond set, Richardson said she went to serve when she heard the slur for the first time. When the teams switched sides and Duke was near the student section, she heard the slur again.

"I heard a very strong, negative racial slur," she said. "So I served the ball, got through the play. As a young black woman in America, I know I don't have the privilege of reacting all the time or else it paints that face of, 'Oh, you're just another angry black woman.'"

Duke coaches then went to officials to let them know about

the situation. Nothing was done, but Richardson said at the time there was no thought to stopping the match.

She said members of the team said she spoke out to create awareness: "I believe that meeting anger with anger, it just starts a cycle of more anger. As a young black woman in America, I know I don't have the privilege of reacting all the time or else it paints that face of, 'Oh, you're just another angry black woman.'"

"I believe God puts you in places at certain times, near certain people for specific reasons. And I believe that, and my teammates that, for some reason, my nature was the one that blew up and I wholeheartedly (believe) that's because God had a purpose... and that purpose was that maybe he knew I would be able to meet people with compassion. I don't want BYU to be singled out or looked at as a bad institution because of this one thing... that doesn't represent the entire... BYU."

## TUESDAY'S NFL DRAFTS

**ALABAMA CARMINALS** - Selected 2022 NFL Draft pick Myles Taylor at No. 10. Las Vegas is three wins away from hoisting the championship trophy for the 2022 season, which would be her and the Aces' first. But after a rough opening game of the semifinals for Wilson and the Aces, they find themselves down 0-1 in their best-of-five game series with the Breanna Stewart and the Seattle Storm. Game 2 is at 10 p.m. ET Wednesday in Las Vegas and will be televised on ESPN2. The battle between the Aces and Storm is highlighted by the Wilson-Stewart matchup, who are both widely assumed to be the two leading candidates for the soon-to-be-announced 2022 MVP award. So, Tuesday's award could be one of a few for Wilson this summer. We'll have to wait and see how many she ends up with.

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# Wall talks of 'dark place'

**Jeff Zillgitt**  
USA TODAY

Five-time NBA All-Star John Wall played in just 113 games in the past five seasons, missing the entire 2019-20 and 2021-22 seasons. His mom died of breast cancer in late 2019 and his grandmother died during the pandemic.

"Darkest place I've ever been in," the Los Angeles Clippers guard said at a charity event. "At one point in time, I thought about committing suicide."

"I mean, just tearing my Achilles, my mom being sick, my mom passing, my grandma passed a year later, all this in the midst of COVID and at the same time, me going to chemotherapy, me sitting by my mom taking her last breaths wearing the same clothes for three days straight laying on the couch beside her."

Wall received help from family and friends and sought the help of a therapist.

"A lot of people think I don't need help. I can get through it at any time," he said. "But you've got to be true to yourself and find out what's best for you."

He also added: "My mom, the mother of my kids have been great. My two boys are motivation for me. I'm looking at all that and I'm like, 'If I can get through this, I can get through anything in life.' And I don't like to brag about this, seriously. Like everybody goes through something. We're all going through times. Nobody's got it easy. But I don't think a lot of people could get through what I went through. And to me to get back on top where I want to be and seeing the fans still want me to play, having the support from my hometown - this important period means a lot."

Wall reached a buyout with the Houston Rockets in the offseason and signed with the Clippers. He is expected to be an important player on a Clippers team that has championship expectations with Paul George, a healthy Kawhi Leonard and coach Ty Lue. George recently said Wall has looked "real good" in offseason workouts.

"We had an opportunity to have a minicamp a couple weeks ago in Santa Barbara, and it looked scary," Wall said. "But I don't do the talking. I let the game do the talking when I get between those four lines."

## MARKETPLACE TODAY

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**NOTICES**

**LEGAL NOTICE**

**IMPORTANT NOTICE OF LIQUIDATION AND CLAIMS FILING DEADLINE TO ALL PERSONS INTERESTED IN THE AFFAIRS OF PHYSICIANS INCIDENTY RISK RETENTION GROUP, INC. (PIRRG)**

The most relevant information regarding the liquidation of PIRRG, on March 29, 2022, PIRRG was placed into permanent receivership by the Second Judicial Circuit Court of the State of Nevada in the "Receivership Order," Barbara D. Richardson, the Nevada Commissioner of Insurance, is the Receiver of PIRRG and Regulatory Services Group is the appointed Special Deputy Receiver ("SDR") of PIRRG's assets. Claims that remain contingent and unliquidated as of December 1, 2022, will also be deemed "owed" to the extent that such claims are protected by NRS 688B.030 and 688B.031. All claims must be submitted at the approved Proof of Claims ("POC") Form and reviewed by the SDR at the address below. The Claims Order also established an appeal procedure. The Receivership Order and Appeal Procedure, the POC Form, and additional information about the receivership is available at [www.nvreg.org](http://www.nvreg.org). If your PIRRG policy had before that coverage, please visit [www.nvreg.org](http://www.nvreg.org) for information about how the Claims Order may impact your rights. Future notices about receivership matters which could impact your rights will also be made through [www.nvreg.org](http://www.nvreg.org).

This notice and questions about claims process or require printed copies of receivership notices by calling 1.877.876.7169, or by writing to Regulatory Services Group, Attention: PIRRG SDR, P.O. Box 20884, Las Vegas, NV 89120. You may make a claim by visiting the POC web portal at [www.nvreg.org](http://www.nvreg.org) or by mail to the address below. If you have any questions or need any printed notices or correspondence.

**Tampa Bay Times**  
**Published Daily**

STATE OF FLORIDA  
COUNTY OF Pinellas, Hillsborough, Pasco,  
Hernando Citrus

} ss

Before the undersigned authority personally appeared **Courtney Freeh** who on oath says that he/she is **Legal Advertising Representative** of the **Tampa Bay Times** a daily newspaper printed in St. Petersburg, in Pinellas County, Florida; that the attached copy of advertisement, being a Legal Notice in the matter **RE: NOTICE OF LIQUIDATION AND CLAIMS FILING DEADLINE** was published in said newspaper by print in the issues of: **8/24/22, 8/31/22** or by publication on the newspaper's website, if authorized, on

Affiant further says the said **Tampa Bay Times** is a newspaper published in **Pinellas, Hillsborough, Pasco, Hernando Citrus** County, Florida and that the said newspaper has heretofore been continuously published in said **Pinellas, Hillsborough, Pasco, Hernando Citrus** County, Florida each day and has been entered as a second class mail matter at the post office in said **Pinellas, Hillsborough, Pasco, Hernando Citrus** County, Florida for a period of one year next preceding the first publication of the attached copy of advertisement, and affiant further says that he/she neither paid nor promised any person, firm or corporation any discount, rebate, commission or refund for the purpose of securing this advertisement for publication in the said newspaper.

Signature Affiant

Sworn to and subscribed before me this **08/31/2022**

Signature of Notary Public

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Type of identification produced \_\_\_\_\_

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This notice provides important information regarding the liquidation of PIRRG. On March 29, 2022, PIRRG was placed into permanent receivership by the Second Judicial District Court of the State of Nevada (the "Receivership Court"). Barbara D. Richardson, the Nevada Commissioner of Insurance, is the Receiver of PIRRG and Regulatory Services Group is the appointed Special Deputy Receiver ("SDR") of PIRRG. On March 29, 2022, the Receivership Court entered an Order Placing PIRRG into Liquidation (the "Liquidation Order"). On August 1, 2022 the Receivership Court entered its Order Setting Claims Filing Deadline for PIRRG and Related Relief (the "Claims Order"). The Liquidation Order directs the Receiver to liquidate and wind down the affairs of PIRRG. Copies of the Liquidation Order and Claims Order can be accessed at [www.rsgca.org](http://www.rsgca.org) by clicking on the Physicians Indemnity Risk Retention Group, in Liquidation link.

The Claims Order approves a process for filing claims against PIRRG and establishes **December 1, 2022**, as the **Claims Filing Deadline** for the submission of such claims. All claims against PIRRG will be handled as claims against the PIRRG receivership estate, and all proceedings are governed by applicable Nevada law. Claims filed after **December 1, 2022**, will be barred from sharing in any distribution of PIRRG's assets. Claims that remain contingent and unliquidated after **December 1, 2022**, will also be barred, except to the extent that such claims are protected by NRS 696B.400 and 696B.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 [www.rsgca.org](http://www.rsgca.org). If your PIRRG policy had active tail coverage, please visit [www.rsgca.org](http://www.rsgca.org) 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 [www.rsgca.org](http://www.rsgca.org).

You may ask questions about the claim process or request printed copies of receivership notices by calling (415) 676-2166, or by writing to Regulatory Services Group, Attention: PIRRG SDR, P.O. Box 26894, San Francisco, CA 94126. You are responsible for keeping the SDR apprised of any change in your address to assure your receipt of any mailed notices or correspondence.

(240963) 8/24, 8/31/2022





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Leslie McCormick, being 1st duly sworn, deposes and says: That she is the Legal Clerk for the Las Vegas Review-Journal and the Las Vegas Sun, daily newspapers regularly issued, published and circulated in the City of Las Vegas, County of Clark, State of Nevada, and that the advertisement, a true copy attached for, was continuously published in said Las Vegas Review-Journal and / or Las Vegas Sun in 2 edition(s) of said newspaper issued from 08/24/2022 to 08/31/2022, on the following days:

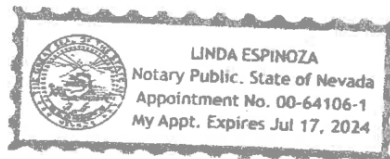
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LEGAL ADVERTISEMENT REPRESENTATIVE

Subscribed and sworn to before me on this 31st day of August, 2022

Notary



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PUB: Aug. 24, 31, 2022  
LV Review-Journal

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# EXHIBIT B

PIRRG's Q-3 Liquidation Balance Sheet & Notes to Financial Statement

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Physicians Indemnity Risk Retention Group, Inc.  
 Liquidation Balance Sheet  
 9/30/2022

**ASSETS**

Cash and Short Term Investments		\$	150,064
Net Premiums Receivable - Direct Policies			506,758
Reinsurance Receivable on Paid Loss and LAE, net of allowance for doubtful account	Note 1		<u>725,000</u>

**TOTAL ASSETS** 1,381,822

**LIABILITIES AND SHAREHOLDERS' EQUITY**

**LIABILITIES**

Net Reserves for Loss and Loss Adjustment Expenses	Note 2		2,498,155
Policy Cancellation Liability	Note 3		1,041,670
Ceded Reinsurance Premiums Payable			333,000
Accounts Payable			<u>732,334</u>

**TOTAL LIABILITIES** 4,605,159

**SHAREHOLDERS' EQUITY**

Common Stock			
Class A Common Stock @\$2 par value			1,350,000
Class A Common Stock @\$1 par value			312,000
Class B Common Stock @\$1 par value			1,146,862
Additional Paid in Capital			468,402
Surplus Notes			275,000
Accumulated Deficit			<u>(6,808,074)</u>

**Total Shareholders' Deficit** (3,223,337)

**TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY** \$ 1,381,822

Physicians Indemnity Risk Retention Group, Inc.  
Notes to Financial Statements  
September 30, 2022

Introduction

On March 19, 2020 the Insurance Commissioner of the State of Nevada was appointed by the Second Judicial District Court of the State of Nevada as Temporary Receiver ("Receiver") of Physicians Indemnity Risk Retention Group, Inc. ("PIRRG") pursuant to NRS 696B.270(1) of the Nevada Revised Statutes. On April 2, 2020 pursuant to the authority granted the Receiver via the March 19th Receivership Order, the Receiver duly engaged Regulatory Services Group ("RSG") to act in the capacity of Receivership Manager and Special Deputy Receiver ("SDR"). Subsequent to year-end 2021, the Temporary Receiver has now been appointed Permanent Receiver and Liquidator as a result of the entry of an order for permanent receivership following a two day final show-cause hearing concluded in January 2022. The Nevada District Court (the Court) held a full day hearing on December 6, 2021 and a second full day hearing on January 14, 2022 to conduct the Order to Show Cause ("OSC") hearing to consider the merits of a permanent receivership. After submitting proposed orders to the Court on January 31, 2022 as instructed by the Judge, the Court entered a final ruling on March 28, 2022.

The September 30, 2022 balance sheet reflects the Liquidator's best estimate of the assets and liabilities of PIRRG at this time when accounted for using a liquidation basis of accounting. All liquidation basis assets must be able to be converted into cash in order to pay the approved claims of the insolvent estate. In addition, the cost to administer such assets must be accrued. The Liquidator will update the balance sheet as the investigation into account balances continues.

Note 1:

The Liquidator has agreed to a potential commutation settlement with the London Market reinsurers for a payment of \$725,000 subject to Court approval.

Note 2:

Net reserves for loss and loss adjustment expenses at September 30, 2022 reflect the amounts carried on the Company's books to pay all claims for benefits under PIRRG policies. This amount will be adjusted once all proofs of claim are filed and determined by the Liquidator.

Note 3:

The policy cancellation liability reflects amounts due to policyholders when their PIRRG policy was cancelled.

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# EXHIBIT C

PIRRG's Q-3 Income & Expenses

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**Physicians Indemnity Risk Retention Group, Inc.**  
**Income Statement**  
**7/1/2022 - 9/30/2022**

**INCOME**

Investment Income	32,375
Change in Reinsurance Recoverable	<u>152,969</u>
<b>TOTAL INCOME</b>	<b>185,344</b>

**EXPENSES**

Payroll and Fees	557
Regulatory Services Group Fees	34,865
Legal Fees	30,134
Consulting	900
Office Expense	2,574
Travel	
Publication Expense	18,431
Postage	<u>16</u>
<b>TOTAL EXPENSES</b>	<b>87,476</b>

**NET GAIN FOR THE PERIOD**                      \$ 97,868

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## EXHIBIT D

Compiled Invoices from Regulatory Service Group

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**CONFIDENTIAL - FILED UNDER SEAL**

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## EXHIBIT E

Compiled Invoices from Greenberg Traurig

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**CONFIDENTIAL - FILED UNDER SEAL**