

# TRINDEL INSURANCE FUND BOARD OF DIRECTORS AGENDA

Alpine~Colusa~Del Norte~Lassen~Modoc~Mono~Plumas~San Benito~Sierra~Sutter~Trinity

A Joint Powers Authority Established in 1980

[www.trindel.org](http://www.trindel.org)

**PRESIDENT**  
Nate Black

**VICE-PRESIDENT**  
Vacant

**SECRETARY**  
Van Maddox

**Location:** The Village Lodge  
Emerald Room  
1111 Forest Trail  
Mammoth Lakes, CA 93546

**Date:** Thursday, May 19, 2022

**Time:** 1:00 PM – 5:00 PM

**Call In Number:**

**Date:** Friday, May 20, 2022

**Time:** 9:00 AM – 12:00 PM

## ORDER OF BUSINESS

As to each agenda item, the Board may take action, give direction and/or receive informational reports.

### **1:00 PM Call to Order and establishment of a quorum**

#### **I. Roll Call**

*Article IV, Section 3. Of the Bylaws: Quorum-A majority of the Directors holding office shall constitute a quorum for the transaction of business at any meeting. All actions of the Board shall require the affirmative vote of a majority of the members at a meeting duly held at which a quorum is present.*

#### **II. Public Comment**

*Matters under the jurisdiction of the Board, whether or not on the posted Final Agenda, may be addressed by the general public at this time. The total amount of time for public comment shall be no more than fifteen minutes. The Chair, with consensus of the Board, may establish reasonable regulations including, but not limited to, limiting the amount of time allocated for a particular issue and for each speaker. No action is to be taken or substantive discussion pursued on matters not on the posted Final Agenda.*

P.O. Box 2069 Weaverville, Calif. 96093 Phone: (530) 623-2322

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**III. Consent Calendar**

- a. Approval of Minutes, January 20<sup>th</sup> & 21<sup>st</sup>, 2022
- b. Approval of check register & invoices for third quarter of the 2021-22 fiscal year pursuant to Bylaws Article XIV, Section 2.

**IV. Reports**

- a. Committee Reports
  - i. *Workers' Compensation and Liability Pool Claims Review Committee.*
- b. Staff Reports
  - i. *Loss prevention Department*
  - ii. *Workers' Compensation Department*
  - iii. *Liability Property Department*
  - iv. *Administration Department*
- c. Treasurers Report
  - i. *Informational report on fund balances and earned income.*

**V. Programs**

- a. Property Memorandum of Coverage  
*An action to review and approve Property MOC.*
- b. Liability & WC 2022 / 2023 MOC's  
*An action item to review and approve Liability and Workers' Compensation MOC's.*
- c. Budget and Salary Schedule for all Programs  
*An action to review and approve 2022-23 budget and salary schedule for all programs.*
- d. Resolution 22-02 setting deductible funding for Medical Malpractice and Pollution programs  
*An action to review and approve replacing Resolution 17-05 with Resolution 22-02.*
- e. Captive Feasibility Study  
*An Action Item to authorize Executive Director to execute the study.*
- f. Program Premiums  
*An action Item to approve 2022-23 Premiums.*
- g. Potential Membership  
*Discussion/Approval of New Membership with Trindel Joint Powers Authority.*
- h. CAJPA Accreditation  
*An action to review and approve Accreditation.*

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**VI. General Business**

- a. Fiscal Year 2021/2022 Third Quarter Budget and Financial Statements.  
*Review Statement of Net Assets, Statement of Revenues Expenses and changes in Net Assets and Budget to Actual as of 03/31/2022.*
- b. Authorize Treasurer Duties  
*An action item to authorize Treasurer duties for fiscal year 2022-23*
- c. Investment Policy  
*Action item to review and approve Investment Policy*
- d. Conflict of Interest Code  
*An action to review and approve changes to Conflict of Interest Code*
- e. Resolution 22-03, Allocation of Positive Cash in Admin Funds  
*An action item for discussion to adopt Resolution 22-03*
- f. Credit Card Policy  
*An action to review and adopt updated Credit Card Policy*
- g. Item Removed
- h. Strategic Planning Agreement  
*An action item to authorize Executive Director to execute agreement*
- i. Contractors Evaluations  
*Discuss and evaluate current contractors*
- j. Election of Officers  
*An action to nominate and elect officers of the board for fiscal year 2022-23*
- k. Election of Executive Committee  
*An action to nominate and elect Executive Committee for fiscal year 2022-23*
- l. Future Meetings  
*Informational for review and comment, review date of September 2022 board meeting, and January 2023 virtual meeting.*

**VII. Closed Session**

- a. Executive Director Evaluation  
*Government Code Section 54957. David Nelson*

**VIII. Reconvene in Open session**

- a. Report out of Closed session

**IX. Adjournment**

*Disability Access: The meeting room is wheelchair accessible and disabled parking is available at the meeting location. If you are a person with a disability and you need disability-related modification or accommodations to participate in this meeting, please contact the Executive Director at (phone) 530-623-2322, (fax) 530-623-5019 or (email) [dnelson@trindel.org](mailto:dnelson@trindel.org). Requests for such modifications or accommodations must be made at least two full business days before the start of the meeting.*

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## ROLL CALL

I

### CALL MEETING TO ORDER

|                  |                                   |  |                                |
|------------------|-----------------------------------|--|--------------------------------|
| Alpine County    | Nichole Williamson<br>Sarah Simis | Plumas County  | Julie White<br>Nancy Selvage   |
| Colusa County    | Kaline Moore<br>Todd Manouse      | San Benito County  | Ray Espinosa<br>Gabriel Orozco |
| Del Norte County | Neal Lopez<br>Cathy Hafterson     | Sierra County  | Van Maddox<br>Judi Behlke      |
| Lassen County    | Richard Egan<br>Tony Shaw         | Sutter County  | Nate Black<br>Jason Claunch    |
| Modoc County     | Chester Robertson<br>Tex Dowdy    | Trinity County   | Suzie Hawkins<br>Becca Cooper  |
| Mono County      | Robert Lawton<br>Jay Sloane       | Total Member Entity's present _____<br>(6 members are required to hold a quorum) |                                |

Other people present:

### ESTABLISHMENT OF A QUORUM

*Article IV, Section 3. Of the Bylaws: Quorum-A majority of the Directors holding office shall constitute a quorum for the transaction of business at any meeting. All actions of the Board shall require the affirmative vote of a majority of the members at a meeting duly held at which a quorum is present.*

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## **PUBLIC COMMENT**

### **II**

Allow public to address the Board of Directors:

Matters under the jurisdiction of the Board, whether or not on the posted Final Agenda, may be addressed by the general public at this time. The total amount of time for public comment shall be no more than fifteen minutes. The Chair, with consensus of the Board, may establish reasonable regulations including, but not limited to, limiting the amount of time allocated for a particular issue and for each speaker. No action is to be taken or substantive discussion pursued on matters not on the posted Final Agenda.

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## **CONSENT CALENDAR**

### **III**

The consent calendar is a tool to streamline Board meetings by collection routine, non-controversial items into a group whereby all are passed with a single motion and vote.

If a member of the board would like to discuss an item from the consent calendar they would ask for it to be pulled from consent to a regular scheduled item.

This enables the item to be considered and voted upon separately if discussion is needed or if a decision-maker needs to not vote on that item because of a disqualifying conflict of interest.

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**TRINDEL BOARD MEETING**

May 2022

**PROGRAMS**

AGENDA ITEM III.a.

**SUBJECT:** Consent Calendar

**ACTION FOR CONSIDERATION:** Approve Minutes of January 2022 meeting

**BACKGROUND:** The Consent Calendar is a tool used to streamline Board meetings by collecting routine, non-controversial items into a group whereby all pass with a single motion and vote. The minutes were sent out to all Board members on April 7, 2022, for review and comment, and amended accordingly.

**FISCAL IMPACT:** None

**RECOMMENDATION:** Approve Consent Calendar

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**VICE-PRESIDENT**  
**Roberta Allen**

**SECRETARY**  
**Van Maddox**

**Location:** GoToMeeting: 51 Arbuckle Ct. Weaverville Ca, 99 Water St. Markleeville CA, 547 Market St. Colusa CA, 981 H St. Crescent City, 221 Roop St. Susanville CA, 204 South Court St. Alturas CA, 1301 Castalia Dr. NC, 520 Main St. Quincy CA, 481 Fourth St. Hollister CA, 100 Courthouse Sq. Downieville CA, 463 Second St. Yuba City CA, 11 Court St. Weaverville CA.

**Date:** Thursday, January 20, 2022 – Day 1  
**Time:** 1:00 PM – 5:00 PM  
**GoToMeeting Link:** <https://global.gotomeeting.com/join/753768573>  
You can also dial in using your phone. (For supported devices, tap a one-touch number below to join instantly.)  
United States: +1 (224) 501-3412  
- One-touch: <tel:+12245013412,,753768573#>  
Access Code: 753-768-573  
New to GoToMeeting? Get the app now and be ready when your first meeting starts:  
<https://global.gotomeeting.com/install/753768573>

**Date:** Friday, January 21, 2022 – Day 2  
**Time:** 8:30 PM – 12:00 PM  
**GoToMeeting Link:** <https://global.gotomeeting.com/join/590390381>  
You can also dial in using your phone. (For supported devices, tap a one-touch number below to join instantly.)  
United States: +1 (872) 240-3412  
- One-touch: <tel:+18722403412,,590390381#>  
Access Code: 590-390-381  
New to GoToMeeting? Get the app now and be ready when your first meeting starts:  
<https://global.gotomeeting.com/install/590390381>

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**Call to Order:** 1:04 PM on Thursday, January 20, 2022. President Nathan Black presided over the meeting.

## I. Roll Call

### January 20, 2022

|                                  |   |
|----------------------------------|---|
| <b>Alpine County</b>             | Sarah Simis   |
| <b>Colusa County</b>             | Kaline Moore  |
| <b>Del Norte County</b>          | Neal Lopez  |
| <b>Lassen County</b>             | Richard Egan (left at 3:56 PM)  |
| <b>Modoc County</b>              | Chester Robertson   |
| <b>Mono County</b>               | Jay Sloane  |
| <b>Plumas County</b>             | Roberta Allen   |
| <b>San Benito County</b>         | Absent  |
| <b>Sierra County</b>             | Judi Behlke   |
| <b>Sutter County</b>             | Nathan Black, Jason Claunch   |
| <b>Trinity County</b>            | Rebecca Cooper  |
| <b>Trindel Staff</b>             | David Nelson, Andrew Fischer, Katie Twitchell, Rachael Hartman, Heather Rowbury, Anita Cooper |
| <b>Bickmore Actuarial</b>        | Mike Harrington   |
| <b>Chandler Asset Management</b> | Carlos Oblites  |
| <b>Prism</b>                     | Gina Dean   |

### January 21, 2022

|                                  |  |
|----------------------------------|--|
| <b>Alpine County</b>             | Nichole Williamson   |
| <b>Colusa County</b>             | Kaline Moore   |
| <b>Del Norte County</b>          | Neal Lopez   |
| <b>Lassen County</b>             | Tony Shaw (arrived at 8:50 AM)   |
| <b>Modoc County</b>              | Chester Robertson  |
| <b>Mono County</b>               | Jay Sloane   |
| <b>Plumas County</b>             | Roberta Allen  |
| <b>San Benito County</b>         | Absent   |
| <b>Sierra County</b>             | Judi Behlke  |
| <b>Sutter County</b>             | Nathan Black, Jason Claunch  |
| <b>Trinity County</b>            | Richard Kuhns, Rebecca Cooper  |
| <b>Trindel Staff</b>             | David Nelson, Andrew Fischer, Katie Twitchell, Heather Rowbury, Anita Cooper |
| <b>James Marta &amp; Company</b> | James Marta  |
| <b>Prism</b>                     | Gina Dean  |

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## II. Public Comment

No Public Comment

## III. Consent Calendar

- a. Approval of Minutes, September 23<sup>rd</sup> & 24<sup>th</sup>, 2021

An action to approve the Minutes of September 23-24, 2021 meeting. David Nelson, Executive Director, announced the minutes from the September 2021 Board of Directors meeting were previously distributed by email to board members for review. Motion by Chester Robertson of Modoc County to approve minutes, Seconded by Sarah Simis of Alpine County.

Motion carried with 10 Ayes, 0 Noes, 1 Absent.

AYES: Alpine, Colusa, Del Norte, Lassen, Modoc, Mono, Plumas, Sierra, Sutter, Trinity

NOES: None

ABSENT: San Benito

## IV. Reports

- a. Committee Reports

- i. *Pool Claims Review Committee*

David Nelson, Executive Director, presented an update of activities for Pool Claims Review Committee.

- b. Staff Reports

- i. *Risk Control Department*

Rachael Hartman, Director of Risk Control, presented staff report for Risk Control Department with updates since the last board meeting.

- ii. *Liability Property Department*

Andrew Fischer, Director of Liability and Property, presented staff report for Liability and Property Department with updates since the last board meeting.

- iii. *Workers' Compensation Department*

Katie Twitchell, Director of Workers' Compensation, presented staff report for Workers' Compensation Department with updates since the last board meeting.

- iv. *Administration Department*

David Nelson, Executive Director, presented staff report for Administration Department with updates since the last board meeting.

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## c. Treasurers Report

David Nelson, Executive Director, reviewed highlights from Treasurers Report, including an informational report on fund balances and earned income.

## d. Investment Report

Carlos Oblites, Sr. Portfolio Strategist Chandler Asset Management, presented investment report with an update on market conditions and a review of Trindel portfolio.

*Adjourned for Break: Thursday, January 20, 2022, 2:47 PM*

*Reconvened after Break: Thursday, January 20, 2022, 3:00 PM*

## e. Captive Discussion

Mike Harrington, President and Principal of Bickmore Actuarial, presented the components of Captive Feasibility Study, the first step in forming a captive. Discussion with direction to bring action item back to Board of Directors meeting in May 2022.

## V. Programs

### a. Actuarial Reports

An action to acknowledge and approve Actuarial Reports from Bickmore. Mike Harrington, Bickmore Actuarial, presented Actuarial Review of Self-Insured Liability Program, Medical Malpractice, Property, and Workers' Compensation Programs. Motion by Sarah Simis of Alpine County to approve Actuarials for all programs, Seconded by Neal Lopez of Del Norte County.

Motion carried with 6 Ayes, 0 Noes, 5 Absent.

AYES: Alpine, Colusa, Del Norte, Mono, Plumas, Sutter

NOES: None

ABSENT: Lassen, Modoc, San Benito, Sierra, Trinity

### b. Enterprise Risk Management Review

David Nelson presented the objective of the Enterprise Risk Management process to be brought back to board at Strategic planning session in September 2022.

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**Adjourned: 4:43 PM on Thursday, January 20, 2022**

**Call to Order: Reconvened at 8:40 AM on Friday, January 21, 2022**

**V. Programs**

c. Program Premiums

David Nelson presented a review of premium calculations and FY 22/23 Premiums.

**VI. General Business**

a. Check Register & Invoices

An action Item to approve check registers & invoices from 7/1/2021 through 12/31/2021 pursuant to Bylaws Article XIV, Section 2. Motion by Nichole Williamson of Alpine County to approve check registers & invoices, Seconded by Chester Robertson of Modoc County. Motion carried with 10 Ayes, 0 Noes, 1 Absent.

AYES: Alpine, Colusa, Del Norte, Lassen, Modoc, Mono, Plumas, Sierra, Sutter, Trinity  
NOES: 0

ABSENT: San Benito

b. Budget and Financial Statements as of 12/31/2021

David Nelson reviewed Statement of Net Assets, Statement of Revenues, Expenses, and changes in Net Assets, and Budget to Actual as of 12/31/21

*Adjourned for Break: Friday, January 21, 2022, 10:01 AM*

*Reconvened after Break: Friday, January 21, 2022, 10:07 AM*

c. Deputy Director Position

Discussion and action item. Requires 2/3 Vote to pass. Reviewed Deputy Director Position Description, Allocation, Organization Chart, and Budget Adjustment. Discussion on the timeline for recruitment process with direction to change the job title to Transitional Executive Director. Add duties for the absence of the Executive Director. Add expiration date of June 30, 2023, to coincide with end date of current Executive Directors contract. Recommendation to check with other pools for language. Position Description must be reviewed by Counsel and circulated with Executive Committee, then

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begin the recruitment process. On Salary Schedule, move Executive Director salary up to \$160K-\$200K. Two-month salary budget adjustment approved for May through June 2022.

Motion by Nichole Williamson of Alpine County to modify with changes discussed incorporated in the position description, review by counsel, circulate with Executive Committee, and then begin the recruitment process, Seconded by Jay Sloane of Mono County.

Motion carried with 10 Ayes, 0 Noes, 1 Absent.

AYES: Alpine, Colusa, Del Norte, Lassen, Modoc, Mono, Plumas, Sierra, Sutter, Trinity

NOES: None

ABSENT: San Benito

#### d. Chandler Contract

An action item to ratify the currently executed contract with Chandler Asset Management to include: a. Duty to Disclose conflicts of Interest, b. Disclosure to JPA of any investigation by a regulatory body for investment-related regulatory violations, and c. Provision of annual statement regarding any conflicts of interest.

Motion by Chester Robertson of Modoc County to ratify Chandler Asset Management contract, Seconded by Tony Shaw of Lassen County.

Motion carried with 10 Ayes, 0 Noes, 1 Absent.

AYES: Alpine, Colusa, Del Norte, Lassen, Modoc, Mono, Plumas, Sierra, Sutter, Trinity

NOES: None

ABSENT: San Benito

#### e. Annual Third Party Financial Audit

An action to acknowledge and approve the annual audit for Fiscal Year 7/1/20 to 6/30/21. James Marta, Marta & Company, presented their audit of Trindel Insurance Fund financial statements as fairly stated in all material respects.

Motion by Nichole Williamson of Alpine County to approve audit, Seconded by Chester Robertson of Modoc County.

Motion carried with 9 Ayes, 0 Noes, 2 Absent.

AYES: Alpine, Colusa, Del Norte, Lassen, Modoc, Mono, Sierra, Sutter, Trinity

NOES: None

ABSENT: Plumas, San Benito

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## f. Financial Audit Engagement

An action item to authorize Executive Director to enter into a three-year agreement with James Marta and Company for audit services.

Motion by Tony Shaw of Lassen County to retain James Marta and Company for another 3 years, Seconded by Nichole Williamson of Alpine County.

Motion carried with 9 Ayes, 0 Noes, 2 Absent.

AYES: Alpine, Colusa, Del Norte, Lassen, Modoc, Mono, Plumas, Sutter, Trinity

NOES: None

ABSENT: San Benito, Sierra

## g. Future Meetings

Informational review and discussion of previous and upcoming meetings dates. The May 2022 board meeting will be held in Mono County on May 19-20, 2022. The September 2022 board meeting will be held in Trinity County with dates to be coordinated with Strategic Planning Session.

*Adjourned for Break: Friday, January 21, 2022, 11:27 AM*

*Reconvened after Break: Friday, January 21, 2022, 11:35 AM*

*Nathan Black, President, announced the Board will enter into Closed Session at 11:36 PM to discuss Executive Directors Evaluation.*

## VII. Closed Session

### a. Executive Directors Evaluation

*Government Code Section 54957.6 David Nelson*

*Nathan Black, President, announced the Board has left Closed Session at 12:26 PM and Reconvened into Open Session. No reportable action out of closed session.*

## VIII. Adjournment

**Meeting Adjourned at 12:26 PM on Friday, January 21, 2022.**

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**TRINDEL BOARD MEETING**

May 2022

**GENERAL BUSINESS**

AGENDA ITEM III.b.

**SUBJECT:** Check Registers & Invoices

**ACTION FOR CONSIDERATION:** An action to approve the Check Register & Invoices for the Third Quarter of the 2021-22 fiscal year pursuant to Bylaws Article XIV, Section 2.

**BACKGROUND:** The check registers are organized by checking account; General, Work Comp, and Liability/Property respectfully. For the WC and L/P accounts, a claim number is used as a description. In front of the registers is an index of your counties claim numbers for reference.

**FISCAL IMPACT:** None

**RECOMMENDATION:** Move to approve check registers and invoices for the third quarter of the 2021-22 fiscal year.

**Trindel Insurance Fund**  
 Check/Voucher Register - Check register  
 1010 - General Account - Tri Counties Bank  
 110 - Trindel  
 From 1/1/2022 Through 3/31/2022

| Check ... | Vendor Name                | Check Amount | Effective Date | Transaction Description                                      | Cleared Status |
|-----------|----------------------------|--------------|----------------|--|----------------|
| 21715     | ANTHEM BLUE CROSS          | 149.00       | 1/12/2022      | 0202201708183 LIFE INSURANCE GROUP#343600 FEB-MAR 2022       | CL             |
| 21716     | CALIFORNIA SAFETY COMP...  | 35.00        | 1/12/2022      | INV 493288 MONTHLY ALARM SYSTEM LEASE FOR JANUARY 2022       | CL             |
| 21717     | CHANDLER ASSET MANAGE...   | 3,279.90     | 1/12/2022      | INV#2112TRINDEL INVESTMENT SERVICES FOR DECEMBER 2021        | CL             |
| 21718     | JAMES MARTA & COMPANY      | 4,800.00     | 1/12/2022      | INV#2470 PROGRESS BILLING FOR AUDIT                          | CL             |
| 21719     | JDI DATA CORPORATION       | 4,933.34     | 1/12/2022      | INV#JDI-000971 MONTHLY MAINTENANCE/USER FEES JANUARY 2022    | CL             |
| 21720     | MITCHELL INTERNATIONAL...  | 145.35       | 1/12/2022      | REGULATORY REPORTING FROI/SROI DECEMBER 2021 INV200024232334 | CL             |
| 21721     | TRINITY P.U.D              | 277.78       | 1/12/2022      | ACCT# 26462 MONTHLY FEES 11/10/21 - 12/10/21                 | CL             |
| 21722     | VERIZON WIRELESS           | 415.49       | 1/12/2022      | INV#9895039655 CELLPHONE MONTHLY FEES 12/14/21-1/13/22       | CL             |
| 21723     | WEAVERVILLE C.S.D.         | 31.00        | 1/12/2022      | ACCT #11688 MONTHLY SERVICE FEES FOR DECEMBER 2021           | CL             |
| 21724     | ANGELO. KILDAY & KILDUF... | 63.00        | 1/12/2022      | ASK AN ATTORNEY CONSULTATION                                 | CL             |
| 21725     | CALIFORNIA ASSOCIATION ... | 2,000.00     | 1/12/2022      | 2022 CAJPA JPA MEMBERSHIP RENEWAL                            | CL             |
| 21726     | COUNTY OF DEL NORTE        | 610.40       | 1/12/2022      | AIRFARE TO PARMA CONFERENCE 2/27/22 - 3/2/22 DEL NORTE       | CL             |
| 21729     | GIBBONS & CONLEY           | 697.50       | 1/12/2022      | COVERAGE TELEPHONE CONFERENCE A. BYRNE CONLEY                | CL             |
| 21730     | HEATHER ROWBURY            | 151.31       | 1/12/2022      | MILEAGE REIMBURSEMENT SEPTEMBER - DECEMBER 2021              | CL             |
| 21731     | JASON CLAUNCH              | 197.96       | 1/12/2022      | AIRFARE TO PARMA CONFERENCE 2/27/22 - 3/2/22 SUTTER          | CL             |
| 21732     | RICHARD EGAN               | 473.76       | 1/12/2022      | CALPELRA CONFERENCE REIMBURSEMENT 11/16-19/21 MONTEREY, CA   | CL             |
| 21734     | OLD REPUBLIC CONTRACTO...  | 799.55       | 1/12/2022      | ROADS MEETING JOE MOORING TRAINING 11/30-12/1/2021           | CL             |
| 21735     | US BANK CORPORATE PAY...   | 12,231.40    | 1/24/2022      | CAL CARD 1-17-22 STATEMENT                                   | CL             |
| 21741     | ADVANCED CONCEPTS          | 438.36       | 1/24/2022      | 620342 HYPERV16C SERVER RAID ARRAY#1 4TB                     | CL             |
|           | ADVANCED CONCEPTS          | 3,379.00     | 1/24/2022      | 620380 MAINTENANCE CONTRACT BILLING FEBRUARY 2022            | CL             |
|           | ADVANCED CONCEPTS          | 438.36       | 1/24/2022      | 620391 HYPERV16C SERVER RAID ARRAY#2 4TB                     | CL             |
| 21742     | CALIFORNIA WORKERS' CO...  | 445.00       | 1/24/2022      | INV#11660 ACCT #02R-7132 SUBSCRIPTION RENEWAL FEE FOR CWCR   | CL             |



**Trindel Insurance Fund**  
 Check/Voucher Register - Check register  
 1010 - General Account - Tri Counties Bank  
 110 - Trindel  
 From 1/1/2022 Through 3/31/2022

| Check ... | Vendor Name                | Check Amount | Effective Date | Transaction Description                                     | Cleared Status |
|-----------|----------------------------|--------------|----------------|---|----------------|
| 21744     | PREFERRED BENEFIT          | 801.20       | 1/24/2022      | EIA43200 DELTA DENTAL BILLING JANUARY 2022                  | CL             |
| 21745     | ANGELA'S CUSTODIAL SERV... | 350.00       | 1/24/2022      | 00134012 TRINDEL MONTHLY CLEANING SERVICE JANUARY 2022      | CL             |
| 21746     | FRONTIER COMMUNICATIO...   | 407.28       | 1/24/2022      | JAN 2022 ACCT#530-623-2322-120909-5 MONTHLY PHONE FEES      | CL             |
| 21747     | GOLDEN STATE RISK MANA...  | 5,086.00     | 1/24/2022      | INV#EB011522-51 HEALTH INSURANCE FEBRUARY 2022              | CL             |
| 21748     | OPTUM FINANCIAL, INC.      | 45.00        | 1/24/2022      | OPTUM FEES OCTOBER - DECEMBER 2022                          | CL             |
| 21749     | TRINITY COUNTY SOLID W...  | 40.48        | 1/24/2022      | ACCT 21108 TRINDEL MONTHLY SOLID WASTE JANUARY 2022         | CL             |
| 21750     | VELOCITY COMMUNICATIO...   | 656.00       | 1/24/2022      | INV#328560 ACCT#1096 MONTHLY SERVICE FEE JANUARY 2022       | CL             |
| 21751     | WEAVERVILLE SANITARY D...  | 28.00        | 1/24/2022      | ACCT#2852 SEWER SERVICE FOR DECEMBER 2021                   | CL             |
| 21752     | ANN MARIE CARRIZALES       | 2,886.21     | 1/31/2022      | LAW ENFORCEMENT 2/24/22 THE FIGHT AFTER THE FIGHT           | CL             |
| 21753     | JENNA MCKAYE               | 500.00       | 1/31/2022      | HUMAN TRAFFICKING 101 PRESENTATION 2/24/22 YUBA CITY, CA    | CL             |
| 21754     | TBR CONSULTING LLC.        | 742.80       | 1/31/2022      | TWO-HOUR LAW ENFORCEMENT TRAINING 2/23/22 YUBA CITY, CA     | CL             |
| 21755     | GRAHAM RESEARCH CONSU...   | 5,000.00     | 1/31/2022      | LAW ENFORCEMENT CONFERENCE GORDON GRAHAM 2/22/22            | CL             |
| 21756     | JDI DATA CORPORATION       | 4,891.67     | 2/1/2022       | INV#JDI-001020 MONTHLY MAINTENANCE/USER FEES FEBRUARY 2022  | CL             |
| 21757     | TRINITY P.U.D              | 400.46       | 2/1/2022       | ACCT# 26462 MONTHLY FEES 12/10/21 - 1/9/22                  | CL             |
| 21758     | VELOCITY COMMUNICATIO...   | 656.00       | 2/1/2022       | INV#330185 ACCT#1096 MONTHLY SERVICE FEE FEBRUARY 2022      | CL             |
| 21759     | VERIZON WIRELESS           | 900.25       | 2/1/2022       | INV#989727838 CELLPHONE MONTHLY FEES & EQUIP 1/14-2/13/22   | CL             |
| 21760     | ADVANCED CONCEPTS          | 107.24       | 2/9/2022       | 620421 ALTRICITY BACKUP SERVER ASSEMBLY                     | CL             |
| 21761     | ANTHEM BLUE CROSS          | 142.50       | 2/9/2022       | 0202202708283 LIFE INSURANCE GROUP#343600 MAR-APR 2022      | CL             |
| 21762     | CALIFORNIA SAFETY COMP...  | 35.00        | 2/9/2022       | INV 495497 MONTHLY ALARM SYSTEM LEASE FOR FEBRUARY 2022     | CL             |
| 21763     | CHANDLER ASSET MANAGE...   | 3,268.73     | 2/9/2022       | INV#2201TRINDEL INVESTMENT SERVICES FOR JANUARY 2022        | CL             |
| 21764     | MITCHELL INTERNATIONAL...  | 54.15        | 2/9/2022       | REGULATORY REPORTING FROI/SROI JANUARY 2022 INV200024261263 | CL             |

**Trindel Insurance Fund**  
 Check/Voucher Register - Check register  
 1010 - General Account - Tri Counties Bank  
 110 - Trindel  
 From 1/1/2022 Through 3/31/2022

| Check ... | Vendor Name                | Check Amount | Effective Date | Transaction Description                                   | Cleared Status |
|-----------|----------------------------|--------------|----------------|---|----------------|
| 21765     | TRINITY COUNTY SOLID W...  | 40.48        | 2/9/2022       | ACCT 21108 TRINDEL MONTHLY SOLID WASTE FEBRUARY 2022      | CL             |
| 21766     | TRINITY JOURNAL            | 14.20        | 2/9/2022       | CLASSIFIED AD FINANCIAL ANALYST 1/26/22                   | CL             |
| 21781     | ADVANCED CONCEPTS          | 3,379.00     | 2/16/2022      | 620544 MAINTENANCE CONTRACT BILLING MARCH 2022            | CL             |
| 21782     | ALPHACOPY                  | 747.63       | 2/16/2022      | 43289 FUSER UNIT FOR SHARP MX-2640 PRINTER/COPIER         | CL             |
| 21783     | ANGELA'S CUSTODIAL SERV... | 350.00       | 2/16/2022      | 0213482 TRINDEL MONTHLY CLEANING SERVICE FEBRUARY 2022    | CL             |
| 21786     | FRONTIER COMMUNICATIO...   | 408.55       | 2/16/2022      | FEB 2022 ACCT#530-623-2322-120909-5 MONTHLY PHONE FEES    | CL             |
| 21787     | GIBBONS & CONLEY           | 3,195.00     | 2/16/2022      | COVERAGE ISSUES A. BYRNE CONLEY                           | CL             |
| 21788     | GOLDEN STATE RISK MANA...  | 4,401.00     | 2/16/2022      | INV#EB021522-51 HEALTH INSURANCE MARCH 2022               | CL             |
| 21789     | JAMES MARTA & COMPANY      | 2,000.00     | 2/16/2022      | INV#2517 FINAL BILLING FOR AUDIT                          | CL             |
| 21791     | MATTHEW BENDER & CO., I... | 876.62       | 2/16/2022      | INV#29223946 ACCT#0099670093 WORKERS COMP LAWS OF CA 2022 | CL             |
| 21793     | WEAVERVILLE C.S.D.         | 31.00        | 2/16/2022      | ACCT #11688 MONTHLY SERVICE FEES FOR JANUARY 2022         | CL             |
| 21794     | WEAVERVILLE SANITARY D...  | 28.00        | 2/16/2022      | ACCT#2852 SEWER SERVICE FOR JANUARY 2022                  | CL             |
| 21795     | RDM ENTERTAINMENT & A...   | 857.50       | 2/16/2022      | AV RENTAL TRAINING FACILITY YUBA CITY 2/21/22 - 2/23/22   | CL             |
|           | RDM ENTERTAINMENT & A...   | 887.50       | 2/16/2022      | AV RENTAL VETERANS HALL YUBA CITY 2/21/22 - 2/23/22       | CL             |
| 21796     | ADVANCED CONCEPTS          | 3,040.68     | 2/16/2022      | 620550 ALTRICITY RACKMOUNT FIREWALL & ENTERPRISE SUITE    | CL             |
|           | ADVANCED CONCEPTS          | 464.60       | 2/16/2022      | 620551 ALTRICITY ONSITE BACKUP SERVER                     | CL             |
|           | ADVANCED CONCEPTS          | 2,052.00     | 2/16/2022      | 620552 MOVE SERVER & ALL EQUIPMENT BACK TO WEAVERVILLE    | CL             |
| 21797     | SHRED AWARE                | 67.98        | 2/16/2022      | INV#40428 TRINDEL P/U JANUARY 18TH DESTROY 1 64GALLON     | CL             |
|           | SHRED AWARE                | 67.98        | 2/16/2022      | INV#41015 TRINDEL P/U FEBRUARY 14TH DESTROY 1 64GALLON    | CL             |
| 21798     | US BANK CORPORATE PAY...   | 17,437.32    | 2/16/2022      | 4866914555521217 TRINDEL STATEMENT 2/15/22                | CL             |
| 21799     | JUSTIN'S KITCHEN           | 6,930.63     | 2/16/2022      | JUSTIN'S KITCHEN LAW ENFORCEMENT DINNER FEBRUARY 23, 2022 | CL             |
| 21800     | LAUDERDALE MOTORS          | 5,481.50     | 2/16/2022      | HONDA 2015 CR-V REPAIR PARTS & LABOR                      | CL             |

**Trindel Insurance Fund**  
 Check/Voucher Register - Check register  
 1010 - General Account - Tri Counties Bank  
 110 - Trindel  
 From 1/1/2022 Through 3/31/2022

| Check ... | Vendor Name                | Check Amount | Effective Date | Transaction Description                                      | Cleared Status |
|-----------|----------------------------|--------------|----------------|--|----------------|
| 21802     | GRAHAM RESEARCH CONSU...   | 518.34       | 2/25/2022      | LAW ENFORCEMENT CONFERENCE GORDON GRAHAM TRAVEL              | CL             |
| 21804     | PENNY JONES                | 137.06       | 2/25/2022      | MILEAGE REIMBURSEMENT LAW ENFORCEMENT CONFERENCE YUBA CITY   | CL             |
| 21805     | VERIZON WIRELESS           | 443.51       | 2/25/2022      | INV#9899524130 CELLPHONE MONTHLY FEES 2/14/22-3/13/22        | CL             |
| 21806     | COUNTY OF COLUSA           | 257.97       | 3/8/2022       | PARMA CONFERENCE AIRFARE REIMBURSEMENT                       | CL             |
| 21807     | JASON CLAUNCH              | 403.97       | 3/8/2022       | PARMA REIMBURSEMENT MEALS, MILEAGE, AIRFARE, TRANSPORTATION  | CL             |
| 21808     | RICHARD EGAN               | 1,242.64     | 3/8/2022       | PARMA REIMBURSEMENT MEALS, MILEAGE, LODGING                  | CL             |
| 21809     | TODD MANOUSE               | 140.49       | 3/8/2022       | PARMA REIMBURSEMENT MILEAGE, AIRFARE FLIGHT CHANGE, PARKING  | CL             |
| 21810     | SOCIETY FOR HUMAN RESO...  | 1,280.00     | 3/14/2022      | 2022 SHRM ANNUAL CONFERENCE & EXPO 10 REGISTRATIONS          | OS             |
| 21811     | CALIFORNIA SAFETY COMP...  | 35.00        | 3/14/2022      | INV 497686 MONTHLY ALARM SYSTEM LEASE FOR MARCH 2022         | CL             |
| 21812     | CHANDLER ASSET MANAGE...   | 3,255.22     | 3/14/2022      | INV#2202TRINDEL INVESTMENT SERVICES FOR FEBRUARY 2022        | CL             |
| 21813     | FRONTIER COMMUNICATIO...   | 408.55       | 3/14/2022      | MARCH 2022 ACCT#530-623-2322-120909-5 MONTHLY PHONE FEES     | CL             |
| 21814     | JDI DATA CORPORATION       | 4,891.67     | 3/14/2022      | INV#JDI-001069 MONTHLY MAINTENANCE/USER FEES MARCH 2022      | CL             |
| 21815     | TRINITY COUNTY SOLID W...  | 40.48        | 3/14/2022      | ACCT 21108 TRINDEL MONTHLY SOLID WASTE MARCH 2022            | CL             |
| 21816     | TRINITY P.U.D              | 400.20       | 3/14/2022      | ACCT# 26462 MONTHLY FEES 1/9/22 - 2/10/22                    | CL             |
| 21817     | VELOCITY COMMUNICATIO...   | 656.00       | 3/14/2022      | INV#331770 ACCT#1096 MONTHLY SERVICE FEE MARCH 2022          | CL             |
| 21818     | WEAVERVILLE C.S.D.         | 31.00        | 3/14/2022      | ACCT #11688 MONTHLY SERVICE FEES FOR FEBRUARY 2022           | CL             |
| 21819     | WEAVERVILLE SANITARY D...  | 28.00        | 3/14/2022      | ACCT#2852 SEWER SERVICE FOR FEBRUARY 2022                    | CL             |
| 21820     | GREAT AMERICA NETWORK...   | 7.65         | 3/14/2022      | CONFERENCE CALL FEES FOR FEBRUARY 2022                       | CL             |
| 21821     | MATTHEW BENDER & CO., I... | 349.97       | 3/14/2022      | INV#29775019 ACCT#0099670093 CA WC HANDBOOK 41ST EDITION     | CL             |
| 21822     | MITCHELL INTERNATIONAL...  | 168.15       | 3/14/2022      | REGULATORY REPORTING FROI/SROI FEBRUARY 2022 INV200024288254 | CL             |

**Trindel Insurance Fund**  
 Check/Voucher Register - Check register  
 1010 - General Account - Tri Counties Bank  
 110 - Trindel  
 From 1/1/2022 Through 3/31/2022

| Check ... | Vendor Name                | Check Amount | Effective Date | Transaction Description                                     | Cleared Status |
|-----------|----------------------------|--------------|----------------|---|----------------|
| 21823     | TRINITY JOURNAL            | 28.40        | 3/14/2022      | CLASSIFIED AD FINANCIAL ANALYST 2/2/22 & 2/9/22             | CL             |
| 21824     | ANTHEM BLUE CROSS          | 145.75       | 3/14/2022      | 0202203800031 LIFE INSURANCE GROUP#343600 APR-MAY 2022      | CL             |
| 21825     | BENEFIT COORDINATORS C...  | 589.60       | 3/14/2022      | PDV00237 DELTA DENTAL BILLING MARCH 2022                    | CL             |
| 21826     | GOLDEN STATE RISK MANA...  | 4,337.00     | 3/14/2022      | INV#EB031522-51 HEALTH INSURANCE APRIL 2022                 | CL             |
| 21827     | OPTUM FINANCIAL, INC.      | 15.00        | 3/14/2022      | OPTUM FEES FEBRUARY 2022                                    | CL             |
|           | OPTUM FINANCIAL, INC.      | 15.00        | 3/14/2022      | OPTUM FEES JANUARY 2022                                     | CL             |
| 21829     | COUNTY OF MODOC            | 121.10       | 3/14/2022      | TRINDEL LAW ENFORCEMENT MEETING FUEL REIMBURSEMENT          | CL             |
| 21831     | PENNY JONES                | 669.24       | 3/14/2022      | MILEAGE REIMBURSEMENT PARMA 2022                            | CL             |
| 21836     | ADVANCED CONCEPTS          | 278.00       | 3/14/2022      | 620733 ANNUAL SSL RENEWAL CLAIMSEARCH                       | CL             |
|           | ADVANCED CONCEPTS          | 139.00       | 3/14/2022      | 620734 SECURE SOCKET LAYER CERTIFICATE TRINDEL.ORG          | CL             |
| 21838     | US BANK CORPORATE PAY...   | 36,371.86    | 3/22/2022      | 486691455521217 TRINDEL STATEMENT 3/15/22                   | CL             |
| 21839     | ADVANCED CONCEPTS          | 3,379.00     | 3/22/2022      | 620801 MAINTENANCE CONTRACT BILLING APRIL 2022              | CL             |
| 21840     | ALPHACOPY                  | 40.00        | 3/22/2022      | H50062 TOSHIBA ES3518A ADD AND REMOVE USERS                 | CL             |
| 21841     | ANGELA'S CUSTODIAL SERV... | 350.00       | 3/22/2022      | 00123486 TRINDEL MONTHLY CLEANING SERVICE MARCH 2022        | CL             |
| 21842     | J AND K ONLINE             | 530.00       | 3/22/2022      | 0001016 HOSTING & WEBSITE EDITS MARCH 2021 - MARCH 2022     | CL             |
| 21843     | SHRED AWARE                | 67.98        | 3/22/2022      | INV#41623 TRINDEL P/U MARCH 14TH DESTROY 1 64GALLON         | CL             |
| 21847     | ANDREW FISCHER             | 0.00         | 3/22/2022      | MILEAGE REIMBURSEMENT DELIVERY SETTLEMENT CHECK FOR TRINITY | CL             |
| 21849     | COUNTY OF ALPINE           | 0.00         | 3/22/2022      | REIMBURSEMENT LAW ENFORCEMENT LODGING & MEAL                | CL             |
| 21852     | DAVID NELSON               | 0.00         | 3/22/2022      | MILEAGE REIMBURSEMENT SUTTER LAW ENFORCEMENT MEETING        | CL             |
| 21856     | JUDI BEHLKE                | 0.00         | 3/22/2022      | PARMA REIMBURSEMENT MEALS, MILEAGE, PARKING                 | CL             |
|           | JUDI BEHLKE                | 0.00         | 3/22/2022      | REIMBURSEMENT LAW ENFORCEMENT MEETING MILEAGE               | CL             |

**Trindel Insurance Fund**  
 Check/Voucher Register - Check register  
 1010 - General Account - Tri Counties Bank  
 110 - Trindel  
 From 1/1/2022 Through 3/31/2022

| <u>Check ...</u> | <u>Vendor Name</u> | <u>Check Amount</u> | <u>Effective Date</u> | <u>Transaction Description</u>                                 | <u>Cleared Status</u> |
|------------------|--------------------|---------------------|-----------------------|--|-----------------------|
| 21862            | WHITNEY PINCOMBE   | 0.00                | 3/22/2022             | PARMA REIMBURSEMENT MEALS, MILEAGE,<br>GROUND TRANSPORT        | CL                    |
| 21863            | ANDREW FISCHER     | 244.53              | 3/23/2022             | MILEAGE REIMBURSEMENT DELIVERY<br>SETTLEMENT CHECK FOR TRINITY | CL                    |
| 21865            | COUNTY OF ALPINE   | 489.58              | 3/23/2022             | REIMBURSEMENT LAW ENFORCEMENT LODGING<br>& MEAL                | OS                    |
| 21868            | DAVID NELSON       | 198.31              | 3/23/2022             | MILEAGE REIMBURSEMENT SUTTER LAW<br>ENFORCEMENT MEETING        | CL                    |
| 21872            | JUDI BEHLKE        | 276.18              | 3/23/2022             | PARMA REIMBURSEMENT MEALS, MILEAGE,<br>PARKING                 | CL                    |
|                  | JUDI BEHLKE        | 241.12              | 3/23/2022             | REIMBURSEMENT LAW ENFORCEMENT MEETING<br>MILEAGE               | CL                    |
| 21878            | WHITNEY PINCOMBE   | 514.00              | 3/23/2022             | PARMA REIMBURSEMENT MEALS, MILEAGE,<br>GROUND TRANSPORT        | CL                    |
| 21879            | ALPHACOPY          | 35.00               | 3/31/2022             | H50071 TOSHIBA ES3518A ADD AND REMOVE<br>USERS                 | OS                    |
| 21881            | TRINITY P.U.D      | 385.20              | 3/31/2022             | ACCT# 26462 MONTHLY FEES 2/10/22 - 3/13/22                     | OS                    |
| 21882            | VERIZON WIRELESS   | 430.10              | 3/31/2022             | INV#9901803380 CELLPHONE MONTHLY FEES<br>3/14/22-4/13/22       | OS                    |
| 21883            | WORLD TELECOM      | 31.25               | 3/31/2022             | INV#24168 CHANGED NAMES FOR EXTENSIONS                         | OS                    |

**Trindel Insurance Fund**  
Check/Voucher Register - Check register  
1010 - General Account - Tri Counties Bank  
120 - Alpine  
From 1/1/2022 Through 3/31/2022

| <u>Check ...</u> | <u>Vendor Name</u>        | <u>Check Amount</u> | <u>Effective Date</u> | <u>Transaction Description</u>                      | <u>Cleared Status</u> |
|------------------|---------------------------|---------------------|-----------------------|---|-----------------------|
| 21810            | SOCIETY FOR HUMAN RESO... | 2,560.00            | 3/14/2022             | 2022 SHRM ANNUAL CONFERENCE & EXPO 10 REGISTRATIONS | OS                    |
| 21828            | COUNTY OF ALPINE          | 850.00              | 3/14/2022             | WOMEN IN LEADERSHIP WORKSHOP TAHOE CHAMBER          | OS                    |

**Trindel Insurance Fund**  
 Check/Voucher Register - Check register  
 1010 - General Account - Tri Counties Bank  
 130 - Colusa  
 From 1/1/2022 Through 3/31/2022

| Check ... | Vendor Name               | Check Amount | Effective Date | Transaction Description                                     | Cleared Status |
|-----------|---------------------------|--------------|----------------|---|----------------|
| 21743     | HEALTH-METRICS, INC.      | 2,000.00     | 1/24/2022      | INV20616 HEARING TESTS 11/29/21 SAN BENITO & 12/2/21 COLUSA | CL             |
| 21769     | ADLER M. WEST             | 5.85         | 2/9/2022       | GYM MEMBERSHIP REIMBURSEMENT                                | OS             |
| 21770     | AUDREY UHRING             | 14.88        | 2/9/2022       | GYM MEMBERSHIP REIMBURSEMENT                                | CL             |
| 21771     | CHRISTINE DOBLE           | 14.72        | 2/9/2022       | GYM MEMBERSHIP REIMBURSEMENT                                | CL             |
| 21773     | JANA ASIATA               | 38.70        | 2/9/2022       | GYM MEMBERSHIP REIMBURSEMENT                                | CL             |
| 21774     | KATHRYN THOMPSON          | 11.85        | 2/9/2022       | GYM MEMBERSHIP REIMBURSEMENT                                | OS             |
| 21775     | KULJEET SINGH MUNDI       | 57.60        | 2/9/2022       | GYM MEMBERSHIP REIMBURSEMENT                                | CL             |
| 21776     | MARIA ANASTACIA ALLEN     | 45.00        | 2/9/2022       | GYM MEMBERSHIP REIMBURSEMENT                                | CL             |
| 21777     | NORMA AVILA               | 18.00        | 2/9/2022       | GYM MEMBERSHIP REIMBURSEMENT                                | CL             |
| 21778     | ROBERT ZUNINO             | 13.05        | 2/9/2022       | GYM MEMBERSHIP REIMBURSEMENT                                | CL             |
| 21779     | TODD MANOUSE              | 129.90       | 2/9/2022       | COLUSA COUNTY ANNUAL WELLNESS REIMBURSEMENT                 | CL             |
| 21810     | SOCIETY FOR HUMAN RESO... | 1,280.00     | 3/14/2022      | 2022 SHRM ANNUAL CONFERENCE & EXPO 10 REGISTRATIONS         | OS             |
| 21848     | AUDREY UHRING             | 0.00         | 3/22/2022      | GYM MEMBERSHIP REIMBURSEMENT                                | CL             |
| 21853     | DENISE CARTER             | 0.00         | 3/22/2022      | GYM MEMBERSHIP REIMBURSEMENT                                | CL             |
| 21854     | JANA ASIATA               | 0.00         | 3/22/2022      | GYM MEMBERSHIP REIMBURSEMENT                                | CL             |
| 21855     | JOLENE CHURCH             | 0.00         | 3/22/2022      | REIMBURSEMENT SHRM 2022 AIRFARE 6/12/22 - 6/15/22           | CL             |
| 21857     | KATHRYN THOMPSON          | 0.00         | 3/22/2022      | GYM MEMBERSHIP REIMBURSEMENT                                | CL             |
| 21858     | KULJEET SINGH MUNDI       | 0.00         | 3/22/2022      | GYM MEMBERSHIP REIMBURSEMENT                                | CL             |
| 21859     | NORMA AVILA               | 0.00         | 3/22/2022      | GYM MEMBERSHIP REIMBURSEMENT                                | CL             |
| 21860     | ROBERT ZUNINO             | 0.00         | 3/22/2022      | GYM MEMBERSHIP REIMBURSEMENT                                | CL             |
| 21864     | AUDREY UHRING             | 14.88        | 3/23/2022      | GYM MEMBERSHIP REIMBURSEMENT                                | CL             |
| 21869     | DENISE CARTER             | 36.00        | 3/23/2022      | GYM MEMBERSHIP REIMBURSEMENT                                | OS             |
| 21870     | JANA ASIATA               | 40.05        | 3/23/2022      | GYM MEMBERSHIP REIMBURSEMENT                                | CL             |
| 21871     | JOLENE CHURCH             | 687.20       | 3/23/2022      | REIMBURSEMENT SHRM 2022 AIRFARE 6/12/22 - 6/15/22           | CL             |
| 21873     | KATHRYN THOMPSON          | 11.85        | 3/23/2022      | GYM MEMBERSHIP REIMBURSEMENT                                | CL             |
| 21874     | KULJEET SINGH MUNDI       | 57.60        | 3/23/2022      | GYM MEMBERSHIP REIMBURSEMENT                                | CL             |
| 21875     | NORMA AVILA               | 18.00        | 3/23/2022      | GYM MEMBERSHIP REIMBURSEMENT                                | CL             |
| 21876     | ROBERT ZUNINO             | 13.05        | 3/23/2022      | GYM MEMBERSHIP REIMBURSEMENT                                | OS             |

**Trindel Insurance Fund**  
 Check/Voucher Register - Check register  
 1010 - General Account - Tri Counties Bank  
 140 - Del Norte  
 From 1/1/2022 Through 3/31/2022

| <u>Check ...</u> | <u>Vendor Name</u>        | <u>Check Amount</u> | <u>Effective Date</u> | <u>Transaction Description</u>                      | <u>Cleared Status</u> |
|------------------|---------------------------|---------------------|-----------------------|---|-----------------------|
| 21709            | BECKY BLATNICK, MA, LMFT  | 270.00              | 1/12/2022             | EAP   | CL                    |
| 21714            | JANET SCHWERTSCHARF       | 240.00              | 1/12/2022             | EAP   | CL                    |
|                  | JANET SCHWERTSCHARF       | 240.00              | 1/12/2022             | LEAP  | CL                    |
| 21727            | COUNTY OF DEL NORTE       | 2,300,000.00        | 1/12/2022             | RETURN OF FUNDS WC 20/21 DEL NORTE COUNTY           | CL                    |
| 21728            | COUNTY OF DEL NORTE       | 16,117.00           | 1/12/2022             | RETURN OF FUNDS LP 20/21 DEL NORTE COUNTY           | CL                    |
| 21785            | DEL NORTE AMBULANCE       | 250.00              | 2/16/2022             | DEL NORTE AMBULANCE CPR/FIRST AID TRAINING          | CL                    |
| 21803            | JILL BABBITT, LCSW        | 240.00              | 2/25/2022             | EAP   | CL                    |
| 21810            | SOCIETY FOR HUMAN RESO... | 1,280.00            | 3/14/2022             | 2022 SHRM ANNUAL CONFERENCE & EXPO 10 REGISTRATIONS | OS                    |
| 21835            | JANET SCHWERTSCHARF       | 240.00              | 3/14/2022             | EAP   | CL                    |
| 21880            | JILL BABBITT, LCSW        | 240.00              | 3/31/2022             | EAP   | OS                    |



**Trindel Insurance Fund**  
 Check/Voucher Register - Check register  
 1010 - General Account - Tri Counties Bank  
 150 - Lassen  
 From 1/1/2022 Through 3/31/2022

| <u>Check ...</u> | <u>Vendor Name</u>        | <u>Check Amount</u> | <u>Effective Date</u> | <u>Transaction Description</u>                      | <u>Cleared Status</u> |
|------------------|---------------------------|---------------------|-----------------------|---|-----------------------|
| 21713            | JAMES L. SNELL, PHD/LMFT  | 90.00               | 1/12/2022             | EAP   | CL                    |
| 21736            | CAROLYN DOTY-JOHNSON, ... | 80.00               | 1/24/2022             | EAP   | CL                    |
| 21738            | JAMES L. SNELL, PHD/LMFT  | 90.00               | 1/24/2022             | EAP   | CL                    |
| 21739            | JAMES L. SNELL, PHD/LMFT  | 90.00               | 1/24/2022             | EAP   | CL                    |
| 21740            | JAMES L. SNELL, PHD/LMFT  | 90.00               | 1/24/2022             | EAP   | CL                    |
| 21768            | JAMES L. SNELL, PHD/LMFT  | 90.00               | 2/9/2022              | EAP   | CL                    |
| 21790            | KAREN L. DIETER           | 160.00              | 2/16/2022             | EAP   | CL                    |
| 21810            | SOCIETY FOR HUMAN RESO... | 1,280.00            | 3/14/2022             | 2022 SHRM ANNUAL CONFERENCE & EXPO 10 REGISTRATIONS | OS                    |
| 21833            | JAMES L. SNELL, PHD/LMFT  | 90.00               | 3/14/2022             | EAP   | CL                    |
| 21834            | JAMES L. SNELL, PHD/LMFT  | 90.00               | 3/14/2022             | EAP   | CL                    |
| 21845            | JAMES L. SNELL, PHD/LMFT  | 90.00               | 3/22/2022             | EAP   | CL                    |
| 21846            | JAMES L. SNELL, PHD/LMFT  | 90.00               | 3/22/2022             | EAP   | CL                    |

**Trindel Insurance Fund**  
Check/Voucher Register - Check register  
1010 - General Account - Tri Counties Bank  
160 - Modoc  
From 1/1/2022 Through 3/31/2022

| <u>Check ...</u> | <u>Vendor Name</u>        | <u>Check Amount</u> | <u>Effective Date</u> | <u>Transaction Description</u>                         | <u>Cleared Status</u> |
|------------------|---------------------------|---------------------|-----------------------|--|-----------------------|
| 21792            | ORGANIZATIONAL MIND G...  | 2,000.00            | 2/16/2022             | HEALTH SERVICES LEADING A CHANGED<br>WORKFORCE         | CL                    |
| 21810            | SOCIETY FOR HUMAN RESO... | 1,280.00            | 3/14/2022             | 2022 SHRM ANNUAL CONFERENCE & EXPO 10<br>REGISTRATIONS | OS                    |

**Trindel Insurance Fund**  
Check/Voucher Register - Check register  
1010 - General Account - Tri Counties Bank  
170 - Mono  
From 1/1/2022 Through 3/31/2022

| <u>Check ...</u> | <u>Vendor Name</u>   | <u>Check Amount</u> | <u>Effective Date</u> | <u>Transaction Description</u> | <u>Cleared Status</u> |
|------------------|----------------------|---------------------|-----------------------|--------------------------------|-----------------------|
| 21708            | ANNIE LINAWEAVER MFT | 400.00              | 1/12/2022             | EAP                            | CL                    |
| 21832            | ANNIE LINAWEAVER MFT | 80.00               | 3/14/2022             | EAP                            | CL                    |

**Trindel Insurance Fund**  
 Check/Voucher Register - Check register  
 1010 - General Account - Tri Counties Bank  
 180 - Plumas  
 From 1/1/2022 Through 3/31/2022

| <u>Check ...</u> | <u>Vendor Name</u>        | <u>Check Amount</u> | <u>Effective Date</u> | <u>Transaction Description</u>                                | <u>Cleared Status</u> |
|------------------|---------------------------|---------------------|-----------------------|---|-----------------------|
| 21772            | COUNTY OF PLUMAS          | 1,450.00            | 2/9/2022              | NEW CLERK MASTER MUNICIPAL CLERK & CLERK<br>OF BOARD TRAINING | CL                    |
| 21784            | COUNTY OF PLUMAS          | 394.09              | 2/16/2022             | ASSESSOR'S OFFICE HONEYWELL HEPA WHOLE<br>ROOM AIR PURIFIER   | CL                    |
| 21801            | COUNTY OF PLUMAS          | 2,105.91            | 2/25/2022             | CLAIM REIMBURSEMENT SHERIFF OFFICE 4 NEW<br>DISPATCHER CHAIRS | CL                    |
| 21810            | SOCIETY FOR HUMAN RESO... | 1,280.00            | 3/14/2022             | 2022 SHRM ANNUAL CONFERENCE & EXPO 10<br>REGISTRATIONS        | OS                    |

**Trindel Insurance Fund**  
 Check/Voucher Register - Check register  
 1010 - General Account - Tri Counties Bank  
 190 - San Benito  
 From 1/1/2022 Through 3/31/2022

| <u>Check ...</u> | <u>Vendor Name</u>         | <u>Check Amount</u> | <u>Effective Date</u> | <u>Transaction Description</u>                                 | <u>Cleared Status</u> |
|------------------|----------------------------|---------------------|-----------------------|--|-----------------------|
| 21712            | DR. JENNIFER DENTON, PS... | 320.00              | 1/12/2022             | EAP  | CL                    |
| 21737            | DAVID REIKOWSKI, Ph.D.     | 80.00               | 1/24/2022             | EAP  | CL                    |
| 21743            | HEALTH-METRICS, INC.       | 2,000.00            | 1/24/2022             | INV20616 HEARING TESTS 11/29/21 SAN<br>BENITO & 12/2/21 COLUSA | CL                    |
| 21767            | DR. JENNIFER DENTON, PS... | 160.00              | 2/9/2022              | EAP  | CL                    |
| 21844            | DAVID REIKOWSKI, Ph.D.     | 80.00               | 3/22/2022             | EAP  | CL                    |

**Trindel Insurance Fund**  
Check/Voucher Register - Check register  
1010 - General Account - Tri Counties Bank  
200 - Sierra  
From 1/1/2022 Through 3/31/2022

| <u>Check ...</u> | <u>Vendor Name</u>        | <u>Check Amount</u> | <u>Effective Date</u> | <u>Transaction Description</u>                      | <u>Cleared Status</u> |
|------------------|---------------------------|---------------------|-----------------------|---|-----------------------|
| 21810            | SOCIETY FOR HUMAN RESO... | 2,560.00            | 3/14/2022             | 2022 SHRM ANNUAL CONFERENCE & EXPO 10 REGISTRATIONS | OS                    |

**Trindel Insurance Fund**  
 Check/Voucher Register - Check register  
 1010 - General Account - Tri Counties Bank  
 205 - Sutter  
 From 1/1/2022 Through 3/31/2022

| <u>Check ...</u> | <u>Vendor Name</u>   | <u>Check Amount</u> | <u>Effective Date</u> | <u>Transaction Description</u>                              | <u>Cleared Status</u> |
|------------------|----------------------|---------------------|-----------------------|---|-----------------------|
| 21733            | VERONICA BAUMGARDNER | 197.96              | 1/12/2022             | AIRFARE TO PARMA CONFERENCE 2/27/22 - 3/2/22 V. BAUMGARDNER | CL                    |
| 21861            | VERONICA BAUMGARDNER | 0.00                | 3/22/2022             | REIMBURSEMENT PARMA, TRAINING, FLYER PROGRAM, SAFETY SWAG   | CL                    |
| 21877            | VERONICA BAUMGARDNER | 1,070.90            | 3/23/2022             | REIMBURSEMENT PARMA, TRAINING, FLYER PROGRAM, SAFETY SWAG   | CL                    |

**Trindel Insurance Fund**  
 Check/Voucher Register - Check register  
 1010 - General Account - Tri Counties Bank  
 210 - Trinity  
 From 1/1/2022 Through 3/31/2022

| <u>Check ...</u> | <u>Vendor Name</u>    | <u>Check Amount</u> | <u>Effective Date</u> | <u>Transaction Description</u>                     | <u>Cleared Status</u> |
|------------------|-----------------------|---------------------|-----------------------|--|-----------------------|
| 21710            | COLLEEN THOMPSON LMFT | 240.00              | 1/12/2022             | EAP  | CL                    |
| 21711            | CRISTINA TISSOT       | 240.00              | 1/12/2022             | EAP  | CL                    |
| 21780            | WAYNE PHILIPS         | 48.04               | 2/9/2022              | GYM REIMBURSEMENT OCT 2021 - JAN 2022              | CL                    |
| 21830            | MARIA BERMEJO         | 48.60               | 3/14/2022             | GYM REIMBURSEMENT DEC 2021 - MAY 2022              | CL                    |
| 21837            | MARILYN WOOLEY, PH.D. | 1,400.00            | 3/14/2022             | TRINITY COUNTY CISM SERVICES FEBRUARY 2022         | CL                    |
| 21850            | COUNTY OF TRINITY     | 0.00                | 3/22/2022             | REIMBURSEMENT STRETCH TICKET PRIZES SEPTEMBER 2021 | CL                    |
| 21851            | COUNTY OF TRINITY     | 0.00                | 3/22/2022             | REIMBURSEMENT STRETCH TICKET PRIZES OCTOBER 2021   | CL                    |
| 21866            | COUNTY OF TRINITY     | 100.00              | 3/23/2022             | REIMBURSEMENT STRETCH TICKET PRIZES SEPTEMBER 2021 | CL                    |
| 21867            | COUNTY OF TRINITY     | 100.00              | 3/23/2022             | REIMBURSEMENT STRETCH TICKET PRIZES OCTOBER 2021   | CL                    |



**Trindel Insurance Fund**  
 Check/Voucher Register - Check register  
 1020 - Claims Account - WC  
 120 - Alpine  
 From 1/1/2022 Through 3/31/2022

| Check ... | Vendor Name | Check Amount | Effective Date | Transaction Description | Cleared Status |
|-----------|-------------|--------------|----------------|-------------------------|----------------|
| 89945     |             | 33.01        | 1/3/2022       | TIBR-550481             | CL             |
| 89975     |             | 12.15        | 1/3/2022       | TIBR-550481             | CL             |
| 89978     |             | 97.00        | 1/3/2022       | TIBR-550481             | CL             |
| 89979     |             | 21.74        | 1/3/2022       | TIBR-550481             | CL             |
| 90005     |             | 580.00       | 1/3/2022       | TIBV-600251             | CL             |
| 90024     |             | 51.81        | 1/10/2022      | TIBR-550481             | CL             |
| 90067     |             | 143.50       | 1/11/2022      | TIBR-550481             | CL             |
| 90083     |             | 72.20        | 1/11/2022      | TIBY-600091             | CL             |
| 90135     |             | 202.35       | 1/18/2022      | TIBY-600091             | CL             |
| 90163     |             | 580.00       | 1/18/2022      | TIBV-600251             | CL             |
| 90221     |             | 33.00        | 1/25/2022      | TIBV-600251             | CL             |
| 90265     |             | 580.00       | 1/31/2022      | TIBV-600251             | OS             |
| 90267     |             | 69.84        | 2/7/2022       | TIBR-550481             | CL             |
|           |             | 22.59        | 2/7/2022       | TIBY-600091             | CL             |
| 90377     |             | 486.00       | 2/14/2022      | TIBR-550481             | CL             |
| 90382     |             | 180.00       | 2/14/2022      | TIBY-600115             | CL             |
| 90405     |             | 580.00       | 2/14/2022      | TIBV-600251             | CL             |
| 90409     |             | 11.32        | 2/15/2022      | TIBR-550481             | CL             |
| 90410     |             | 35,034.54    | 2/15/2022      | TIBR-550481             | CL             |
| 90411     |             | 200.34       | 2/15/2022      | TIBR-550481             | CL             |
| 90422     |             | 3.56         | 2/15/2022      | TIBY-600091             | CL             |
| 90485     |             | 580.00       | 2/28/2022      | TIBV-600251             | OS             |
| 90489     |             | 98.55        | 3/1/2022       | TIBR-550481             | CL             |
|           |             | 10.96        | 3/1/2022       | TIBY-600091             | CL             |
| 90492     |             | 144.00       | 3/1/2022       | TIBY-600131             | CL             |
| 90527     |             | 155.01       | 3/7/2022       | TIBY-600131             | CL             |
| 90560     |             | 156.42       | 3/7/2022       | TIBR-550481             | CL             |
| 90561     |             | 156.42       | 3/7/2022       | TIBR-550481             | CL             |
| 90577     |             | 214.47       | 3/7/2022       | TIBU-600161             | CL             |
| 90582     |             | 180.00       | 3/7/2022       | TIBY-600115             | CL             |
| 90588     |             | 387.00       | 3/7/2022       | TIBU-600161             | CL             |
| 90620     |             | 117.66       | 3/8/2022       | TIBR-550481             | CL             |
| 90621     |             | 117.66       | 3/8/2022       | TIBR-550481             | CL             |
| 90622     |             | 117.66       | 3/8/2022       | TIBR-550481             | CL             |
| 90623     |             | 117.66       | 3/8/2022       | TIBR-550481             | CL             |
| 90629     |             | 117.66       | 3/8/2022       | TIBR-550481             | CL             |
| 90639     |             | 80.44        | 3/14/2022      | TIBY-600131             | CL             |
| 90645     |             | 180.00       | 3/14/2022      | TIBY-600115             | CL             |

**Trindel Insurance Fund**  
 Check/Voucher Register - Check register  
 1020 - Claims Account - WC  
 120 - Alpine  
 From 1/1/2022 Through 3/31/2022

| <u>Check ...</u> | <u>Vendor Name</u> | <u>Check Amount</u> | <u>Effective Date</u> | <u>Transaction Description</u> | <u>Cleared Status</u> |
|------------------|--------------------|---------------------|-----------------------|--------------------------------|-----------------------|
| 90670            |                    | 580.00              | 3/14/2022             | TIBV-600251                    | OS                    |
| 90716            |                    | 156.42              | 3/15/2022             | TIBR-550481                    | CL                    |
| 90749            |                    | 117.66              | 3/21/2022             | TIBR-550481                    | CL                    |
| 90750            |                    | 310.22              | 3/21/2022             | TIBR-550481                    | CL                    |
| 90766            |                    | 388.10              | 3/21/2022             | TIBY-600131                    | CL                    |
| 90815            |                    | 740.03              | 3/28/2022             | TIBY-600131                    | CL                    |
| 90817            |                    | 343.50              | 3/28/2022             | TIBR-550481                    | OS                    |
|                  |                    | 229.00              | 3/28/2022             | TIBU-600161                    | OS                    |
| 90843            |                    | 580.00              | 3/28/2022             | TIBV-600251                    | OS                    |
| 90879            |                    | 122.28              | 3/29/2022             | TIBU-600161                    | OS                    |

**Trindel Insurance Fund**  
 Check/Voucher Register - Check register  
 1020 - Claims Account - WC  
 130 - Colusa  
 From 1/1/2022 Through 3/31/2022

| Check ... | Vendor Name | Check Amount | Effective Date | Transaction Description | Cleared Status |
|-----------|-------------|--------------|----------------|-------------------------|----------------|
| 89945     |             | 21.90        | 1/3/2022       | TIBS-600017             | CL             |
|           |             | 11.67        | 1/3/2022       | TIBY-600058             | CL             |
| 89954     |             | 77.35        | 1/3/2022       | TIBS-600017             | CL             |
| 89955     |             | 107.42       | 1/3/2022       | TIBS-600017             | CL             |
| 90019     |             | 2,015.00     | 1/10/2022      | TIBV-600211             | CL             |
| 90045     |             | 85.65        | 1/11/2022      | TIBV-600211             | CL             |
| 90046     |             | 120.32       | 1/11/2022      | TIBV-600211             | CL             |
| 90052     |             | 87.46        | 1/11/2022      | TIBV-600211             | CL             |
| 90099     |             | 406.00       | 1/11/2022      | TIBS-600017             | CL             |
| 90110     |             | 91.95        | 1/18/2022      | TIBV-600211             | CL             |
| 90227     |             | 197.17       | 1/31/2022      | TIBV-600211             | CL             |
| 90267     |             | 10.95        | 2/7/2022       | TIBS-600017             | CL             |
|           |             | 70.70        | 2/7/2022       | TIBV-600211             | CL             |
| 90337     |             | 104.81       | 2/8/2022       | TIBY-600088             | CL             |
| 90368     |             | 85.41        | 2/14/2022      | TIBX-600112             | CL             |
| 90408     |             | 173.72       | 2/15/2022      | TIBY-600088             | CL             |
| 90412     |             | 77.94        | 2/15/2022      | TIBX-600112             | CL             |
| 90426     |             | 107.75       | 2/22/2022      | TIBY-600088             | CL             |
| 90453     |             | 151.54       | 2/28/2022      | TIBY-600135             | CL             |
| 90455     |             | 104.81       | 2/28/2022      | TIBY-600135             | CL             |
| 90489     |             | 34.90        | 3/1/2022       | TIBX-600112             | CL             |
|           |             | 48.14        | 3/1/2022       | TIBY-600088             | CL             |
|           |             | 23.88        | 3/1/2022       | TIBY-600135             | CL             |
| 90531     |             | 131.37       | 3/7/2022       | TIBX-600112             | CL             |
| 90569     |             | 12.94        | 3/7/2022       | TIBY-600088             | CL             |
| 90583     |             | 478.50       | 3/7/2022       | TIBW-600066             | CL             |
| 90615     |             | 432.12       | 3/8/2022       | TIBY-600145             | CL             |
| 90617     |             | 312.00       | 3/8/2022       | TIBV-600211             | CL             |
| 90632     |             | 11.70        | 3/8/2022       | TIBY-600088             | OS             |
| 90638     |             | 1,089.00     | 3/14/2022      | TIBV-600211             | CL             |
| 90678     |             | 87.39        | 3/15/2022      | TIBY-600088             | CL             |
| 90679     |             | 87.39        | 3/15/2022      | TIBY-600088             | CL             |
| 90680     |             | 87.39        | 3/15/2022      | TIBY-600088             | CL             |
| 90681     |             | 87.39        | 3/15/2022      | TIBY-600088             | CL             |
| 90682     |             | 87.39        | 3/15/2022      | TIBY-600088             | CL             |
| 90732     |             | 151.54       | 3/21/2022      | TIBY-600088             | CL             |
| 90817     |             | 396.50       | 3/28/2022      | TIBS-600017             | OS             |

**Trindel Insurance Fund**  
 Check/Voucher Register - Check register  
 1020 - Claims Account - WC  
 140 - Del Norte  
 From 1/1/2022 Through 3/31/2022

| <u>Check ...</u> | <u>Vendor Name</u> | <u>Check Amount</u> | <u>Effective Date</u> | <u>Transaction Description</u> | <u>Cleared Status</u> |
|------------------|--------------------|---------------------|-----------------------|--------------------------------|-----------------------|
| 89945            |                    | 34.77               | 1/3/2022              | TIBW-600173                    | CL                    |
|                  |                    | 76.65               | 1/3/2022              | TIBX-600189                    | CL                    |
|                  |                    | 10.95               | 1/3/2022              | TIBY-600009                    | CL                    |
|                  |                    | 10.95               | 1/3/2022              | TIBY-600025                    | CL                    |
|                  |                    | 38.92               | 1/3/2022              | TIBY-600053                    | CL                    |
|                  |                    | 10.95               | 1/3/2022              | TIBY-600082                    | CL                    |
|                  |                    | 34.57               | 1/3/2022              | TIBY-600093                    | CL                    |
| 89957            |                    | 175.00              | 1/3/2022              | TIBX-600189                    | CL                    |
| 89958            |                    | 175.00              | 1/3/2022              | TIBX-600189                    | CL                    |
| 89959            |                    | 175.00              | 1/3/2022              | TIBX-600189                    | CL                    |
| 89960            |                    | 175.00              | 1/3/2022              | TIBX-600189                    | CL                    |
| 89961            |                    | 175.00              | 1/3/2022              | TIBX-600189                    | CL                    |
| 89962            |                    | 175.00              | 1/3/2022              | TIBX-600189                    | CL                    |
| 89963            |                    | 175.00              | 1/3/2022              | TIBX-600189                    | CL                    |
| 89976            |                    | 105.47              | 1/3/2022              | TIBY-600053                    | CL                    |
| 90021            |                    | 153.35              | 1/10/2022             | TIBY-600093                    | CL                    |
| 90041            |                    | 543.00              | 1/10/2022             | TIBS-600258                    | CL                    |
| 90055            |                    | 175.00              | 1/11/2022             | TIBX-600189                    | CL                    |
| 90097            |                    | 561.00              | 1/11/2022             | TIBX-600032                    | CL                    |
| 90137            |                    | 119.17              | 1/18/2022             | TIBY-600068                    | CL                    |
| 90174            |                    | 467.48              | 1/24/2022             | TIBY-600110                    | CL                    |
| 90184            |                    | 910.00              | 1/24/2022             | TIBX-600189                    | CL                    |
| 90193            |                    | 543.00              | 1/24/2022             | TIBS-600258                    | CL                    |
| 90221            |                    | 1,006.50            | 1/25/2022             | TIBS-600258                    | CL                    |
| 90267            |                    | 10.95               | 2/7/2022              | TIBX-600189                    | CL                    |
|                  |                    | 10.95               | 2/7/2022              | TIBY-600068                    | CL                    |
|                  |                    | 22.94               | 2/7/2022              | TIBY-600093                    | CL                    |
|                  |                    | 10.95               | 2/7/2022              | TIBY-600110                    | CL                    |
| 90321            |                    | 650.00              | 2/7/2022              | TIBX-600032                    | CL                    |
| 90333            |                    | 543.00              | 2/7/2022              | TIBS-600258                    | CL                    |
| 90339            |                    | 70.56               | 2/8/2022              | TIBY-600093                    | CL                    |
| 90370            |                    | 4,803.20            | 2/14/2022             | TIBX-600189                    | CL                    |
| 90384            |                    | 15.35               | 2/14/2022             | TIBY-600068                    | CL                    |
| 90407            |                    | 99.15               | 2/15/2022             | TIBX-600172                    | CL                    |
| 90414            |                    | 727.39              | 2/15/2022             | TIBY-600075                    | CL                    |
| 90424            |                    | 164.96              | 2/15/2022             | TIBY-600126                    | CL                    |
| 90430            |                    | 896.91              | 2/22/2022             | TIBY-600126                    | CL                    |
| 90449            |                    | 543.00              | 2/22/2022             | TIBS-600258                    | CL                    |

**Trindel Insurance Fund**  
 Check/Voucher Register - Check register  
 1020 - Claims Account - WC  
 140 - Del Norte  
 From 1/1/2022 Through 3/31/2022

| Check ... | Vendor Name | Check Amount | Effective Date | Transaction Description | Cleared Status |
|-----------|-------------|--------------|----------------|-------------------------|----------------|
| 90489     |             | 17.02        | 3/1/2022       | TIBX-600172             | CL             |
|           |             | 10.95        | 3/1/2022       | TIBX-600189             | CL             |
|           |             | 10.95        | 3/1/2022       | TIBY-600075             | CL             |
|           |             | 18.61        | 3/1/2022       | TIBY-600093             | CL             |
|           |             | 10.95        | 3/1/2022       | TIBY-600126             | CL             |
| 90525     |             | 97.06        | 3/7/2022       | TIBY-600103             | CL             |
| 90533     |             | 810.04       | 3/7/2022       | TIBY-600016             | OS             |
| 90534     |             | 211.45       | 3/7/2022       | TIBY-600016             | OS             |
| 90563     |             | 16.33        | 3/7/2022       | TIBY-600100             | CL             |
| 90572     |             | 286.93       | 3/7/2022       | TIBY-600125             | CL             |
| 90573     |             | 306.50       | 3/7/2022       | TIBY-600093             | CL             |
| 90574     |             | 112.76       | 3/7/2022       | TIBY-600126             | CL             |
| 90583     |             | 1,221.00     | 3/7/2022       | TIBS-600248             | CL             |
| 90585     |             | 240.00       | 3/7/2022       | TIBX-600189             | CL             |
| 90588     |             | 330.00       | 3/7/2022       | TIBY-600016             | CL             |
| 90592     |             | 498.03       | 3/7/2022       | TIBS-600258             | CL             |
| 90599     |             | 3,495.71     | 3/7/2022       | TIBY-600093             | CL             |
| 90610     |             | 543.00       | 3/7/2022       | TIBS-600258             | CL             |
| 90612     |             | 1,875.00     | 3/7/2022       | TIBS-600258             | CL             |
| 90628     |             | 571.59       | 3/8/2022       | TIBX-600189             | CL             |
| 90638     |             | 742.50       | 3/14/2022      | TIBX-600032             | CL             |
| 90642     |             | 1,578.00     | 3/14/2022      | TIBS-600258             | CL             |
| 90697     |             | 8.83         | 3/15/2022      | TIBY-600100             | CL             |
| 90698     |             | 19.58        | 3/15/2022      | TIBX-600177             | CL             |
| 90702     |             | 216.09       | 3/15/2022      | TIBY-600100             | CL             |
| 90739     |             | 35.28        | 3/21/2022      | TIBX-600177             | CL             |
| 90763     |             | 3,085.10     | 3/21/2022      | TIBS-600258             | CL             |
| 90769     |             | 1,379.21     | 3/21/2022      | TIBX-600189             | CL             |
| 90784     |             | 543.00       | 3/21/2022      | TIBS-600258             | CL             |
| 90806     |             | 70.56        | 3/28/2022      | TIBY-600093             | OS             |
| 90815     |             | 193.05       | 3/28/2022      | TIBY-600093             | CL             |
| 90820     |             | 528.00       | 3/28/2022      | TIBX-600189             | OS             |
| 90823     |             | 90.61        | 3/28/2022      | TIBY-600053             | OS             |
| 90841     |             | 1,440.87     | 3/28/2022      | TIBS-600248             | OS             |
| 90852     |             | 211.45       | 3/29/2022      | TIBY-600016             | OS             |
| 90856     |             | 57.63        | 3/29/2022      | TIBY-600093             | OS             |
| 90880     |             | 275.89       | 3/29/2022      | TIBY-600093             | OS             |
| 90885     |             | 79.45        | 3/29/2022      | TIBS-600248             | OS             |

**Trindel Insurance Fund**  
 Check/Voucher Register - Check register  
 1020 - Claims Account - WC  
 150 - Lassen  
 From 1/1/2022 Through 3/31/2022

| <u>Check ...</u> | <u>Vendor Name</u> | <u>Check Amount</u> | <u>Effective Date</u> | <u>Transaction Description</u> | <u>Cleared Status</u> |
|------------------|--------------------|---------------------|-----------------------|--------------------------------|-----------------------|
| 89945            |                    | 30.06               | 1/3/2022              | TIBL-503213                    | CL                    |
|                  |                    | 52.79               | 1/3/2022              | TIBN-537456                    | CL                    |
|                  |                    | 35.02               | 1/3/2022              | TIBN-543247                    | CL                    |
|                  |                    | 39.41               | 1/3/2022              | TIBT-600166                    | CL                    |
|                  |                    | 62.45               | 1/3/2022              | TIBV-600192                    | CL                    |
|                  |                    | 21.90               | 1/3/2022              | TIBX-600035                    | CL                    |
|                  |                    | 17.51               | 1/3/2022              | TIBX-600108                    | CL                    |
|                  |                    | 187.56              | 1/3/2022              | TIBX-600158                    | CL                    |
|                  |                    | 10.95               | 1/3/2022              | TIBX-600170                    | CL                    |
|                  |                    | 155.77              | 1/3/2022              | TIBY-600020                    | CL                    |
|                  |                    | 17.51               | 1/3/2022              | TIBY-600090                    | CL                    |
|                  |                    | 134.14              | 1/3/2022              | TIBY-600098                    | CL                    |
| 89947            |                    | 389.67              | 1/3/2022              | TIBY-600020                    | CL                    |
| 89953            |                    | 4,208.61            | 1/3/2022              | TIBX-600158                    | CL                    |
| 89986            |                    | 580.00              | 1/3/2022              | TIBV-600020                    | CL                    |
| 89998            |                    | 580.00              | 1/3/2022              | TIBT-600233                    | CL                    |
| 90000            |                    | 168.15              | 1/3/2022              | TIBL-503213                    | CL                    |
| 90003            |                    | 580.00              | 1/3/2022              | TIBV-600028                    | CL                    |
| 90012            |                    | 173.65              | 1/4/2022              | TIBX-600158                    | CL                    |
| 90016            |                    | 135.97              | 1/4/2022              | TIBT-600233                    | CL                    |
| 90028            |                    | 59,189.73           | 1/10/2022             | TIBV-600028                    | CL                    |
| 90029            |                    | 2,429.18            | 1/10/2022             | TIBX-600108                    | CL                    |
| 90032            |                    | 1,343.36            | 1/10/2022             | TIBX-600035                    | CL                    |
| 90037            |                    | 580.00              | 1/10/2022             | TIBU-600129                    | CL                    |
| 90089            |                    | 289.39              | 1/11/2022             | TIBX-600035                    | CL                    |
| 90090            |                    | 289.39              | 1/11/2022             | TIBX-600035                    | CL                    |
| 90097            |                    | 363.00              | 1/11/2022             | TIBV-600028                    | CL                    |
|                  |                    | 429.00              | 1/11/2022             | TIBV-600249                    | CL                    |
| 90104            |                    | 668.64              | 1/11/2022             | TIBX-600158                    | CL                    |
| 90111            |                    | 723.01              | 1/18/2022             | TIBY-600111                    | CL                    |
| 90124            |                    | 164.22              | 1/18/2022             | TIBV-600192                    | CL                    |
| 90132            |                    | 10,955.39           | 1/18/2022             | TIBX-600158                    | CL                    |
| 90142            |                    | 580.00              | 1/18/2022             | TIBV-600020                    | CL                    |
| 90147            |                    | 1,422.94            | 1/18/2022             | TIBX-600108                    | CL                    |
| 90158            |                    | 580.00              | 1/18/2022             | TIBT-600233                    | CL                    |
| 90160            |                    | 185.50              | 1/18/2022             | TIBL-503213                    | CL                    |
| 90176            |                    | 74.32               | 1/24/2022             | TIBX-600108                    | CL                    |
| 90180            |                    | 1,343.36            | 1/24/2022             | TIBX-600035                    | CL                    |

**Trindel Insurance Fund**  
 Check/Voucher Register - Check register  
 1020 - Claims Account - WC  
 150 - Lassen  
 From 1/1/2022 Through 3/31/2022

| Check ... | Vendor Name | Check Amount | Effective Date | Transaction Description | Cleared Status |
|-----------|-------------|--------------|----------------|-------------------------|----------------|
| 90187     |             | 580.00       | 1/24/2022      | TIBU-600129             | CL             |
| 90204     |             | 71.73        | 1/25/2022      | TIBX-600158             | CL             |
| 90207     |             | 109.11       | 1/25/2022      | TIBX-600076             | CL             |
| 90213     |             | 146.55       | 1/25/2022      | TIBX-600035             | CL             |
| 90221     |             | 16.50        | 1/25/2022      | TIBT-600197             | CL             |
|           |             | 1,188.00     | 1/25/2022      | TIBV-600192             | CL             |
|           |             | 445.50       | 1/25/2022      | TIBX-600108             | CL             |
| 90228     |             | 438.97       | 1/31/2022      | TIBX-600158             | CL             |
| 90229     |             | 73.76        | 1/31/2022      | TIBX-600158             | CL             |
| 90230     |             | 165.36       | 1/31/2022      | TIBY-600112             | CL             |
| 90243     |             | 580.00       | 1/31/2022      | TIBV-600020             | CL             |
| 90257     |             | 580.00       | 1/31/2022      | TIBT-600233             | CL             |
| 90258     |             | 115.21       | 1/31/2022      | TIBX-600158             | OS             |
| 90260     |             | 185.50       | 1/31/2022      | TIBL-503213             | CL             |
| 90267     |             | 35.52        | 2/7/2022       | TIBT-600233             | CL             |
|           |             | 18.19        | 2/7/2022       | TIBV-600192             | CL             |
|           |             | 43.80        | 2/7/2022       | TIBX-600035             | CL             |
|           |             | 10.95        | 2/7/2022       | TIBX-600076             | CL             |
|           |             | 17.51        | 2/7/2022       | TIBX-600108             | CL             |
|           |             | 3,597.71     | 2/7/2022       | TIBX-600158             | CL             |
|           |             | 27.16        | 2/7/2022       | TIBX-600187             | CL             |
|           |             | 10.95        | 2/7/2022       | TIBY-600071             | CL             |
|           |             | 259.35       | 2/7/2022       | TIBY-600111             | CL             |
|           |             | 12.52        | 2/7/2022       | TIBY-600112             | CL             |
| 90275     |             | 11.21        | 2/7/2022       | TIBX-600035             | CL             |
| 90276     |             | 36.91        | 2/7/2022       | TIBY-600071             | CL             |
| 90277     |             | 360.34       | 2/7/2022       | TIBY-600114             | CL             |
| 90278     |             | 132.02       | 2/7/2022       | TIBY-600114             | CL             |
| 90279     |             | 358.59       | 2/7/2022       | TIBY-600114             | CL             |
| 90280     |             | 486.38       | 2/7/2022       | TIBX-600035             | CL             |
| 90285     |             | 73.76        | 2/7/2022       | TIBX-600108             | CL             |
| 90286     |             | 75.21        | 2/7/2022       | TIBX-600158             | CL             |
| 90308     |             | 2,909.25     | 2/7/2022       | TIBY-600112             | CL             |
| 90312     |             | 163.59       | 2/7/2022       | TIBX-600187             | CL             |
| 90317     |             | 1,422.94     | 2/7/2022       | TIBX-600108             | CL             |
| 90318     |             | 1,343.36     | 2/7/2022       | TIBX-600035             | CL             |
| 90320     |             | 20.07        | 2/7/2022       | TIBY-600114             | CL             |
| 90324     |             | 580.00       | 2/7/2022       | TIBU-600129             | CL             |

**Trindel Insurance Fund**  
 Check/Voucher Register - Check register  
 1020 - Claims Account - WC  
 150 - Lassen  
 From 1/1/2022 Through 3/31/2022

| <u>Check ...</u> | <u>Vendor Name</u> | <u>Check Amount</u> | <u>Effective Date</u> | <u>Transaction Description</u> | <u>Cleared Status</u> |
|------------------|--------------------|---------------------|-----------------------|--------------------------------|-----------------------|
| 90346            |                    | 73.76               | 2/8/2022              | TIBS-600072                    | CL                    |
| 90347            |                    | 73.76               | 2/8/2022              | TIBX-600109                    | CL                    |
| 90348            |                    | 73.76               | 2/8/2022              | TIBP-549992                    | CL                    |
| 90349            |                    | 108.82              | 2/8/2022              | TIBX-600076                    | CL                    |
| 90350            |                    | 108.82              | 2/8/2022              | TIBX-600076                    | CL                    |
| 90355            |                    | 182.37              | 2/8/2022              | TIBX-600035                    | CL                    |
| 90372            |                    | 166.39              | 2/14/2022             | TIBV-600192                    | CL                    |
| 90378            |                    | 132.01              | 2/14/2022             | TIBN-537456                    | CL                    |
| 90383            |                    | 165.00              | 2/14/2022             | TIBV-600192                    | CL                    |
|                  |                    | 379.50              | 2/14/2022             | TIBX-600108                    | CL                    |
| 90386            |                    | 580.00              | 2/14/2022             | TIBV-600020                    | CL                    |
| 90398            |                    | 580.00              | 2/14/2022             | TIBT-600233                    | CL                    |
| 90400            |                    | 185.50              | 2/14/2022             | TIBL-503213                    | CL                    |
| 90436            |                    | 1,422.94            | 2/22/2022             | TIBX-600108                    | CL                    |
| 90438            |                    | 1,343.36            | 2/22/2022             | TIBX-600035                    | CL                    |
| 90442            |                    | 580.00              | 2/22/2022             | TIBU-600129                    | CL                    |
| 90465            |                    | 580.00              | 2/28/2022             | TIBV-600020                    | CL                    |
| 90478            |                    | 580.00              | 2/28/2022             | TIBT-600233                    | CL                    |
| 90480            |                    | 185.50              | 2/28/2022             | TIBL-503213                    | CL                    |
| 90489            |                    | 10.95               | 3/1/2022              | TIBN-537456                    | CL                    |
|                  |                    | 17.51               | 3/1/2022              | TIBP-549992                    | CL                    |
|                  |                    | 17.51               | 3/1/2022              | TIBS-600072                    | CL                    |
|                  |                    | 18.29               | 3/1/2022              | TIBV-600192                    | CL                    |
|                  |                    | 189.00              | 3/1/2022              | TIBX-600035                    | CL                    |
|                  |                    | 21.90               | 3/1/2022              | TIBX-600076                    | CL                    |
|                  |                    | 17.51               | 3/1/2022              | TIBX-600109                    | CL                    |
|                  |                    | 643.83              | 3/1/2022              | TIBY-600112                    | CL                    |
|                  |                    | 325.19              | 3/1/2022              | TIBY-600114                    | CL                    |
| 90495            |                    | 73.76               | 3/1/2022              | TIBT-600166                    | CL                    |
| 90535            |                    | 73.76               | 3/7/2022              | TIBX-600109                    | CL                    |
| 90536            |                    | 73.76               | 3/7/2022              | TIBL-503213                    | CL                    |
| 90537            |                    | 73.76               | 3/7/2022              | TIBX-600108                    | CL                    |
| 90538            |                    | 163.59              | 3/7/2022              | TIBX-600035                    | CL                    |
| 90539            |                    | 73.76               | 3/7/2022              | TIBS-600174                    | CL                    |
| 90540            |                    | 73.76               | 3/7/2022              | TIBL-503213                    | CL                    |
| 90541            |                    | 75.21               | 3/7/2022              | TIBX-600158                    | OS                    |
| 90567            |                    | 95.88               | 3/7/2022              | TIBY-600111                    | CL                    |
| 90583            |                    | 49.50               | 3/7/2022              | TIBV-600249                    | CL                    |



**Trindel Insurance Fund**  
 Check/Voucher Register - Check register  
 1020 - Claims Account - WC  
 150 - Lassen  
 From 1/1/2022 Through 3/31/2022

| Check ... | Vendor Name | Check Amount | Effective Date | Transaction Description | Cleared Status |
|-----------|-------------|--------------|----------------|-------------------------|----------------|
| 90585     |             | 193.05       | 3/7/2022       | TIBY-600112             | CL             |
| 90586     |             | 27.87        | 3/7/2022       | TIBL-503213             | CL             |
| 90588     |             | 425.00       | 3/7/2022       | TIBX-600108             | CL             |
| 90593     |             | 1,422.94     | 3/7/2022       | TIBX-600108             | CL             |
| 90595     |             | 1,343.36     | 3/7/2022       | TIBX-600035             | CL             |
| 90604     |             | 580.00       | 3/7/2022       | TIBU-600129             | CL             |
| 90616     |             | 228.10       | 3/8/2022       | TIBX-600109             | OS             |
| 90627     |             | 345.00       | 3/8/2022       | TIBX-600108             | CL             |
| 90628     |             | 57.00        | 3/8/2022       | TIBX-600035             | CL             |
| 90641     |             | 349.00       | 3/14/2022      | TIBN-541470             | CL             |
| 90643     |             | 580.00       | 3/14/2022      | TIBV-600020             | CL             |
| 90661     |             | 580.00       | 3/14/2022      | TIBT-600233             | CL             |
| 90663     |             | 185.50       | 3/14/2022      | TIBL-503213             | CL             |
| 90683     |             | 627.52       | 3/15/2022      | TIBX-600158             | CL             |
| 90684     |             | 420.62       | 3/15/2022      | TIBY-600090             | CL             |
| 90691     |             | 73.76        | 3/15/2022      | TIBS-600072             | OS             |
| 90692     |             | 73.76        | 3/15/2022      | TIBX-600158             | OS             |
| 90700     |             | 163.14       | 3/15/2022      | TIBY-600071             | CL             |
| 90719     |             | 95.88        | 3/15/2022      | TIBY-600098             | CL             |
| 90726     |             | 354.07       | 3/15/2022      | TIBX-600108             | CL             |
| 90735     |             | 233.71       | 3/21/2022      | TIBU-600129             | CL             |
| 90751     |             | 132.01       | 3/21/2022      | TIBN-537456             | CL             |
| 90752     |             | 132.01       | 3/21/2022      | TIBN-537456             | CL             |
| 90765     |             | 214.50       | 3/21/2022      | TIBT-600197             | CL             |
| 90769     |             | 38.00        | 3/21/2022      | TIBX-600108             | CL             |
| 90771     |             | 1,422.94     | 3/21/2022      | TIBX-600108             | OS             |
| 90773     |             | 1,343.36     | 3/21/2022      | TIBX-600035             | CL             |
| 90780     |             | 580.00       | 3/21/2022      | TIBU-600129             | CL             |
| 90792     |             | 1,468.50     | 3/22/2022      | TIBV-600028             | CL             |
| 90796     |             | 94.04        | 3/22/2022      | TIBY-600004             | CL             |
| 90799     |             | 5,052.00     | 3/22/2022      | TIBX-600158             | CL             |
| 90811     |             | 86.08        | 3/28/2022      | TIBX-600126             | OS             |
| 90815     |             | 386.10       | 3/28/2022      | TIBY-600090             | CL             |
| 90819     |             | 580.00       | 3/28/2022      | TIBV-600020             | OS             |
| 90833     |             | 580.00       | 3/28/2022      | TIBT-600233             | OS             |
| 90836     |             | 185.50       | 3/28/2022      | TIBL-503213             | OS             |
| 90839     |             | 228.00       | 3/28/2022      | TIBX-600168             | CL             |
| 90853     |             | 73.76        | 3/29/2022      | TIBX-600109             | OS             |

**Trindel Insurance Fund**  
Check/Voucher Register - Check register  
1020 - Claims Account - WC  
150 - Lassen  
From 1/1/2022 Through 3/31/2022

| <u>Check ...</u> | <u>Vendor Name</u> | <u>Check Amount</u> | <u>Effective Date</u> | <u>Transaction Description</u> | <u>Cleared Status</u> |
|------------------|--------------------|---------------------|-----------------------|--------------------------------|-----------------------|
| 90886            |                    | 406.00              | 3/29/2022             | TIBU-600129                    | OS                    |

**Trindel Insurance Fund**  
 Check/Voucher Register - Check register  
 1020 - Claims Account - WC  
 160 - Modoc  
 From 1/1/2022 Through 3/31/2022

| Check ... | Vendor Name | Check Amount | Effective Date | Transaction Description | Cleared Status |
|-----------|-------------|--------------|----------------|-------------------------|----------------|
| 89945     |             | 10.95        | 1/3/2022       | TIBN-541928             | CL             |
|           |             | 21.90        | 1/3/2022       | TIBT-600075             | CL             |
|           |             | 10.95        | 1/3/2022       | TIBV-600046             | CL             |
|           |             | 21.90        | 1/3/2022       | TIBX-600120             | CL             |
|           |             | 124.92       | 1/3/2022       | TIBY-600023             | CL             |
| 89964     |             | 515.76       | 1/3/2022       | TIBY-600023             | CL             |
| 89965     |             | 512.97       | 1/3/2022       | TIBT-600075             | CL             |
| 89992     |             | 1,164.69     | 1/3/2022       | TIBX-600085             | CL             |
| 89993     |             | 465.87       | 1/3/2022       | TIBX-600085             | CL             |
| 90035     |             | 178.80       | 1/10/2022      | TIBX-600085             | OS             |
| 90059     |             | 104.33       | 1/11/2022      | TIBV-600046             | CL             |
| 90097     |             | 1,251.50     | 1/11/2022      | TIBU-600127             | CL             |
| 90150     |             | 1,630.56     | 1/18/2022      | TIBX-600085             | CL             |
| 90167     |             | 778.26       | 1/24/2022      | TIBY-600101             | CL             |
| 90192     |             | 159.12       | 1/24/2022      | TIBN-541928             | CL             |
| 90250     |             | 1,630.56     | 1/31/2022      | TIBX-600085             | CL             |
| 90267     |             | 21.90        | 2/7/2022       | TIBV-600046             | CL             |
|           |             | 160.84       | 2/7/2022       | TIBY-600101             | CL             |
| 90291     |             | 105.47       | 2/7/2022       | TIBY-600101             | OS             |
| 90292     |             | 142.29       | 2/7/2022       | TIBX-600120             | CL             |
| 90373     |             | 403.21       | 2/14/2022      | TIBX-600085             | CL             |
| 90374     |             | 72.81        | 2/14/2022      | TIBV-600046             | CL             |
| 90383     |             | 33.00        | 2/14/2022      | TIBU-600127             | CL             |
|           |             | 115.50       | 2/14/2022      | TIBW-600207             | CL             |
| 90392     |             | 1,630.56     | 2/14/2022      | TIBX-600085             | CL             |
| 90416     |             | 146.00       | 2/15/2022      | TIBN-541928             | CL             |
| 90472     |             | 1,630.56     | 2/28/2022      | TIBX-600085             | CL             |
| 90489     |             | 10.95        | 3/1/2022       | TIBN-541928             | CL             |
|           |             | 10.95        | 3/1/2022       | TIBV-600046             | CL             |
|           |             | 10.95        | 3/1/2022       | TIBX-600085             | CL             |
|           |             | 11.00        | 3/1/2022       | TIBX-600120             | CL             |
| 90551     |             | 416.06       | 3/7/2022       | TIBN-541928             | OS             |
| 90583     |             | 1,023.00     | 3/7/2022       | TIBV-600046             | CL             |
| 90651     |             | 698.81       | 3/14/2022      | TIBX-600085             | CL             |
| 90666     |             | 148.59       | 3/14/2022      | TIBN-541928             | CL             |
| 90693     |             | 258.96       | 3/15/2022      | TIBN-541928             | OS             |
| 90694     |             | 384.79       | 3/15/2022      | TIBN-541928             | OS             |
| 90717     |             | 2,015.00     | 3/15/2022      | TIBW-600207             | CL             |

**Trindel Insurance Fund**  
Check/Voucher Register - Check register  
1020 - Claims Account - WC  
160 - Modoc  
From 1/1/2022 Through 3/31/2022

| <u>Check ...</u> | <u>Vendor Name</u> | <u>Check Amount</u> | <u>Effective Date</u> | <u>Transaction Description</u> | <u>Cleared Status</u> |
|------------------|--------------------|---------------------|-----------------------|--------------------------------|-----------------------|
| 90736            |                    | 87.75               | 3/21/2022             | TIBN-542108                    | OS                    |
| 90789            |                    | 2,015.00            | 3/22/2022             | TIBX-600085                    | CL                    |
| 90802            |                    | 6,614.07            | 3/28/2022             | TIBX-600085                    | CL                    |
| 90838            |                    | 148.59              | 3/28/2022             | TIBN-541928                    | OS                    |
| 90854            |                    | 106.28              | 3/29/2022             | TIBY-600023                    | OS                    |
| 90859            |                    | 293.63              | 3/29/2022             | TIBN-542108                    | OS                    |
| 90878            |                    | 81.04               | 3/29/2022             | TIBX-600085                    | OS                    |

**Trindel Insurance Fund**  
 Check/Voucher Register - Check register  
 1020 - Claims Account - WC  
 170 - Mono  
 From 1/1/2022 Through 3/31/2022

| Check ... | Vendor Name | Check Amount | Effective Date | Transaction Description | Cleared Status |
|-----------|-------------|--------------|----------------|-------------------------|----------------|
| 89945     |             | 21.90        | 1/3/2022       | TIBX-600044             | CL             |
|           |             | 102.31       | 1/3/2022       | TIBX-600123             | CL             |
|           |             | 121.73       | 1/3/2022       | TIBY-600067             | CL             |
|           |             | 21.90        | 1/3/2022       | TIBY-600070             | CL             |
|           |             | 30.30        | 1/3/2022       | TIBY-600079             | CL             |
|           |             | 10.95        | 1/3/2022       | TIBY-600099             | CL             |
| 90004     |             | 473.94       | 1/3/2022       | TIBS-600311             | CL             |
| 90008     |             | 2,466.46     | 1/3/2022       | TIBX-600123             | CL             |
| 90009     |             | 130.86       | 1/4/2022       | TIBX-600123             | CL             |
| 90022     |             | 89.67        | 1/10/2022      | TIBX-600044             | CL             |
| 90036     |             | 580.00       | 1/10/2022      | TIBU-600274             | CL             |
| 90042     |             | 2,345.06     | 1/10/2022      | TIBY-600019             | OS             |
| 90054     |             | 225.75       | 1/11/2022      | TIBX-600044             | CL             |
| 90085     |             | 311.66       | 1/11/2022      | TIBX-600123             | CL             |
| 90096     |             | 360.00       | 1/11/2022      | TIBV-600255             | CL             |
| 90112     |             | 1,236.48     | 1/18/2022      | TIBX-600123             | CL             |
| 90113     |             | 66.10        | 1/18/2022      | TIBY-600113             | CL             |
| 90125     |             | 39.06        | 1/18/2022      | TIBX-600123             | CL             |
| 90146     |             | 2,466.46     | 1/18/2022      | TIBX-600123             | OS             |
| 90162     |             | 473.94       | 1/18/2022      | TIBS-600311             | CL             |
| 90173     |             | 13.00        | 1/24/2022      | TIBY-600113             | CL             |
| 90186     |             | 580.00       | 1/24/2022      | TIBU-600274             | CL             |
| 90194     |             | 2,345.06     | 1/24/2022      | TIBY-600019             | CL             |
| 90210     |             | 95.88        | 1/25/2022      | TIBY-600079             | CL             |
| 90231     |             | 127.12       | 1/31/2022      | TIBX-600044             | CL             |
| 90238     |             | 255.00       | 1/31/2022      | TIBV-600255             | CL             |
| 90241     |             | 428.27       | 1/31/2022      | TIAW-453606             | CL             |
|           |             | 22.62        | 1/31/2022      | TIBS-600311             | CL             |
| 90246     |             | 2,466.46     | 1/31/2022      | TIBX-600123             | CL             |
| 90253     |             | 1,501.50     | 1/31/2022      | TIBR-550486             | CL             |
| 90264     |             | 473.94       | 1/31/2022      | TIBS-600311             | CL             |
| 90267     |             | 32.85        | 2/7/2022       | TIBX-600044             | CL             |
|           |             | 757.26       | 2/7/2022       | TIBX-600123             | CL             |
|           |             | 10.95        | 2/7/2022       | TIBY-600079             | CL             |
|           |             | 15.41        | 2/7/2022       | TIBY-600099             | CL             |
|           |             | 23.39        | 2/7/2022       | TIBY-600113             | CL             |
| 90288     |             | 221.84       | 2/7/2022       | TIBY-600079             | CL             |
| 90289     |             | 134.34       | 2/7/2022       | TIBY-600108             | CL             |

**Trindel Insurance Fund**  
 Check/Voucher Register - Check register  
 1020 - Claims Account - WC  
 170 - Mono  
 From 1/1/2022 Through 3/31/2022

| Check ... | Vendor Name | Check Amount | Effective Date | Transaction Description | Cleared Status |
|-----------|-------------|--------------|----------------|-------------------------|----------------|
| 90290     |             | 391.74       | 2/7/2022       | TIBY-600108             | CL             |
| 90311     |             | 140.45       | 2/7/2022       | TIBY-600099             | CL             |
| 90323     |             | 580.00       | 2/7/2022       | TIBU-600274             | CL             |
| 90334     |             | 2,345.06     | 2/7/2022       | TIBY-600019             | CL             |
| 90359     |             | 186.65       | 2/8/2022       | TIBY-600099             | CL             |
| 90367     |             | 740.26       | 2/14/2022      | TIBY-600113             | CL             |
| 90385     |             | 3,747.98     | 2/14/2022      | TIBX-600123             | CL             |
| 90389     |             | 2,466.46     | 2/14/2022      | TIBX-600123             | CL             |
| 90404     |             | 473.94       | 2/14/2022      | TIBS-600311             | CL             |
| 90427     |             | 1,064.65     | 2/22/2022      | TIBY-600070             | CL             |
| 90432     |             | 444.00       | 2/22/2022      | TIBX-600044             | CL             |
|           |             | 472.50       | 2/22/2022      | TIBY-600019             | CL             |
| 90441     |             | 580.00       | 2/22/2022      | TIBU-600274             | CL             |
| 90450     |             | 2,345.06     | 2/22/2022      | TIBY-600019             | CL             |
| 90459     |             | 127.12       | 2/28/2022      | TIBR-550486             | CL             |
| 90468     |             | 2,466.46     | 2/28/2022      | TIBX-600123             | CL             |
| 90484     |             | 473.94       | 2/28/2022      | TIBS-600311             | CL             |
| 90489     |             | 10.95        | 3/1/2022       | TIBR-550486             | CL             |
|           |             | 10.95        | 3/1/2022       | TIBY-600070             | CL             |
|           |             | 61.74        | 3/1/2022       | TIBY-600079             | CL             |
|           |             | 30.23        | 3/1/2022       | TIBY-600099             | CL             |
|           |             | 111.58       | 3/1/2022       | TIBY-600108             | CL             |
|           |             | 10.95        | 3/1/2022       | TIBY-600113             | CL             |
| 90491     |             | 209.90       | 3/1/2022       | TIBR-550486             | CL             |
| 90496     |             | 206.90       | 3/1/2022       | TIBX-600044             | CL             |
| 90526     |             | 269.38       | 3/7/2022       | TIBY-600070             | CL             |
| 90545     |             | 650.00       | 3/7/2022       | TIBV-600255             | CL             |
| 90552     |             | 91.55        | 3/7/2022       | TIBB-453446             | CL             |
| 90568     |             | 193.92       | 3/7/2022       | TIBX-600090             | CL             |
| 90576     |             | 206.21       | 3/7/2022       | TIBY-600019             | CL             |
| 90585     |             | 193.05       | 3/7/2022       | TIBY-600059             | CL             |
|           |             | 386.10       | 3/7/2022       | TIBY-600099             | CL             |
| 90586     |             | 428.27       | 3/7/2022       | TIAW-453606             | CL             |
| 90588     |             | 195.60       | 3/7/2022       | TIBX-600044             | CL             |
| 90603     |             | 580.00       | 3/7/2022       | TIBU-600274             | CL             |
| 90611     |             | 2,345.06     | 3/7/2022       | TIBY-600019             | CL             |
| 90613     |             | 837.38       | 3/7/2022       | TIBS-600038             | CL             |
| 90637     |             | 633.23       | 3/14/2022      | TIBY-600099             | CL             |

**Trindel Insurance Fund**  
 Check/Voucher Register - Check register  
 1020 - Claims Account - WC  
 170 - Mono  
 From 1/1/2022 Through 3/31/2022

| <u>Check ...</u> | <u>Vendor Name</u> | <u>Check Amount</u> | <u>Effective Date</u> | <u>Transaction Description</u> | <u>Cleared Status</u> |
|------------------|--------------------|---------------------|-----------------------|--------------------------------|-----------------------|
| 90647            |                    | 80,000.00           | 3/14/2022             | TIBX-600123                    | OS                    |
| 90664            |                    | 9,500.00            | 3/14/2022             | TIBX-600123                    | CL                    |
| 90669            |                    | 473.94              | 3/14/2022             | TIBS-600311                    | CL                    |
| 90674            |                    | 500.00              | 3/14/2022             | TIBX-600123                    | CL                    |
| 90728            |                    | 2,445.10            | 3/15/2022             | TIBV-600255                    | CL                    |
|                  |                    | 2,111.40            | 3/15/2022             | TIBX-600123                    | CL                    |
| 90729            |                    | 9.49                | 3/15/2022             | TIAW-453606                    | CL                    |
| 90740            |                    | 127.12              | 3/21/2022             | TIBX-600192                    | CL                    |
| 90764            |                    | 274.93              | 3/21/2022             | TIBV-600255                    | CL                    |
| 90768            |                    | 516.08              | 3/21/2022             | TIAW-453606                    | CL                    |
| 90779            |                    | 580.00              | 3/21/2022             | TIBU-600274                    | CL                    |
| 90785            |                    | 2,345.06            | 3/21/2022             | TIBY-600019                    | CL                    |
| 90815            |                    | 193.05              | 3/28/2022             | TIBY-600099                    | CL                    |
| 90827            |                    | 498.00              | 3/28/2022             | TIBS-600038                    | CL                    |
| 90842            |                    | 473.94              | 3/28/2022             | TIBS-600311                    | OS                    |
| 90847            |                    | 4,750.00            | 3/28/2022             | TIBR-550486                    | OS                    |
| 90855            |                    | 252.16              | 3/29/2022             | TIBX-600044                    | OS                    |
| 90889            |                    | 459.20              | 3/29/2022             | TIBY-600019                    | OS                    |

**Trindel Insurance Fund**  
 Check/Voucher Register - Check register  
 1020 - Claims Account - WC  
 180 - Plumas  
 From 1/1/2022 Through 3/31/2022

| Check ... | Vendor Name | Check Amount | Effective Date | Transaction Description | Cleared Status |
|-----------|-------------|--------------|----------------|-------------------------|----------------|
| 89945     |             | 42.14        | 1/3/2022       | TIAS-362786             | CL             |
|           |             | 12.42        | 1/3/2022       | TIBC-362799             | CL             |
|           |             | 4,852.24     | 1/3/2022       | TIBN-539902             | CL             |
|           |             | 102.45       | 1/3/2022       | TIBO-549639             | CL             |
|           |             | 21.90        | 1/3/2022       | TIBT-600253             | CL             |
|           |             | 21.90        | 1/3/2022       | TIBX-600070             | CL             |
|           |             | 10.95        | 1/3/2022       | TIBX-600113             | CL             |
|           |             | 10.95        | 1/3/2022       | TIBX-600124             | CL             |
|           |             | 10.95        | 1/3/2022       | TIBX-600127             | CL             |
|           |             | 10.95        | 1/3/2022       | TIBX-600155             | CL             |
|           |             | 10.95        | 1/3/2022       | TIBX-600195             | CL             |
|           |             | 80.24        | 1/3/2022       | TIBY-600047             | CL             |
|           |             | 162.30       | 1/3/2022       | TIBY-600051             | CL             |
|           |             | 34.13        | 1/3/2022       | TIBY-600057             | CL             |
| 89967     |             | 191.03       | 1/3/2022       | TIBX-600155             | CL             |
| 89968     |             | 514.70       | 1/3/2022       | TIBY-600051             | CL             |
| 89969     |             | 177.33       | 1/3/2022       | TIBT-600253             | CL             |
| 89970     |             | 65.73        | 1/3/2022       | TIBY-600051             | CL             |
| 89972     |             | 95.78        | 1/3/2022       | TIBY-600057             | CL             |
| 89973     |             | 236.59       | 1/3/2022       | TIBY-600057             | CL             |
| 89984     |             | 383.00       | 1/3/2022       | TIBX-600133             | CL             |
| 89989     |             | 264.92       | 1/3/2022       | TIBY-600047             | CL             |
| 89991     |             | 146.88       | 1/3/2022       | TIBC-362799             | CL             |
| 90015     |             | 129.73       | 1/4/2022       | TIBY-600051             | CL             |
| 90030     |             | 1,093.57     | 1/10/2022      | TIBY-600047             | CL             |
| 90038     |             | 580.00       | 1/10/2022      | TIBT-600253             | CL             |
| 90064     |             | 200.57       | 1/11/2022      | TIBY-600047             | CL             |
| 90065     |             | 88.76        | 1/11/2022      | TIBX-600133             | CL             |
| 90066     |             | 138.74       | 1/11/2022      | TIBY-600047             | CL             |
| 90099     |             | 47.50        | 1/11/2022      | TIBX-600127             | CL             |
| 90128     |             | 335.90       | 1/18/2022      | TIBX-600133             | CL             |
| 90129     |             | 1,435.30     | 1/18/2022      | TIBX-600133             | CL             |
| 90130     |             | 75.66        | 1/18/2022      | TIBY-600047             | CL             |
| 90149     |             | 146.88       | 1/18/2022      | TIBC-362799             | CL             |
| 90176     |             | 396.50       | 1/24/2022      | TIBL-485208             | CL             |
| 90178     |             | 198.63       | 1/24/2022      | TIBY-600047             | CL             |
| 90188     |             | 580.00       | 1/24/2022      | TIBT-600253             | CL             |
| 90197     |             | 112.26       | 1/25/2022      | TIAS-362786             | CL             |



**Trindel Insurance Fund**  
 Check/Voucher Register - Check register  
 1020 - Claims Account - WC  
 180 - Plumas  
 From 1/1/2022 Through 3/31/2022

| Check ... | Vendor Name | Check Amount | Effective Date | Transaction Description | Cleared Status |
|-----------|-------------|--------------|----------------|-------------------------|----------------|
| 90203     |             | 154.85       | 1/25/2022      | TIBC-362799             | CL             |
| 90217     |             | 141.11       | 1/25/2022      | TIBO-549639             | CL             |
| 90218     |             | 75.66        | 1/25/2022      | TIBY-600047             | CL             |
| 90235     |             | 137.54       | 1/31/2022      | TIBX-600070             | CL             |
| 90240     |             | 386.10       | 1/31/2022      | TIBY-600109             | CL             |
| 90241     |             | 258.69       | 1/31/2022      | TIBF-362817             | CL             |
|           |             | 7.95         | 1/31/2022      | TIBP-550074             | CL             |
|           |             | 29.97        | 1/31/2022      | TIBY-600047             | CL             |
| 90242     |             | 402.00       | 1/31/2022      | TIAS-362786             | CL             |
| 90249     |             | 146.88       | 1/31/2022      | TIBC-362799             | CL             |
| 90267     |             | 42.77        | 2/7/2022       | TIAS-362786             | CL             |
|           |             | 12.42        | 2/7/2022       | TIBC-362799             | CL             |
|           |             | 15.32        | 2/7/2022       | TIBL-485208             | CL             |
|           |             | 10.95        | 2/7/2022       | TIBO-549639             | CL             |
|           |             | 10.95        | 2/7/2022       | TIBX-600070             | CL             |
|           |             | 10.95        | 2/7/2022       | TIBX-600127             | CL             |
|           |             | 1,404.44     | 2/7/2022       | TIBX-600133             | CL             |
|           |             | 93.44        | 2/7/2022       | TIBY-600047             | CL             |
|           |             | 21.90        | 2/7/2022       | TIBY-600051             | CL             |
| 90295     |             | 138.74       | 2/7/2022       | TIBX-600127             | CL             |
| 90296     |             | 138.74       | 2/7/2022       | TIBY-600051             | CL             |
| 90297     |             | 76.41        | 2/7/2022       | TIBY-600047             | CL             |
| 90298     |             | 99.04        | 2/7/2022       | TIBL-485208             | CL             |
| 90299     |             | 76.41        | 2/7/2022       | TIBY-600047             | CL             |
| 90300     |             | 76.41        | 2/7/2022       | TIBY-600047             | CL             |
| 90301     |             | 76.41        | 2/7/2022       | TIBY-600047             | CL             |
| 90325     |             | 580.00       | 2/7/2022       | TIBT-600253             | CL             |
| 90353     |             | 76.41        | 2/8/2022       | TIBY-600047             | CL             |
| 90360     |             | 235.49       | 2/8/2022       | TIBL-485208             | CL             |
| 90361     |             | 34,124.27    | 2/8/2022       | TIBL-485208             | CL             |
| 90369     |             | 209.90       | 2/14/2022      | TIBF-362817             | CL             |
| 90391     |             | 146.88       | 2/14/2022      | TIBC-362799             | CL             |
| 90429     |             | 113.22       | 2/22/2022      | TIBY-600047             | CL             |
| 90443     |             | 580.00       | 2/22/2022      | TIBT-600253             | CL             |
| 90464     |             | 368.00       | 2/28/2022      | TIBC-362799             | CL             |
|           |             | 234.10       | 2/28/2022      | TIBL-485208             | CL             |
| 90470     |             | 146.88       | 2/28/2022      | TIBC-362799             | CL             |
| 90489     |             | 10.95        | 3/1/2022       | TIBF-362817             | CL             |

**Trindel Insurance Fund**  
 Check/Voucher Register - Check register  
 1020 - Claims Account - WC  
 180 - Plumas  
 From 1/1/2022 Through 3/31/2022

| Check ... | Vendor Name | Check Amount | Effective Date | Transaction Description | Cleared Status |
|-----------|-------------|--------------|----------------|-------------------------|----------------|
|           |             | 8,039.13     | 3/1/2022       | TIBL-485208             | CL             |
|           |             | 44.59        | 3/1/2022       | TIBY-600047             | CL             |
| 90494     |             | 154.85       | 3/1/2022       | TIBC-362799             | CL             |
| 90507     |             | 65.98        | 3/1/2022       | TIBT-600253             | CL             |
| 90508     |             | 91.03        | 3/1/2022       | TIBX-600113             | CL             |
| 90509     |             | 39.84        | 3/1/2022       | TIBX-600113             | CL             |
| 90583     |             | 115.50       | 3/7/2022       | TIAS-362786             | CL             |
|           |             | 214.50       | 3/7/2022       | TIBV-600185             | CL             |
| 90585     |             | 386.10       | 3/7/2022       | TIBY-600109             | CL             |
|           |             | 193.05       | 3/7/2022       | TIBY-600122             | CL             |
| 90586     |             | 19.90        | 3/7/2022       | TIBC-362799             | CL             |
|           |             | 357.61       | 3/7/2022       | TIBP-550074             | CL             |
| 90588     |             | 861.00       | 3/7/2022       | TIBX-600133             | CL             |
| 90605     |             | 580.00       | 3/7/2022       | TIBT-600253             | CL             |
| 90639     |             | 586.66       | 3/14/2022      | TIBY-600122             | CL             |
| 90640     |             | 24.09        | 3/14/2022      | TIAS-362786             | CL             |
|           |             | 39.80        | 3/14/2022      | TIBC-362799             | CL             |
|           |             | 440.51       | 3/14/2022      | TIBF-362817             | CL             |
|           |             | 16.96        | 3/14/2022      | TIBL-485208             | CL             |
|           |             | 357.61       | 3/14/2022      | TIBP-550074             | CL             |
|           |             | 44.96        | 3/14/2022      | TIBT-600046             | CL             |
| 90641     |             | 434.50       | 3/14/2022      | TIBP-550013             | CL             |
|           |             | 349.00       | 3/14/2022      | TIBX-600198             | CL             |
| 90649     |             | 146.88       | 3/14/2022      | TIBC-362799             | CL             |
| 90665     |             | 4,284.80     | 3/14/2022      | TIBX-600070             | CL             |
| 90689     |             | 127.12       | 3/15/2022      | TIBY-600122             | CL             |
| 90690     |             | 95.88        | 3/15/2022      | TIBY-600122             | CL             |
| 90712     |             | 150.73       | 3/15/2022      | TIBX-600155             | CL             |
| 90713     |             | 164.47       | 3/15/2022      | TIBY-600047             | CL             |
| 90714     |             | 103.28       | 3/15/2022      | TIBT-600253             | CL             |
| 90715     |             | 84.86        | 3/15/2022      | TIBL-485208             | CL             |
| 90720     |             | 126.69       | 3/15/2022      | TIBN-539902             | CL             |
| 90734     |             | 236.85       | 3/21/2022      | TIBY-600057             | OS             |
| 90737     |             | 79.36        | 3/21/2022      | TIBY-600122             | CL             |
| 90738     |             | 732.88       | 3/21/2022      | TIBY-600122             | CL             |
| 90748     |             | 110.59       | 3/21/2022      | TIBY-600109             | OS             |
| 90762     |             | 6,208.87     | 3/21/2022      | TIBX-600070             | CL             |
| 90765     |             | 247.50       | 3/21/2022      | TIBO-549678             | CL             |

**Trindel Insurance Fund**  
 Check/Voucher Register - Check register  
 1020 - Claims Account - WC  
 180 - Plumas  
 From 1/1/2022 Through 3/31/2022

| <u>Check ...</u> | <u>Vendor Name</u> | <u>Check Amount</u> | <u>Effective Date</u> | <u>Transaction Description</u> | <u>Cleared Status</u> |
|------------------|--------------------|---------------------|-----------------------|--------------------------------|-----------------------|
| 90768            |                    | 217.58              | 3/21/2022             | TIBF-362817                    | CL                    |
| 90781            |                    | 580.00              | 3/21/2022             | TIBT-600253                    | CL                    |
| 90790            |                    | 947.29              | 3/22/2022             | TIAS-362786                    | CL                    |
| 90798            |                    | 122.87              | 3/22/2022             | TIBY-600109                    | CL                    |
| 90803            |                    | 132.29              | 3/28/2022             | TIAS-362786                    | CL                    |
| 90825            |                    | 146.88              | 3/28/2022             | TIBC-362799                    | OS                    |
| 90831            |                    | 257.02              | 3/28/2022             | TIBX-600113                    | OS                    |
| 90837            |                    | 345.00              | 3/28/2022             | TIBL-485208                    | OS                    |
| 90864            |                    | 98.22               | 3/29/2022             | TIBY-600047                    | OS                    |
| 90865            |                    | 148.70              | 3/29/2022             | TIBY-600047                    | OS                    |
| 90866            |                    | 75.66               | 3/29/2022             | TIBY-600047                    | OS                    |
| 90867            |                    | 113.22              | 3/29/2022             | TIBY-600047                    | OS                    |
| 90868            |                    | 113.22              | 3/29/2022             | TIBY-600047                    | OS                    |
| 90869            |                    | 75.66               | 3/29/2022             | TIBY-600047                    | OS                    |
| 90870            |                    | 76.41               | 3/29/2022             | TIBY-600047                    | OS                    |
| 90871            |                    | 76.41               | 3/29/2022             | TIBY-600047                    | OS                    |
| 90872            |                    | 113.22              | 3/29/2022             | TIBY-600047                    | OS                    |
| 90881            |                    | 109.40              | 3/29/2022             | TIBY-600122                    | OS                    |

**Trindel Insurance Fund**  
 Check/Voucher Register - Check register  
 1020 - Claims Account - WC  
 190 - San Benito  
 From 1/1/2022 Through 3/31/2022

| Check ... | Vendor Name | Check Amount | Effective Date | Transaction Description | Cleared Status |
|-----------|-------------|--------------|----------------|-------------------------|----------------|
| 89945     |             | 94.27        | 1/3/2022       | TIBM-533666             | CL             |
|           |             | 42.25        | 1/3/2022       | TIBN-541402             | CL             |
|           |             | 53.48        | 1/3/2022       | TIBN-545375             | CL             |
|           |             | 32.65        | 1/3/2022       | TIBU-600258             | CL             |
|           |             | 14.42        | 1/3/2022       | TIBV-600022             | CL             |
|           |             | 111.14       | 1/3/2022       | TIBX-600134             | CL             |
|           |             | 91.14        | 1/3/2022       | TIBX-600153             | CL             |
|           |             | 26.79        | 1/3/2022       | TIBX-600178             | CL             |
|           |             | 68.22        | 1/3/2022       | TIBX-600190             | CL             |
|           |             | 38.11        | 1/3/2022       | TIBY-600036             | CL             |
|           |             | 29.24        | 1/3/2022       | TIBY-600037             | CL             |
|           |             | 87.15        | 1/3/2022       | TIBY-600056             | CL             |
| 89949     |             | 95.01        | 1/3/2022       | TIBX-600153             | OS             |
| 89950     |             | 95.01        | 1/3/2022       | TIBX-600153             | OS             |
| 89951     |             | 95.01        | 1/3/2022       | TIBX-600153             | OS             |
| 89956     |             | 136.29       | 1/3/2022       | TIBM-533666             | CL             |
| 89966     |             | 201.54       | 1/3/2022       | TIBY-600037             | CL             |
| 89974     |             | 274.45       | 1/3/2022       | TIBX-600134             | CL             |
| 89983     |             | 321.80       | 1/3/2022       | TIBV-600022             | CL             |
| 89985     |             | 1,376.00     | 1/3/2022       | TIBO-550374             | CL             |
|           |             | 64.50        | 1/3/2022       | TIBQ-550203             | CL             |
|           |             | 258.00       | 1/3/2022       | TIBT-600027             | CL             |
|           |             | 107.50       | 1/3/2022       | TIBT-600292             | CL             |
|           |             | 215.00       | 1/3/2022       | TIBU-600282             | CL             |
|           |             | 1,539.00     | 1/3/2022       | TIBV-600022             | CL             |
|           |             | 215.00       | 1/3/2022       | TIBX-600064             | CL             |
|           |             | 2,399.00     | 1/3/2022       | TIBY-600056             | CL             |
| 89994     |             | 580.00       | 1/3/2022       | TIBQ-550572             | CL             |
| 89995     |             | 484.94       | 1/3/2022       | TIBN-545375             | CL             |
| 90002     |             | 580.00       | 1/3/2022       | TIBV-600019             | CL             |
| 90006     |             | 22.35        | 1/3/2022       | TIBW-600190             | CL             |
| 90010     |             | 95.55        | 1/4/2022       | TIBN-541402             | CL             |
| 90011     |             | 117.87       | 1/4/2022       | TIBX-600042             | CL             |
| 90013     |             | 188.80       | 1/4/2022       | TIBW-600190             | CL             |
| 90014     |             | 201.54       | 1/4/2022       | TIBY-600056             | CL             |
| 90018     |             | 1,316.25     | 1/10/2022      | TIBX-600042             | CL             |
| 90023     |             | 133.59       | 1/10/2022      | TIBX-600178             | CL             |
| 90034     |             | 580.00       | 1/10/2022      | TIBT-600027             | CL             |

**Trindel Insurance Fund**  
 Check/Voucher Register - Check register  
 1020 - Claims Account - WC  
 190 - San Benito  
 From 1/1/2022 Through 3/31/2022

| Check ... | Vendor Name | Check Amount | Effective Date | Transaction Description | Cleared Status |
|-----------|-------------|--------------|----------------|-------------------------|----------------|
| 90044     |             | 125.90       | 1/11/2022      | TIBM-533666             | CL             |
| 90047     |             | 136.49       | 1/11/2022      | TIBX-600183             | CL             |
| 90048     |             | 157.62       | 1/11/2022      | TIBX-600183             | CL             |
| 90049     |             | 136.49       | 1/11/2022      | TIBY-600037             | CL             |
| 90050     |             | 220.78       | 1/11/2022      | TIBV-600245             | CL             |
| 90051     |             | 220.78       | 1/11/2022      | TIBY-600037             | CL             |
| 90053     |             | 41.66        | 1/11/2022      | TIBM-527406             | CL             |
| 90058     |             | 166.84       | 1/11/2022      | TIBN-541402             | CL             |
| 90061     |             | 180.22       | 1/11/2022      | TIBT-600292             | CL             |
| 90062     |             | 180.22       | 1/11/2022      | TIBT-600292             | CL             |
| 90063     |             | 146.55       | 1/11/2022      | TIBT-600292             | CL             |
| 90070     |             | 605.75       | 1/11/2022      | TIBX-600096             | CL             |
| 90091     |             | 1,539.39     | 1/11/2022      | TIBU-600258             | CL             |
| 90092     |             | 289.39       | 1/11/2022      | TIBU-600258             | CL             |
| 90093     |             | 289.39       | 1/11/2022      | TIBU-600258             | CL             |
| 90094     |             | 289.39       | 1/11/2022      | TIBU-600258             | CL             |
| 90095     |             | 289.39       | 1/11/2022      | TIBU-600258             | CL             |
| 90106     |             | 122.86       | 1/11/2022      | TIBW-600190             | CL             |
| 90114     |             | 188.10       | 1/18/2022      | TIBX-600183             | CL             |
| 90115     |             | 136.49       | 1/18/2022      | TIBX-600183             | CL             |
| 90116     |             | 136.49       | 1/18/2022      | TIBX-600183             | CL             |
| 90117     |             | 136.49       | 1/18/2022      | TIBX-600183             | CL             |
| 90118     |             | 136.49       | 1/18/2022      | TIBY-600037             | CL             |
| 90119     |             | 136.49       | 1/18/2022      | TIBY-600037             | CL             |
| 90120     |             | 117.87       | 1/18/2022      | TIBQ-550203             | CL             |
| 90126     |             | 188.80       | 1/18/2022      | TIBS-600355             | CL             |
| 90127     |             | 188.80       | 1/18/2022      | TIBX-600190             | CL             |
| 90131     |             | 133.79       | 1/18/2022      | TIBX-600134             | CL             |
| 90151     |             | 580.00       | 1/18/2022      | TIBQ-550572             | CL             |
| 90153     |             | 484.94       | 1/18/2022      | TIBN-545375             | CL             |
| 90161     |             | 580.00       | 1/18/2022      | TIBV-600019             | CL             |
| 90168     |             | 205.28       | 1/24/2022      | TIBN-541402             | CL             |
| 90169     |             | 1,316.25     | 1/24/2022      | TIBX-600096             | OS             |
| 90176     |             | 478.00       | 1/24/2022      | TIBY-600036             | CL             |
| 90183     |             | 580.00       | 1/24/2022      | TIBT-600027             | CL             |
| 90185     |             | 347.20       | 1/24/2022      | TIBX-600028             | CL             |
| 90196     |             | 133.57       | 1/25/2022      | TIBM-533666             | CL             |
| 90198     |             | 136.49       | 1/25/2022      | TIBV-600245             | CL             |

**Trindel Insurance Fund**  
 Check/Voucher Register - Check register  
 1020 - Claims Account - WC  
 190 - San Benito  
 From 1/1/2022 Through 3/31/2022

| <u>Check ...</u> | <u>Vendor Name</u> | <u>Check Amount</u> | <u>Effective Date</u> | <u>Transaction Description</u> | <u>Cleared Status</u> |
|------------------|--------------------|---------------------|-----------------------|--------------------------------|-----------------------|
| 90199            |                    | 136.49              | 1/25/2022             | TIBY-600037                    | CL                    |
| 90200            |                    | 139.21              | 1/25/2022             | TIBV-600245                    | CL                    |
| 90201            |                    | 139.21              | 1/25/2022             | TIBY-600037                    | CL                    |
| 90202            |                    | 139.21              | 1/25/2022             | TIBV-600245                    | CL                    |
| 90205            |                    | 54.83               | 1/25/2022             | TIBN-545375                    | CL                    |
| 90206            |                    | 138.62              | 1/25/2022             | TIBM-533666                    | CL                    |
| 90209            |                    | 168.08              | 1/25/2022             | TIBY-600036                    | CL                    |
| 90211            |                    | 326.84              | 1/25/2022             | TIBX-600190                    | CL                    |
| 90215            |                    | 152.42              | 1/25/2022             | TIBX-600190                    | CL                    |
| 90216            |                    | 152.42              | 1/25/2022             | TIBX-600153                    | CL                    |
| 90220            |                    | 335.61              | 1/25/2022             | TIBY-600036                    | CL                    |
| 90222            |                    | 86.00               | 1/25/2022             | TIBT-600027                    | CL                    |
|                  |                    | 144.50              | 1/25/2022             | TIBU-600258                    | CL                    |
|                  |                    | 172.00              | 1/25/2022             | TIBV-600023                    | CL                    |
|                  |                    | 942.50              | 1/25/2022             | TIBX-600042                    | CL                    |
|                  |                    | 150.50              | 1/25/2022             | TIBX-600096                    | CL                    |
|                  |                    | 537.50              | 1/25/2022             | TIBY-600056                    | CL                    |
| 90226            |                    | 364.50              | 1/25/2022             | TIBM-527406                    | CL                    |
| 90232            |                    | 166.73              | 1/31/2022             | TIBW-600190                    | CL                    |
| 90233            |                    | 293.55              | 1/31/2022             | TIBX-600134                    | CL                    |
| 90234            |                    | 293.55              | 1/31/2022             | TIBX-600134                    | CL                    |
| 90241            |                    | 161.65              | 1/31/2022             | TIBT-600027                    | CL                    |
| 90251            |                    | 580.00              | 1/31/2022             | TIBQ-550572                    | CL                    |
| 90252            |                    | 484.94              | 1/31/2022             | TIBN-545375                    | CL                    |
| 90254            |                    | 358.40              | 1/31/2022             | TIBX-600028                    | CL                    |
| 90261            |                    | 345.00              | 1/31/2022             | TIBM-533666                    | CL                    |
| 90262            |                    | 580.00              | 1/31/2022             | TIBV-600019                    | CL                    |
| 90263            |                    | 387.00              | 1/31/2022             | TIBQ-550203                    | CL                    |
| 90267            |                    | 50.39               | 2/7/2022              | TIBM-527406                    | CL                    |
|                  |                    | 57.86               | 2/7/2022              | TIBM-533666                    | CL                    |
|                  |                    | 86.32               | 2/7/2022              | TIBN-541402                    | CL                    |
|                  |                    | 11.98               | 2/7/2022              | TIBN-545375                    | CL                    |
|                  |                    | 69.49               | 2/7/2022              | TIBQ-550203                    | CL                    |
|                  |                    | 14.50               | 2/7/2022              | TIBS-600355                    | CL                    |
|                  |                    | 32.85               | 2/7/2022              | TIBT-600292                    | CL                    |
|                  |                    | 65.70               | 2/7/2022              | TIBU-600258                    | CL                    |
|                  |                    | 54.75               | 2/7/2022              | TIBV-600245                    | CL                    |
|                  |                    | 39.54               | 2/7/2022              | TIBW-600190                    | CL                    |

**Trindel Insurance Fund**  
 Check/Voucher Register - Check register  
 1020 - Claims Account - WC  
 190 - San Benito  
 From 1/1/2022 Through 3/31/2022

| <u>Check ...</u> | <u>Vendor Name</u> | <u>Check Amount</u> | <u>Effective Date</u> | <u>Transaction Description</u> | <u>Cleared Status</u> |
|------------------|--------------------|---------------------|-----------------------|--------------------------------|-----------------------|
|                  |                    | 41.98               | 2/7/2022              | TIBX-600042                    | CL                    |
|                  |                    | 48.63               | 2/7/2022              | TIBX-600096                    | CL                    |
|                  |                    | 79.35               | 2/7/2022              | TIBX-600134                    | CL                    |
|                  |                    | 13.82               | 2/7/2022              | TIBX-600153                    | CL                    |
|                  |                    | 13.46               | 2/7/2022              | TIBX-600178                    | CL                    |
|                  |                    | 65.70               | 2/7/2022              | TIBX-600183                    | CL                    |
|                  |                    | 39.27               | 2/7/2022              | TIBX-600190                    | CL                    |
|                  |                    | 55.58               | 2/7/2022              | TIBY-600036                    | CL                    |
|                  |                    | 65.70               | 2/7/2022              | TIBY-600037                    | CL                    |
|                  |                    | 14.74               | 2/7/2022              | TIBY-600056                    | CL                    |
| 90281            |                    | 139.21              | 2/7/2022              | TIBV-600245                    | CL                    |
| 90282            |                    | 92.15               | 2/7/2022              | TIBQ-550203                    | CL                    |
| 90287            |                    | 1,073.00            | 2/7/2022              | TIBG-549887                    | CL                    |
| 90303            |                    | 293.55              | 2/7/2022              | TIBX-600134                    | CL                    |
| 90304            |                    | 293.55              | 2/7/2022              | TIBX-600134                    | CL                    |
| 90305            |                    | 295.32              | 2/7/2022              | TIBX-600134                    | CL                    |
| 90306            |                    | 188.05              | 2/7/2022              | TIBX-600134                    | CL                    |
| 90315            |                    | 425.00              | 2/7/2022              | TIBX-600134                    | CL                    |
| 90319            |                    | 580.00              | 2/7/2022              | TIBT-600027                    | CL                    |
| 90330            |                    | 75.00               | 2/7/2022              | TIBV-600022                    | CL                    |
| 90332            |                    | 690.98              | 2/7/2022              | TIBQ-550203                    | CL                    |
| 90335            |                    | 258.00              | 2/7/2022              | TIBN-545375                    | CL                    |
| 90338            |                    | 133.57              | 2/8/2022              | TIBM-533666                    | CL                    |
| 90340            |                    | 141.51              | 2/8/2022              | TIBX-600178                    | CL                    |
| 90341            |                    | 136.49              | 2/8/2022              | TIBX-600178                    | CL                    |
| 90342            |                    | 139.21              | 2/8/2022              | TIBX-600178                    | CL                    |
| 90343            |                    | 139.21              | 2/8/2022              | TIBX-600178                    | CL                    |
| 90344            |                    | 139.21              | 2/8/2022              | TIBX-600178                    | CL                    |
| 90351            |                    | 13.99               | 2/8/2022              | TIBY-600036                    | CL                    |
| 90352            |                    | 196.16              | 2/8/2022              | TIBX-600178                    | CL                    |
| 90371            |                    | 208.22              | 2/14/2022             | TIBM-533666                    | CL                    |
| 90379            |                    | 295.32              | 2/14/2022             | TIBX-600134                    | CL                    |
| 90393            |                    | 580.00              | 2/14/2022             | TIBQ-550572                    | CL                    |
| 90394            |                    | 180.00              | 2/14/2022             | TIBV-600022                    | CL                    |
| 90395            |                    | 484.94              | 2/14/2022             | TIBN-545375                    | CL                    |
| 90402            |                    | 580.00              | 2/14/2022             | TIBV-600019                    | CL                    |
| 90413            |                    | 95.84               | 2/15/2022             | TIBN-541402                    | CL                    |
| 90417            |                    | 2,068.05            | 2/15/2022             | TIBY-600036                    | CL                    |

**Trindel Insurance Fund**  
 Check/Voucher Register - Check register  
 1020 - Claims Account - WC  
 190 - San Benito  
 From 1/1/2022 Through 3/31/2022

| Check ... | Vendor Name | Check Amount | Effective Date | Transaction Description | Cleared Status |
|-----------|-------------|--------------|----------------|-------------------------|----------------|
| 90418     |             | 209.17       | 2/15/2022      | TIBY-600130             | CL             |
| 90419     |             | 214.50       | 2/15/2022      | TIBY-600130             | CL             |
| 90420     |             | 95.84        | 2/15/2022      | TIBU-600258             | CL             |
| 90421     |             | 295.32       | 2/15/2022      | TIBX-600134             | CL             |
| 90425     |             | 230.72       | 2/15/2022      | TIBY-600056             | CL             |
| 90428     |             | 87.61        | 2/22/2022      | TIBY-600037             | CL             |
| 90433     |             | 1,174.50     | 2/22/2022      | TIBT-600309             | CL             |
|           |             | 1,315.00     | 2/22/2022      | TIBX-600064             | CL             |
| 90434     |             | 6,655.50     | 2/22/2022      | TIBT-600309             | CL             |
|           |             | 7,457.50     | 2/22/2022      | TIBX-600064             | CL             |
| 90435     |             | 4,790.72     | 2/22/2022      | TIBY-600036             | CL             |
| 90439     |             | 580.00       | 2/22/2022      | TIBT-600027             | CL             |
| 90457     |             | 452.74       | 2/28/2022      | TIBN-541402             | CL             |
| 90458     |             | 138.62       | 2/28/2022      | TIBM-533666             | CL             |
| 90460     |             | 170.94       | 2/28/2022      | TIBY-600134             | CL             |
| 90461     |             | 234.82       | 2/28/2022      | TIBX-600190             | CL             |
| 90462     |             | 196.16       | 2/28/2022      | TIBX-600190             | CL             |
| 90463     |             | 209.17       | 2/28/2022      | TIBY-600134             | CL             |
| 90471     |             | 1,269.03     | 2/28/2022      | TIBY-600148             | CL             |
| 90473     |             | 580.00       | 2/28/2022      | TIBQ-550572             | CL             |
| 90474     |             | 180.00       | 2/28/2022      | TIBG-549887             | CL             |
| 90475     |             | 484.94       | 2/28/2022      | TIBN-545375             | CL             |
| 90481     |             | 580.00       | 2/28/2022      | TIBV-600019             | CL             |
| 90488     |             | 3,745.14     | 2/28/2022      | TIBG-549887             | CL             |
| 90489     |             | 10.95        | 3/1/2022       | TIBG-549887             | CL             |
|           |             | 67.17        | 3/1/2022       | TIBM-533666             | CL             |
|           |             | 53.91        | 3/1/2022       | TIBN-541402             | CL             |
|           |             | 42.96        | 3/1/2022       | TIBU-600258             | CL             |
|           |             | 64.02        | 3/1/2022       | TIBX-600134             | CL             |
|           |             | 69.39        | 3/1/2022       | TIBX-600178             | CL             |
|           |             | 30.01        | 3/1/2022       | TIBX-600190             | CL             |
|           |             | 26.01        | 3/1/2022       | TIBY-600036             | CL             |
|           |             | 12.60        | 3/1/2022       | TIBY-600037             | CL             |
|           |             | 29.88        | 3/1/2022       | TIBY-600130             | CL             |
|           |             | 29.06        | 3/1/2022       | TIBY-600134             | CL             |
| 90493     |             | 139.21       | 3/1/2022       | TIBX-600178             | CL             |
| 90499     |             | 166.73       | 3/1/2022       | TIBY-600130             | CL             |
| 90500     |             | 209.17       | 3/1/2022       | TIBX-600178             | CL             |



**Trindel Insurance Fund**  
 Check/Voucher Register - Check register  
 1020 - Claims Account - WC  
 190 - San Benito  
 From 1/1/2022 Through 3/31/2022

| Check ... | Vendor Name | Check Amount | Effective Date | Transaction Description | Cleared Status |
|-----------|-------------|--------------|----------------|-------------------------|----------------|
| 90501     |             | 234.54       | 3/1/2022       | TIBY-600132             | CL             |
| 90502     |             | 116.46       | 3/1/2022       | TIBY-600132             | CL             |
| 90503     |             | 113.49       | 3/1/2022       | TIBX-600190             | CL             |
| 90504     |             | 152.42       | 3/1/2022       | TIBX-600153             | CL             |
| 90505     |             | 196.16       | 3/1/2022       | TIBW-600190             | CL             |
| 90506     |             | 196.16       | 3/1/2022       | TIBX-600153             | CL             |
| 90510     |             | 128.88       | 3/1/2022       | TIBU-600258             | CL             |
| 90522     |             | 114.75       | 3/7/2022       | TIBM-533666             | CL             |
| 90523     |             | 133.57       | 3/7/2022       | TIBM-533666             | CL             |
| 90524     |             | 4,965.85     | 3/7/2022       | TIBO-550374             | CL             |
| 90528     |             | 139.21       | 3/7/2022       | TIBX-600178             | CL             |
| 90529     |             | 170.45       | 3/7/2022       | TIBY-600037             | CL             |
| 90542     |             | 138.62       | 3/7/2022       | TIBN-545375             | CL             |
| 90543     |             | 208.22       | 3/7/2022       | TIBM-533666             | CL             |
| 90544     |             | 191.79       | 3/7/2022       | TIBN-545375             | CL             |
| 90546     |             | 7,678.09     | 3/7/2022       | TIBY-600036             | CL             |
| 90547     |             | 188.21       | 3/7/2022       | TIBQ-550203             | CL             |
| 90555     |             | 113.49       | 3/7/2022       | TIBX-600190             | CL             |
| 90556     |             | 196.16       | 3/7/2022       | TIBY-600148             | CL             |
| 90557     |             | 252.36       | 3/7/2022       | TIBY-600148             | CL             |
| 90558     |             | 196.16       | 3/7/2022       | TIBY-600037             | CL             |
| 90559     |             | 113.49       | 3/7/2022       | TIBX-600190             | CL             |
| 90584     |             | 2,532.56     | 3/7/2022       | TIBW-600190             | CL             |
| 90586     |             | 15.80        | 3/7/2022       | TIBM-533666             | CL             |
|           |             | 434.43       | 3/7/2022       | TIBN-545375             | CL             |
| 90588     |             | 415.50       | 3/7/2022       | TIBN-541402             | CL             |
|           |             | 453.50       | 3/7/2022       | TIBN-545375             | CL             |
|           |             | 406.00       | 3/7/2022       | TIBV-600022             | CL             |
|           |             | 415.50       | 3/7/2022       | TIBX-600042             | CL             |
| 90589     |             | 473.50       | 3/7/2022       | TIBN-545375             | CL             |
|           |             | 86.00        | 3/7/2022       | TIBO-550374             | CL             |
|           |             | 838.50       | 3/7/2022       | TIBQ-550203             | CL             |
|           |             | 688.00       | 3/7/2022       | TIBT-600027             | CL             |
|           |             | 150.50       | 3/7/2022       | TIBU-600283             | CL             |
|           |             | 150.50       | 3/7/2022       | TIBV-600022             | CL             |
|           |             | 1,354.50     | 3/7/2022       | TIBV-600023             | CL             |
|           |             | 365.50       | 3/7/2022       | TIBX-600001             | CL             |
|           |             | 2,364.00     | 3/7/2022       | TIBX-600064             | CL             |

**Trindel Insurance Fund**  
 Check/Voucher Register - Check register  
 1020 - Claims Account - WC  
 190 - San Benito  
 From 1/1/2022 Through 3/31/2022

| <u>Check ...</u> | <u>Vendor Name</u> | <u>Check Amount</u> | <u>Effective Date</u> | <u>Transaction Description</u> | <u>Cleared Status</u> |
|------------------|--------------------|---------------------|-----------------------|--------------------------------|-----------------------|
|                  |                    | 129.00              | 3/7/2022              | TIBX-600096                    | CL                    |
|                  |                    | 1,322.50            | 3/7/2022              | TIBY-600056                    | CL                    |
| 90590            |                    | 180.00              | 3/7/2022              | TIBV-600022                    | CL                    |
|                  |                    | 180.00              | 3/7/2022              | TIBY-600056                    | CL                    |
| 90597            |                    | 580.00              | 3/7/2022              | TIBT-600027                    | CL                    |
| 90598            |                    | 951.77              | 3/7/2022              | TIBY-600148                    | OS                    |
| 90630            |                    | 1,250.00            | 3/8/2022              | TIBY-600056                    | CL                    |
| 90631            |                    | 212.40              | 3/8/2022              | TIBX-600028                    | CL                    |
| 90633            |                    | 1,095.40            | 3/8/2022              | TIBY-600056                    | CL                    |
| 90640            |                    | 14.09               | 3/14/2022             | TIBN-541402                    | CL                    |
|                  |                    | 574.96              | 3/14/2022             | TIBN-545375                    | CL                    |
|                  |                    | 168.23              | 3/14/2022             | TIBT-600027                    | CL                    |
| 90650            |                    | 19.29               | 3/14/2022             | TIBY-600130                    | CL                    |
| 90652            |                    | 237.69              | 3/14/2022             | TIBQ-550572                    | CL                    |
| 90653            |                    | 180.00              | 3/14/2022             | TIBY-600056                    | CL                    |
| 90654            |                    | 501.86              | 3/14/2022             | TIBN-545375                    | CL                    |
| 90655            |                    | 484.94              | 3/14/2022             | TIBN-545375                    | CL                    |
| 90667            |                    | 580.00              | 3/14/2022             | TIBV-600019                    | CL                    |
| 90668            |                    | 40.58               | 3/14/2022             | TIBY-600132                    | OS                    |
| 90672            |                    | 131.04              | 3/14/2022             | TIBW-600190                    | CL                    |
| 90676            |                    | 15,429.99           | 3/14/2022             | TIBG-549887                    | OS                    |
| 90685            |                    | 356.37              | 3/15/2022             | TIBW-600190                    | CL                    |
| 90695            |                    | 13.99               | 3/15/2022             | TIBY-600036                    | CL                    |
| 90696            |                    | 13.99               | 3/15/2022             | TIBY-600036                    | CL                    |
| 90704            |                    | 265.57              | 3/15/2022             | TIBY-600157                    | CL                    |
| 90705            |                    | 163.48              | 3/15/2022             | TIBY-600158                    | CL                    |
| 90706            |                    | 190.29              | 3/15/2022             | TIBY-600158                    | CL                    |
| 90707            |                    | 188.80              | 3/15/2022             | TIBY-600158                    | CL                    |
| 90708            |                    | 270.68              | 3/15/2022             | TIBY-600150                    | CL                    |
| 90709            |                    | 196.16              | 3/15/2022             | TIBY-600158                    | CL                    |
| 90710            |                    | 209.17              | 3/15/2022             | TIBY-600150                    | CL                    |
| 90711            |                    | 113.49              | 3/15/2022             | TIBX-600190                    | CL                    |
| 90718            |                    | 104.17              | 3/15/2022             | TIBT-600027                    | CL                    |
| 90727            |                    | 95.57               | 3/15/2022             | TIBN-545375                    | CL                    |
| 90733            |                    | 390.37              | 3/21/2022             | TIBY-600036                    | CL                    |
| 90741            |                    | 36,086.08           | 3/21/2022             | TIBM-527406                    | CL                    |
| 90745            |                    | 201.54              | 3/21/2022             | TIBY-600157                    | CL                    |
| 90746            |                    | 196.16              | 3/21/2022             | TIBY-600148                    | CL                    |

**Trindel Insurance Fund**  
 Check/Voucher Register - Check register  
 1020 - Claims Account - WC  
 190 - San Benito  
 From 1/1/2022 Through 3/31/2022

| Check ... | Vendor Name | Check Amount | Effective Date | Transaction Description | Cleared Status |
|-----------|-------------|--------------|----------------|-------------------------|----------------|
| 90747     |             | 113.49       | 3/21/2022      | TIBX-600190             | CL             |
| 90753     |             | 159.84       | 3/21/2022      | TIBX-600134             | CL             |
| 90754     |             | 7,484.83     | 3/21/2022      | TIBN-541402             | CL             |
| 90774     |             | 580.00       | 3/21/2022      | TIBT-600027             | CL             |
| 90775     |             | 713.83       | 3/21/2022      | TIBY-600148             | OS             |
| 90776     |             | 75.00        | 3/21/2022      | TIBV-600022             | CL             |
| 90778     |             | 224.20       | 3/21/2022      | TIBX-600028             | CL             |
| 90783     |             | 8,866.50     | 3/21/2022      | TIBU-600283             | CL             |
| 90786     |             | 430.00       | 3/21/2022      | TIBT-600309             | CL             |
| 90804     |             | 138.62       | 3/28/2022      | TIBM-533666             | CL             |
| 90805     |             | 87.55        | 3/28/2022      | TIBN-545375             | CL             |
| 90807     |             | 124.00       | 3/28/2022      | TIBY-600132             | CL             |
| 90808     |             | 330.35       | 3/28/2022      | TIBX-600064             | CL             |
| 90816     |             | 138.64       | 3/28/2022      | TIBT-600027             | OS             |
| 90818     |             | 215.00       | 3/28/2022      | TIBO-550374             | OS             |
|           |             | 258.00       | 3/28/2022      | TIBQ-550203             | OS             |
|           |             | 279.50       | 3/28/2022      | TIBT-600292             | OS             |
|           |             | 64.50        | 3/28/2022      | TIBU-600258             | OS             |
|           |             | 3,353.50     | 3/28/2022      | TIBV-600022             | OS             |
|           |             | 258.00       | 3/28/2022      | TIBV-600023             | OS             |
|           |             | 301.11       | 3/28/2022      | TIBX-600096             | OS             |
|           |             | 1,954.00     | 3/28/2022      | TIBY-600056             | OS             |
| 90826     |             | 484.94       | 3/28/2022      | TIBN-545375             | OS             |
| 90840     |             | 580.00       | 3/28/2022      | TIBV-600019             | OS             |
| 90850     |             | 139.21       | 3/29/2022      | TIBX-600178             | OS             |
| 90861     |             | 196.16       | 3/29/2022      | TIBX-600178             | CL             |
| 90862     |             | 196.16       | 3/29/2022      | TIBX-600153             | CL             |
| 90863     |             | 272.10       | 3/29/2022      | TIBY-600148             | OS             |
| 90873     |             | 151.63       | 3/29/2022      | TIBN-541402             | OS             |
| 90874     |             | 299.31       | 3/29/2022      | TIBG-549887             | OS             |
| 90875     |             | 56.02        | 3/29/2022      | TIBX-600096             | OS             |
| 90882     |             | 180.00       | 3/29/2022      | TIBY-600056             | OS             |
| 90883     |             | 258.70       | 3/29/2022      | TIBV-600022             | OS             |
| 90887     |             | 506.50       | 3/29/2022      | TIBW-600190             | OS             |
| 90888     |             | 295.45       | 3/29/2022      | TIBX-600134             | OS             |

**Trindel Insurance Fund**  
 Check/Voucher Register - Check register  
 1020 - Claims Account - WC  
 200 - Sierra  
 From 1/1/2022 Through 3/31/2022

| Check ... | Vendor Name | Check Amount | Effective Date | Transaction Description | Cleared Status |
|-----------|-------------|--------------|----------------|-------------------------|----------------|
| 89945     |             | 120.45       | 1/3/2022       | TIBP-550507             | CL             |
|           |             | 10.95        | 1/3/2022       | TIBS-600348             | CL             |
|           |             | 40.84        | 1/3/2022       | TIBW-600045             | CL             |
|           |             | 10.95        | 1/3/2022       | TIBW-600052             | CL             |
|           |             | 10.95        | 1/3/2022       | TIBX-600171             | CL             |
| 89952     |             | 103.87       | 1/3/2022       | TIBW-600045             | CL             |
| 89988     |             | 580.00       | 1/3/2022       | TIBP-550507             | CL             |
| 90026     |             | 150.73       | 1/10/2022      | TIBX-600171             | CL             |
| 90084     |             | 95.17        | 1/11/2022      | TIBW-600045             | CL             |
| 90086     |             | 132.04       | 1/11/2022      | TIBP-550507             | CL             |
| 90087     |             | 132.04       | 1/11/2022      | TIBP-550507             | CL             |
| 90088     |             | 106.28       | 1/11/2022      | TIBW-600045             | CL             |
| 90099     |             | 362.50       | 1/11/2022      | TIBS-600348             | CL             |
| 90102     |             | 3,071.38     | 1/11/2022      | TIBW-600045             | CL             |
| 90122     |             | 134.30       | 1/18/2022      | TIBW-600045             | CL             |
| 90138     |             | 132.04       | 1/18/2022      | TIBP-550507             | CL             |
| 90144     |             | 470.74       | 1/18/2022      | TIBW-600045             | CL             |
| 90145     |             | 580.00       | 1/18/2022      | TIBP-550507             | CL             |
| 90177     |             | 480.26       | 1/24/2022      | TIBW-600045             | CL             |
| 90208     |             | 412.48       | 1/25/2022      | TIBW-600045             | CL             |
| 90237     |             | 74.59        | 1/31/2022      | TIBW-600045             | CL             |
| 90239     |             | 379.50       | 1/31/2022      | TIBE-454202             | CL             |
|           |             | 379.50       | 1/31/2022      | TIBS-600348             | CL             |
|           |             | 996.97       | 1/31/2022      | TIBS-600358             | CL             |
|           |             | 996.96       | 1/31/2022      | TIBS-600359             | CL             |
|           |             | 379.50       | 1/31/2022      | TIBT-600187             | CL             |
|           |             | 115.20       | 1/31/2022      | TIBV-600065             | CL             |
|           |             | 996.97       | 1/31/2022      | TIBV-600256             | CL             |
| 90245     |             | 580.00       | 1/31/2022      | TIBP-550507             | CL             |
| 90267     |             | 32.85        | 2/7/2022       | TIBP-550507             | CL             |
|           |             | 89.13        | 2/7/2022       | TIBW-600045             | CL             |
|           |             | 10.95        | 2/7/2022       | TIBX-600171             | CL             |
| 90315     |             | 463.00       | 2/7/2022       | TIBS-600348             | CL             |
| 90362     |             | 137.54       | 2/8/2022       | TIBP-550506             | CL             |
| 90363     |             | 137.54       | 2/8/2022       | TIBP-550506             | CL             |
| 90364     |             | 151.24       | 2/8/2022       | TIBX-600171             | CL             |
| 90382     |             | 75.00        | 2/14/2022      | TIBS-600360             | CL             |
| 90384     |             | 1,383.47     | 2/14/2022      | TIBM-522562             | CL             |

**Trindel Insurance Fund**  
 Check/Voucher Register - Check register  
 1020 - Claims Account - WC  
 200 - Sierra  
 From 1/1/2022 Through 3/31/2022

| Check ... | Vendor Name | Check Amount | Effective Date | Transaction Description | Cleared Status |
|-----------|-------------|--------------|----------------|-------------------------|----------------|
| 90388     |             | 580.00       | 2/14/2022      | TIBP-550507             | CL             |
| 90401     |             | 500.00       | 2/14/2022      | TIBR-550635             | CL             |
| 90403     |             | 358.50       | 2/14/2022      | TIBW-600045             | CL             |
| 90415     |             | 73.76        | 2/15/2022      | TIBW-600045             | CL             |
| 90423     |             | 178.42       | 2/15/2022      | TIBS-600348             | CL             |
| 90431     |             | 193.39       | 2/22/2022      | TIBP-550507             | CL             |
| 90440     |             | 23.99        | 2/22/2022      | TIBS-600348             | CL             |
| 90464     |             | 218.20       | 2/28/2022      | TIBS-600348             | CL             |
| 90467     |             | 580.00       | 2/28/2022      | TIBP-550507             | CL             |
| 90489     |             | 21.90        | 3/1/2022       | TIBP-550506             | CL             |
|           |             | 10.95        | 3/1/2022       | TIBP-550507             | CL             |
|           |             | 10.95        | 3/1/2022       | TIBS-600348             | CL             |
|           |             | 24.69        | 3/1/2022       | TIBW-600045             | CL             |
|           |             | 10.95        | 3/1/2022       | TIBX-600171             | CL             |
| 90513     |             | 209.90       | 3/1/2022       | TIBS-600348             | CL             |
| 90515     |             | 166.01       | 3/1/2022       | TIBX-600171             | CL             |
| 90516     |             | 336.40       | 3/1/2022       | TIBX-600171             | CL             |
| 90562     |             | 15.16        | 3/7/2022       | TIBW-600045             | CL             |
| 90575     |             | 150.73       | 3/7/2022       | TIBP-550507             | CL             |
| 90582     |             | 185.70       | 3/7/2022       | TIBS-600360             | CL             |
| 90583     |             | 577.50       | 3/7/2022       | TIBR-550635             | CL             |
| 90584     |             | 861.40       | 3/7/2022       | TIBW-600045             | CL             |
| 90587     |             | 6,250.00     | 3/7/2022       | TIBE-454202             | CL             |
|           |             | 6,250.00     | 3/7/2022       | TIBS-600348             | CL             |
|           |             | 6,250.00     | 3/7/2022       | TIBT-600187             | CL             |
| 90588     |             | 280.50       | 3/7/2022       | TIBS-600348             | CL             |
| 90594     |             | 510.00       | 3/7/2022       | TIBW-600052             | CL             |
| 90600     |             | 929.60       | 3/7/2022       | TIBW-600045             | CL             |
| 90601     |             | 23.99        | 3/7/2022       | TIBS-600348             | CL             |
| 90602     |             | 140.33       | 3/7/2022       | TIBS-600348             | CL             |
| 90614     |             | 53,125.00    | 3/7/2022       | TIBE-454202             | CL             |
|           |             | 26,562.50    | 3/7/2022       | TIBS-600348             | CL             |
|           |             | 26,562.50    | 3/7/2022       | TIBT-600187             | CL             |
| 90624     |             | 455.13       | 3/8/2022       | TIBS-600348             | CL             |
| 90625     |             | 3,431.60     | 3/8/2022       | TIBW-600045             | CL             |
| 90646     |             | 580.00       | 3/14/2022      | TIBP-550507             | CL             |
| 90656     |             | 1,474.81     | 3/14/2022      | TIBY-600061             | CL             |
| 90657     |             | 851.20       | 3/14/2022      | TIBW-600045             | CL             |

**Trindel Insurance Fund**  
 Check/Voucher Register - Check register  
 1020 - Claims Account - WC  
 200 - Sierra  
 From 1/1/2022 Through 3/31/2022

| <u>Check ...</u> | <u>Vendor Name</u> | <u>Check Amount</u> | <u>Effective Date</u> | <u>Transaction Description</u> | <u>Cleared Status</u> |
|------------------|--------------------|---------------------|-----------------------|--------------------------------|-----------------------|
| 90725            |                    | 213.12              | 3/15/2022             | TIBX-600171                    | CL                    |
| 90755            |                    | 80.83               | 3/21/2022             | TIBW-600045                    | CL                    |
| 90767            |                    | 345.00              | 3/21/2022             | TIBS-600348                    | CL                    |
| 90791            |                    | 1,310.68            | 3/22/2022             | TIBW-600045                    | CL                    |
| 90812            |                    | 545.00              | 3/28/2022             | TIBR-550635                    | OS                    |
| 90814            |                    | 3,849.36            | 3/28/2022             | TIBW-600045                    | OS                    |
| 90822            |                    | 580.00              | 3/28/2022             | TIBP-550507                    | OS                    |
| 90829            |                    | 1,588.26            | 3/28/2022             | TIBY-600061                    | CL                    |

**Trindel Insurance Fund**  
 Check/Voucher Register - Check register  
 1020 - Claims Account - WC  
 205 - Sutter  
 From 1/1/2022 Through 3/31/2022

| Check ... | Vendor Name | Check Amount | Effective Date | Transaction Description | Cleared Status |
|-----------|-------------|--------------|----------------|-------------------------|----------------|
| 89945     |             | 37.42        | 1/3/2022       | TIBS-600337             | CL             |
|           |             | 10.95        | 1/3/2022       | TIBT-600225             | CL             |
|           |             | 10.95        | 1/3/2022       | TIBU-600093             | CL             |
|           |             | 22.68        | 1/3/2022       | TIBV-600146             | CL             |
|           |             | 10.95        | 1/3/2022       | TIBV-600159             | CL             |
|           |             | 54.75        | 1/3/2022       | TIBW-600055             | CL             |
|           |             | 19.63        | 1/3/2022       | TIBX-600053             | CL             |
|           |             | 20.07        | 1/3/2022       | TIBX-600129             | CL             |
|           |             | 37.58        | 1/3/2022       | TIBX-600136             | CL             |
|           |             | 10.98        | 1/3/2022       | TIBX-600142             | CL             |
|           |             | 10.95        | 1/3/2022       | TIBY-600022             | CL             |
|           |             | 56.57        | 1/3/2022       | TIBY-600042             | CL             |
|           |             | 35.16        | 1/3/2022       | TIBY-600076             | CL             |
|           |             | 12.66        | 1/3/2022       | TIBY-600095             | CL             |
|           |             | 23.61        | 1/3/2022       | TIBY-600096             | CL             |
|           |             | 35.14        | 1/3/2022       | TIBY-600097             | CL             |
| 89946     |             | 504.86       | 1/3/2022       | TIBY-600096             | CL             |
| 89971     |             | 134.30       | 1/3/2022       | TIBV-600146             | CL             |
| 89977     |             | 175.85       | 1/3/2022       | TIBS-600337             | CL             |
| 89981     |             | 172.46       | 1/3/2022       | TIBV-600146             | CL             |
| 89982     |             | 7,270.38     | 1/3/2022       | TIBW-600055             | CL             |
| 89984     |             | 325.80       | 1/3/2022       | TIBV-600159             | CL             |
| 89987     |             | 580.00       | 1/3/2022       | TIBV-600146             | CL             |
| 89990     |             | 580.00       | 1/3/2022       | TIBW-600055             | CL             |
| 89996     |             | 580.00       | 1/3/2022       | TIBT-600225             | CL             |
| 89997     |             | 580.00       | 1/3/2022       | TIBU-600168             | CL             |
| 89999     |             | 580.00       | 1/3/2022       | TIBV-600159             | CL             |
| 90020     |             | 2,015.00     | 1/10/2022      | TIBV-600190             | CL             |
| 90031     |             | 175.00       | 1/10/2022      | TIBV-600190             | CL             |
| 90033     |             | 4,896.81     | 1/10/2022      | TIBY-600015             | CL             |
| 90039     |             | 580.00       | 1/10/2022      | TIBX-600137             | CL             |
| 90040     |             | 745.39       | 1/10/2022      | TIBY-600015             | CL             |
| 90043     |             | 580.00       | 1/10/2022      | TIBU-600093             | CL             |
| 90068     |             | 241.80       | 1/11/2022      | TIBX-600072             | CL             |
| 90071     |             | 192.88       | 1/11/2022      | TIBX-600038             | CL             |
| 90072     |             | 87.26        | 1/11/2022      | TIBY-600027             | CL             |
| 90073     |             | 6.03         | 1/11/2022      | TIBX-600129             | CL             |
| 90074     |             | 226.81       | 1/11/2022      | TIBY-600015             | CL             |

**Trindel Insurance Fund**  
 Check/Voucher Register - Check register  
 1020 - Claims Account - WC  
 205 - Sutter  
 From 1/1/2022 Through 3/31/2022

| Check ... | Vendor Name | Check Amount | Effective Date | Transaction Description | Cleared Status |
|-----------|-------------|--------------|----------------|-------------------------|----------------|
| 90075     |             | 105.32       | 1/11/2022      | TIBX-600053             | CL             |
| 90076     |             | 105.32       | 1/11/2022      | TIBX-600053             | CL             |
| 90077     |             | 105.32       | 1/11/2022      | TIBX-600053             | CL             |
| 90078     |             | 105.32       | 1/11/2022      | TIBX-600053             | CL             |
| 90079     |             | 105.32       | 1/11/2022      | TIBX-600053             | CL             |
| 90080     |             | 105.32       | 1/11/2022      | TIBX-600053             | CL             |
| 90081     |             | 105.32       | 1/11/2022      | TIBX-600053             | CL             |
| 90082     |             | 105.32       | 1/11/2022      | TIBX-600053             | CL             |
| 90097     |             | 1,567.50     | 1/11/2022      | TIBV-600159             | CL             |
|           |             | 1,501.50     | 1/11/2022      | TIBX-600136             | CL             |
|           |             | 874.50       | 1/11/2022      | TIBX-600191             | CL             |
| 90099     |             | 406.00       | 1/11/2022      | TIBY-600042             | CL             |
| 90103     |             | 193.05       | 1/11/2022      | TIBX-600193             | OS             |
| 90105     |             | 345.00       | 1/11/2022      | TIBV-600159             | CL             |
| 90107     |             | 442.27       | 1/18/2022      | TIBY-600105             | CL             |
| 90108     |             | 359.73       | 1/18/2022      | TIBY-600104             | CL             |
| 90109     |             | 204.39       | 1/18/2022      | TIBY-600095             | CL             |
| 90123     |             | 650.00       | 1/18/2022      | TIBV-600190             | CL             |
| 90133     |             | 105.32       | 1/18/2022      | TIBX-600053             | CL             |
| 90134     |             | 1,316.25     | 1/18/2022      | TIBV-600159             | CL             |
| 90136     |             | 226.14       | 1/18/2022      | TIBU-600168             | CL             |
| 90139     |             | 263.38       | 1/18/2022      | TIBV-600159             | CL             |
| 90140     |             | 386.10       | 1/18/2022      | TIBX-600193             | CL             |
| 90141     |             | 893.50       | 1/18/2022      | TIBV-600159             | CL             |
| 90143     |             | 580.00       | 1/18/2022      | TIBV-600146             | CL             |
| 90148     |             | 580.00       | 1/18/2022      | TIBW-600055             | CL             |
| 90152     |             | 75.00        | 1/18/2022      | TIBX-600129             | CL             |
| 90154     |             | 3,379.67     | 1/18/2022      | TIBV-600122             | CL             |
| 90155     |             | 580.00       | 1/18/2022      | TIBT-600225             | CL             |
| 90157     |             | 580.00       | 1/18/2022      | TIBU-600168             | CL             |
| 90159     |             | 580.00       | 1/18/2022      | TIBV-600159             | OS             |
| 90165     |             | 158.14       | 1/24/2022      | TIBU-600168             | CL             |
| 90166     |             | 3,865.54     | 1/24/2022      | TIBW-600055             | CL             |
| 90170     |             | 75.00        | 1/24/2022      | TIBX-600142             | CL             |
| 90171     |             | 105.32       | 1/24/2022      | TIBX-600053             | CL             |
| 90172     |             | 45.65        | 1/24/2022      | TIBX-600053             | CL             |
| 90175     |             | 148.50       | 1/24/2022      | TIBV-600146             | CL             |
| 90179     |             | 402.42       | 1/24/2022      | TIBX-600072             | CL             |



**Trindel Insurance Fund**  
 Check/Voucher Register - Check register  
 1020 - Claims Account - WC  
 205 - Sutter  
 From 1/1/2022 Through 3/31/2022

| Check ... | Vendor Name | Check Amount | Effective Date | Transaction Description | Cleared Status |
|-----------|-------------|--------------|----------------|-------------------------|----------------|
| 90181     |             | 1,559.79     | 1/24/2022      | TIBY-600029             | CL             |
| 90182     |             | 32,804.56    | 1/24/2022      | TIBX-600193             | CL             |
| 90189     |             | 12,897.70    | 1/24/2022      | TIBX-600193             | CL             |
| 90190     |             | 580.00       | 1/24/2022      | TIBX-600137             | CL             |
| 90191     |             | 745.39       | 1/24/2022      | TIBY-600015             | CL             |
| 90195     |             | 580.00       | 1/24/2022      | TIBU-600093             | CL             |
| 90214     |             | 77.62        | 1/25/2022      | TIBY-600029             | CL             |
| 90219     |             | 161.29       | 1/25/2022      | TIBX-600142             | CL             |
| 90223     |             | 1,106.70     | 1/25/2022      | TIBY-600118             | CL             |
| 90225     |             | 1,049.07     | 1/25/2022      | TIBY-600119             | CL             |
| 90241     |             | 1,058.75     | 1/31/2022      | TIBT-600225             | CL             |
|           |             | 151.52       | 1/31/2022      | TIBU-600168             | CL             |
|           |             | 987.26       | 1/31/2022      | TIBV-600146             | CL             |
|           |             | 25.69        | 1/31/2022      | TIBW-600055             | CL             |
|           |             | 8.12         | 1/31/2022      | TIBY-600029             | CL             |
| 90242     |             | 303.90       | 1/31/2022      | TIBV-600159             | CL             |
|           |             | 573.00       | 1/31/2022      | TIBX-600053             | CL             |
| 90244     |             | 580.00       | 1/31/2022      | TIBV-600146             | CL             |
| 90247     |             | 39.53        | 1/31/2022      | TIBX-600072             | CL             |
| 90248     |             | 580.00       | 1/31/2022      | TIBW-600055             | CL             |
| 90255     |             | 580.00       | 1/31/2022      | TIBT-600225             | CL             |
| 90256     |             | 580.00       | 1/31/2022      | TIBU-600168             | CL             |
| 90259     |             | 580.00       | 1/31/2022      | TIBV-600159             | CL             |
| 90267     |             | 31.88        | 2/7/2022       | TIBU-600168             | CL             |
|           |             | 11.33        | 2/7/2022       | TIBV-600146             | CL             |
|           |             | 21.90        | 2/7/2022       | TIBV-600159             | CL             |
|           |             | 21.90        | 2/7/2022       | TIBV-600190             | CL             |
|           |             | 31.66        | 2/7/2022       | TIBW-600055             | CL             |
|           |             | 31.19        | 2/7/2022       | TIBX-600038             | CL             |
|           |             | 251.74       | 2/7/2022       | TIBX-600053             | CL             |
|           |             | 10.95        | 2/7/2022       | TIBX-600072             | CL             |
|           |             | 11.22        | 2/7/2022       | TIBX-600129             | CL             |
|           |             | 38.14        | 2/7/2022       | TIBX-600142             | CL             |
|           |             | 36.69        | 2/7/2022       | TIBY-600015             | CL             |
|           |             | 24.11        | 2/7/2022       | TIBY-600027             | CL             |
|           |             | 37.56        | 2/7/2022       | TIBY-600029             | CL             |
|           |             | 10.95        | 2/7/2022       | TIBY-600095             | CL             |
|           |             | 10.95        | 2/7/2022       | TIBY-600104             | CL             |

**Trindel Insurance Fund**  
 Check/Voucher Register - Check register  
 1020 - Claims Account - WC  
 205 - Sutter  
 From 1/1/2022 Through 3/31/2022

| <u>Check ...</u> | <u>Vendor Name</u> | <u>Check Amount</u> | <u>Effective Date</u> | <u>Transaction Description</u> | <u>Cleared Status</u> |
|------------------|--------------------|---------------------|-----------------------|--------------------------------|-----------------------|
|                  |                    | 10.95               | 2/7/2022              | TIBY-600105                    | CL                    |
| 90268            |                    | 63.76               | 2/7/2022              | TIBX-600151                    | CL                    |
| 90269            |                    | 104.81              | 2/7/2022              | TIBY-600096                    | CL                    |
| 90270            |                    | 188.42              | 2/7/2022              | TIBW-600055                    | CL                    |
| 90271            |                    | 94.21               | 2/7/2022              | TIBW-600055                    | CL                    |
| 90272            |                    | 188.42              | 2/7/2022              | TIBW-600055                    | CL                    |
| 90273            |                    | 94.21               | 2/7/2022              | TIBW-600055                    | CL                    |
| 90274            |                    | 283.62              | 2/7/2022              | TIBW-600055                    | CL                    |
| 90283            |                    | 226.42              | 2/7/2022              | TIBW-600055                    | CL                    |
| 90284            |                    | 199.50              | 2/7/2022              | TIBU-600093                    | CL                    |
| 90293            |                    | 190.62              | 2/7/2022              | TIBY-600029                    | CL                    |
| 90294            |                    | 9.62                | 2/7/2022              | TIBY-600029                    | CL                    |
| 90302            |                    | 181.20              | 2/7/2022              | TIBU-600168                    | CL                    |
| 90307            |                    | 163.59              | 2/7/2022              | TIBX-600053                    | OS                    |
| 90309            |                    | 106.66              | 2/7/2022              | TIBX-600053                    | CL                    |
| 90310            |                    | 106.66              | 2/7/2022              | TIBX-600053                    | CL                    |
| 90313            |                    | 479.57              | 2/7/2022              | TIBU-600168                    | CL                    |
| 90314            |                    | 177.33              | 2/7/2022              | TIBW-600055                    | CL                    |
| 90315            |                    | 396.50              | 2/7/2022              | TIBW-600177                    | CL                    |
|                  |                    | 57.00               | 2/7/2022              | TIBX-600053                    | CL                    |
| 90316            |                    | 1,220.13            | 2/7/2022              | TIBY-600121                    | CL                    |
| 90328            |                    | 580.00              | 2/7/2022              | TIBX-600137                    | CL                    |
| 90329            |                    | 745.39              | 2/7/2022              | TIBY-600015                    | CL                    |
| 90331            |                    | 837.23              | 2/7/2022              | TIBV-600146                    | CL                    |
| 90336            |                    | 580.00              | 2/7/2022              | TIBU-600093                    | CL                    |
| 90345            |                    | 102.16              | 2/8/2022              | TIBU-600093                    | CL                    |
| 90354            |                    | 293.12              | 2/8/2022              | TIBX-600072                    | CL                    |
| 90356            |                    | 146.81              | 2/8/2022              | TIBY-600076                    | CL                    |
| 90357            |                    | 213.32              | 2/8/2022              | TIBX-600053                    | CL                    |
| 90358            |                    | 106.66              | 2/8/2022              | TIBX-600053                    | CL                    |
| 90366            |                    | 359.73              | 2/14/2022             | TIBY-600116                    | CL                    |
| 90375            |                    | 62.29               | 2/14/2022             | TIBY-600029                    | CL                    |
| 90376            |                    | 3,739.02            | 2/14/2022             | TIBY-600029                    | CL                    |
| 90380            |                    | 1,500.00            | 2/14/2022             | TIBY-600097                    | CL                    |
| 90381            |                    | 195.75              | 2/14/2022             | TIBV-600159                    | CL                    |
| 90387            |                    | 580.00              | 2/14/2022             | TIBV-600146                    | CL                    |
| 90390            |                    | 580.00              | 2/14/2022             | TIBW-600055                    | CL                    |
| 90396            |                    | 580.00              | 2/14/2022             | TIBT-600225                    | CL                    |

**Trindel Insurance Fund**  
 Check/Voucher Register - Check register  
 1020 - Claims Account - WC  
 205 - Sutter  
 From 1/1/2022 Through 3/31/2022

| Check ... | Vendor Name | Check Amount | Effective Date | Transaction Description | Cleared Status |
|-----------|-------------|--------------|----------------|-------------------------|----------------|
| 90397     |             | 580.00       | 2/14/2022      | TIBU-600168             | CL             |
| 90399     |             | 580.00       | 2/14/2022      | TIBV-600159             | CL             |
| 90432     |             | 358.50       | 2/22/2022      | TIBS-600337             | CL             |
| 90437     |             | 1,220.13     | 2/22/2022      | TIBY-600136             | CL             |
| 90447     |             | 580.00       | 2/22/2022      | TIBX-600137             | CL             |
| 90448     |             | 745.39       | 2/22/2022      | TIBY-600015             | CL             |
| 90451     |             | 580.00       | 2/22/2022      | TIBU-600093             | CL             |
| 90452     |             | 843.69       | 2/22/2022      | TIBY-600137             | CL             |
| 90454     |             | 159.97       | 2/28/2022      | TIBY-600127             | CL             |
| 90456     |             | 104.81       | 2/28/2022      | TIBY-600127             | CL             |
| 90464     |             | 377.50       | 2/28/2022      | TIBT-600225             | CL             |
|           |             | 774.20       | 2/28/2022      | TIBV-600159             | CL             |
| 90466     |             | 580.00       | 2/28/2022      | TIBV-600146             | CL             |
| 90469     |             | 580.00       | 2/28/2022      | TIBW-600055             | CL             |
| 90476     |             | 580.00       | 2/28/2022      | TIBT-600225             | CL             |
| 90477     |             | 580.00       | 2/28/2022      | TIBU-600168             | CL             |
| 90479     |             | 580.00       | 2/28/2022      | TIBV-600159             | CL             |
| 90482     |             | 156.89       | 2/28/2022      | TIBX-600129             | CL             |
| 90483     |             | 129.97       | 2/28/2022      | TIBX-600129             | OS             |
| 90486     |             | 2,341.24     | 2/28/2022      | TIBW-600177             | CL             |
| 90489     |             | 21.90        | 3/1/2022       | TIBU-600093             | CL             |
|           |             | 23.57        | 3/1/2022       | TIBU-600168             | CL             |
|           |             | 10.95        | 3/1/2022       | TIBV-600159             | CL             |
|           |             | 68.43        | 3/1/2022       | TIBW-600055             | CL             |
|           |             | 77.49        | 3/1/2022       | TIBX-600053             | CL             |
|           |             | 10.95        | 3/1/2022       | TIBX-600072             | CL             |
|           |             | 11.44        | 3/1/2022       | TIBX-600151             | CL             |
|           |             | 138.44       | 3/1/2022       | TIBY-600029             | CL             |
|           |             | 30.89        | 3/1/2022       | TIBY-600076             | CL             |
|           |             | 11.76        | 3/1/2022       | TIBY-600096             | CL             |
|           |             | 29.05        | 3/1/2022       | TIBY-600097             | CL             |
|           |             | 10.95        | 3/1/2022       | TIBY-600116             | CL             |
|           |             | 23.95        | 3/1/2022       | TIBY-600127             | CL             |
| 90490     |             | 128.82       | 3/1/2022       | TIBY-600138             | CL             |
| 90497     |             | 109.07       | 3/1/2022       | TIBY-600029             | CL             |
| 90498     |             | 50.11        | 3/1/2022       | TIBW-600177             | CL             |
| 90511     |             | 26.25        | 3/1/2022       | TIBX-600142             | CL             |
| 90512     |             | 86.76        | 3/1/2022       | TIBY-600042             | CL             |

**Trindel Insurance Fund**  
 Check/Voucher Register - Check register  
 1020 - Claims Account - WC  
 205 - Sutter  
 From 1/1/2022 Through 3/31/2022

| Check ... | Vendor Name | Check Amount | Effective Date | Transaction Description | Cleared Status |
|-----------|-------------|--------------|----------------|-------------------------|----------------|
| 90514     |             | 65.73        | 3/1/2022       | TIBX-600069             | CL             |
| 90517     |             | 269.30       | 3/1/2022       | TIBV-600159             | CL             |
| 90518     |             | 87.39        | 3/1/2022       | TIBX-600072             | CL             |
| 90519     |             | 143.93       | 3/1/2022       | TIBX-600072             | CL             |
| 90530     |             | 97.64        | 3/7/2022       | TIBY-600116             | CL             |
| 90553     |             | 262.29       | 3/7/2022       | TIBW-600177             | CL             |
| 90554     |             | 27.03        | 3/7/2022       | TIBW-600177             | CL             |
| 90565     |             | 169.83       | 3/7/2022       | TIBV-600146             | CL             |
| 90566     |             | 159.23       | 3/7/2022       | TIBY-600015             | CL             |
| 90570     |             | 160.14       | 3/7/2022       | TIBY-600097             | CL             |
| 90571     |             | 10.34        | 3/7/2022       | TIBY-600097             | CL             |
| 90578     |             | 101.53       | 3/7/2022       | TIBX-600072             | CL             |
| 90579     |             | 77.59        | 3/7/2022       | TIBX-600072             | CL             |
| 90580     |             | 101.53       | 3/7/2022       | TIBX-600072             | CL             |
| 90581     |             | 179.51       | 3/7/2022       | TIBW-600055             | CL             |
| 90582     |             | 360.00       | 3/7/2022       | TIBY-600074             | CL             |
| 90583     |             | 132.00       | 3/7/2022       | TIBT-600050             | CL             |
|           |             | 1,105.50     | 3/7/2022       | TIBT-600225             | CL             |
| 90585     |             | 386.10       | 3/7/2022       | TIBX-600193             | CL             |
|           |             | 193.05       | 3/7/2022       | TIBY-600128             | CL             |
| 90586     |             | 448.08       | 3/7/2022       | TIBT-600225             | CL             |
|           |             | 486.63       | 3/7/2022       | TIBV-600146             | CL             |
|           |             | 9.56         | 3/7/2022       | TIBW-600055             | CL             |
| 90588     |             | 334.20       | 3/7/2022       | TIBV-600159             | CL             |
|           |             | 434.50       | 3/7/2022       | TIBW-600177             | CL             |
| 90590     |             | 194.85       | 3/7/2022       | TIBV-600159             | CL             |
|           |             | 75.00        | 3/7/2022       | TIBX-600129             | CL             |
| 90591     |             | 1,909.53     | 3/7/2022       | TIBU-600093             | CL             |
| 90596     |             | 1,367.14     | 3/7/2022       | TIBU-600093             | CL             |
| 90607     |             | 580.00       | 3/7/2022       | TIBX-600137             | CL             |
| 90608     |             | 745.39       | 3/7/2022       | TIBY-600015             | CL             |
| 90619     |             | 777.19       | 3/8/2022       | TIBY-600029             | CL             |
| 90626     |             | 160.88       | 3/8/2022       | TIBX-600196             | CL             |
| 90627     |             | 345.00       | 3/8/2022       | TIBV-600159             | CL             |
| 90628     |             | 74.07        | 3/8/2022       | TIBV-600190             | CL             |
| 90634     |             | 75.00        | 3/8/2022       | TIBV-600159             | CL             |
| 90635     |             | 267.79       | 3/8/2022       | TIBX-600137             | CL             |
| 90636     |             | 110.83       | 3/14/2022      | TIBW-600177             | CL             |

**Trindel Insurance Fund**  
 Check/Voucher Register - Check register  
 1020 - Claims Account - WC  
 205 - Sutter  
 From 1/1/2022 Through 3/31/2022

| Check ... | Vendor Name | Check Amount | Effective Date | Transaction Description | Cleared Status |
|-----------|-------------|--------------|----------------|-------------------------|----------------|
| 90638     |             | 1,435.50     | 3/14/2022      | TIBU-600093             | CL             |
| 90644     |             | 580.00       | 3/14/2022      | TIBV-600146             | CL             |
| 90648     |             | 580.00       | 3/14/2022      | TIBW-600055             | CL             |
| 90658     |             | 580.00       | 3/14/2022      | TIBT-600225             | CL             |
| 90659     |             | 2,720.25     | 3/14/2022      | TIBT-600225             | CL             |
| 90660     |             | 580.00       | 3/14/2022      | TIBU-600168             | CL             |
| 90662     |             | 580.00       | 3/14/2022      | TIBV-600159             | CL             |
| 90671     |             | 2,185.16     | 3/14/2022      | TIBW-600177             | CL             |
| 90675     |             | 25.00        | 3/14/2022      | TIBV-600190             | CL             |
| 90686     |             | 147.99       | 3/15/2022      | TIBW-600177             | CL             |
| 90687     |             | 87.93        | 3/15/2022      | TIBW-600177             | CL             |
| 90701     |             | 262.29       | 3/15/2022      | TIBW-600177             | CL             |
| 90703     |             | 128.72       | 3/15/2022      | TIBU-600093             | CL             |
| 90721     |             | 209.84       | 3/15/2022      | TIBS-600337             | CL             |
| 90723     |             | 152.58       | 3/15/2022      | TIBT-600225             | CL             |
| 90724     |             | 292.03       | 3/15/2022      | TIBU-600093             | CL             |
| 90729     |             | 488.79       | 3/15/2022      | TIBT-600225             | CL             |
|           |             | 486.63       | 3/15/2022      | TIBV-600146             | CL             |
| 90730     |             | 363.00       | 3/15/2022      | TIBU-600168             | CL             |
| 90731     |             | 1,540.00     | 3/15/2022      | TIBV-600190             | CL             |
| 90756     |             | 229.61       | 3/21/2022      | TIBY-600084             | CL             |
| 90757     |             | 152.33       | 3/21/2022      | TIBT-600225             | CL             |
| 90758     |             | 152.33       | 3/21/2022      | TIBT-600225             | CL             |
| 90759     |             | 23.07        | 3/21/2022      | TIBT-600225             | CL             |
| 90760     |             | 60.86        | 3/21/2022      | TIBT-600225             | CL             |
| 90761     |             | 18,794.95    | 3/21/2022      | TIBX-600193             | CL             |
| 90767     |             | 690.00       | 3/21/2022      | TIBV-600159             | CL             |
| 90768     |             | 483.63       | 3/21/2022      | TIBT-600225             | CL             |
|           |             | 151.52       | 3/21/2022      | TIBU-600168             | CL             |
|           |             | 3,693.40     | 3/21/2022      | TIBV-600146             | CL             |
|           |             | 577.69       | 3/21/2022      | TIBW-600055             | CL             |
|           |             | 11.22        | 3/21/2022      | TIBY-600074             | CL             |
| 90769     |             | 1,374.32     | 3/21/2022      | TIBV-600190             | CL             |
|           |             | 1,301.19     | 3/21/2022      | TIBX-600137             | CL             |
| 90770     |             | 449.50       | 3/21/2022      | TIBW-600055             | CL             |
|           |             | 368.00       | 3/21/2022      | TIBX-600053             | CL             |
| 90777     |             | 2,720.25     | 3/21/2022      | TIBX-600129             | CL             |
| 90782     |             | 580.00       | 3/21/2022      | TIBX-600137             | CL             |

**Trindel Insurance Fund**  
 Check/Voucher Register - Check register  
 1020 - Claims Account - WC  
 205 - Sutter  
 From 1/1/2022 Through 3/31/2022

| <u>Check ...</u> | <u>Vendor Name</u> | <u>Check Amount</u> | <u>Effective Date</u> | <u>Transaction Description</u> | <u>Cleared Status</u> |
|------------------|--------------------|---------------------|-----------------------|--------------------------------|-----------------------|
| 90787            |                    | 580.00              | 3/21/2022             | TIBU-600093                    | CL                    |
| 90788            |                    | 7,525.00            | 3/21/2022             | TIBU-600093                    | CL                    |
| 90793            |                    | 677.50              | 3/22/2022             | TIBT-600225                    | CL                    |
| 90797            |                    | 3,739.02            | 3/22/2022             | TIBW-600177                    | CL                    |
| 90816            |                    | 9.62                | 3/28/2022             | TIBT-600225                    | OS                    |
|                  |                    | 19.72               | 3/28/2022             | TIBW-600055                    | OS                    |
| 90821            |                    | 580.00              | 3/28/2022             | TIBV-600146                    | OS                    |
| 90824            |                    | 580.00              | 3/28/2022             | TIBW-600055                    | CL                    |
| 90832            |                    | 580.00              | 3/28/2022             | TIBT-600225                    | CL                    |
| 90834            |                    | 720.25              | 3/28/2022             | TIBY-600015                    | OS                    |
| 90835            |                    | 580.00              | 3/28/2022             | TIBV-600159                    | OS                    |
| 90844            |                    | 289.76              | 3/28/2022             | TIBW-600177                    | OS                    |
| 90845            |                    | 2,474.92            | 3/28/2022             | TIBW-600177                    | OS                    |
| 90848            |                    | 163.59              | 3/29/2022             | TIBX-600053                    | CL                    |
| 90849            |                    | 71.70               | 3/29/2022             | TIBW-600177                    | OS                    |
| 90860            |                    | 11.35               | 3/29/2022             | TIBY-600029                    | CL                    |
| 90876            |                    | 87.26               | 3/29/2022             | TIBY-600015                    | OS                    |
| 90877            |                    | 7.50                | 3/29/2022             | TIBX-600129                    | OS                    |
| 90884            |                    | 580.00              | 3/29/2022             | TIBU-600168                    | OS                    |
| 90890            |                    | 310.46              | 3/29/2022             | TIBW-600177                    | OS                    |

**Trindel Insurance Fund**  
 Check/Voucher Register - Check register  
 1020 - Claims Account - WC  
 210 - Trinity  
 From 1/1/2022 Through 3/31/2022

| Check ... | Vendor Name | Check Amount | Effective Date | Transaction Description | Cleared Status |
|-----------|-------------|--------------|----------------|-------------------------|----------------|
| 89945     |             | 39.83        | 1/3/2022       | TIBU-600157             | CL             |
|           |             | 21.90        | 1/3/2022       | TIBW-600009             | CL             |
|           |             | 28.75        | 1/3/2022       | TIBW-600044             | CL             |
|           |             | 18.71        | 1/3/2022       | TIBW-600071             | CL             |
|           |             | 52.51        | 1/3/2022       | TIBX-600186             | CL             |
|           |             | 66.09        | 1/3/2022       | TIBY-600011             | CL             |
|           |             | 21.90        | 1/3/2022       | TIBY-600034             | CL             |
|           |             | 10.95        | 1/3/2022       | TIBY-600055             | CL             |
|           |             | 104.10       | 1/3/2022       | TIBY-600094             | CL             |
| 89948     |             | 67.52        | 1/3/2022       | TIBW-600044             | CL             |
| 89980     |             | 463.41       | 1/3/2022       | TIBY-600094             | CL             |
| 90001     |             | 534.91       | 1/3/2022       | TIBY-600055             | CL             |
| 90007     |             | 580.00       | 1/3/2022       | TIBW-600009             | CL             |
| 90017     |             | 2,632.50     | 1/10/2022      | TIBW-600071             | CL             |
| 90025     |             | 81.04        | 1/10/2022      | TIBU-600157             | CL             |
| 90027     |             | 215.07       | 1/10/2022      | TIBX-600194             | CL             |
| 90056     |             | 49.59        | 1/11/2022      | TIBY-600011             | CL             |
| 90057     |             | 99.18        | 1/11/2022      | TIBY-600011             | CL             |
| 90060     |             | 126.00       | 1/11/2022      | TIBM-504466             | CL             |
| 90069     |             | 111.16       | 1/11/2022      | TIBX-600179             | CL             |
| 90097     |             | 3,243.00     | 1/11/2022      | TIBU-600157             | CL             |
|           |             | 2,112.00     | 1/11/2022      | TIBW-600044             | CL             |
|           |             | 577.50       | 1/11/2022      | TIBX-600188             | CL             |
| 90098     |             | 185.48       | 1/11/2022      | TIBX-600188             | CL             |
| 90100     |             | 113.86       | 1/11/2022      | TIBW-600044             | CL             |
| 90101     |             | 539.15       | 1/11/2022      | TIBW-600044             | CL             |
| 90121     |             | 2,015.00     | 1/18/2022      | TIBX-600188             | CL             |
| 90156     |             | 135.28       | 1/18/2022      | TIBW-600044             | CL             |
| 90164     |             | 580.00       | 1/18/2022      | TIBW-600009             | CL             |
| 90212     |             | 137.54       | 1/25/2022      | TIBX-600186             | CL             |
| 90224     |             | 293.08       | 1/25/2022      | TIBW-600044             | CL             |
| 90236     |             | 66.76        | 1/31/2022      | TIBX-600186             | CL             |
| 90266     |             | 580.00       | 1/31/2022      | TIBW-600009             | CL             |
| 90267     |             | 10.95        | 2/7/2022       | TIBM-504466             | CL             |
|           |             | 35.02        | 2/7/2022       | TIBU-600157             | CL             |
|           |             | 10.95        | 2/7/2022       | TIBW-600071             | CL             |
|           |             | 30.72        | 2/7/2022       | TIBX-600179             | CL             |
|           |             | 27.46        | 2/7/2022       | TIBX-600186             | CL             |

**Trindel Insurance Fund**  
 Check/Voucher Register - Check register  
 1020 - Claims Account - WC  
 210 - Trinity  
 From 1/1/2022 Through 3/31/2022

| Check ... | Vendor Name | Check Amount | Effective Date | Transaction Description | Cleared Status |
|-----------|-------------|--------------|----------------|-------------------------|----------------|
|           |             | 10.95        | 2/7/2022       | TIBX-600188             | CL             |
|           |             | 49.10        | 2/7/2022       | TIBX-600194             | CL             |
|           |             | 38.30        | 2/7/2022       | TIBY-600011             | CL             |
| 90322     |             | 1,520.00     | 2/7/2022       | TIBW-600044             | CL             |
| 90326     |             | 51.52        | 2/7/2022       | TIBW-600044             | CL             |
| 90327     |             | 233.64       | 2/7/2022       | TIBW-600044             | CL             |
| 90365     |             | 30.00        | 2/8/2022       | TIBY-600055             | CL             |
| 90383     |             | 82.50        | 2/14/2022      | TIBT-600193             | CL             |
| 90406     |             | 580.00       | 2/14/2022      | TIBW-600009             | CL             |
| 90444     |             | 169.81       | 2/22/2022      | TIBW-600044             | CL             |
| 90445     |             | 134.32       | 2/22/2022      | TIBU-600157             | CL             |
| 90446     |             | 866.67       | 2/22/2022      | TIBU-600157             | CL             |
| 90487     |             | 580.00       | 2/28/2022      | TIBW-600009             | CL             |
| 90520     |             | 13,896.99    | 3/1/2022       | TIBX-600188             | CL             |
| 90521     |             | 795.43       | 3/1/2022       | TIBX-600188             | CL             |
| 90532     |             | 87.75        | 3/7/2022       | TIBW-600044             | CL             |
| 90548     |             | 126.00       | 3/7/2022       | TIBW-600009             | CL             |
| 90549     |             | 132.80       | 3/7/2022       | TIBY-600120             | CL             |
| 90550     |             | 126.00       | 3/7/2022       | TIBX-600186             | CL             |
| 90564     |             | 190.22       | 3/7/2022       | TIBU-600157             | CL             |
| 90583     |             | 33.00        | 3/7/2022       | TIBW-600071             | CL             |
| 90606     |             | 70.43        | 3/7/2022       | TIBW-600044             | CL             |
| 90609     |             | 232.97       | 3/7/2022       | TIBY-600055             | CL             |
| 90618     |             | 29.86        | 3/8/2022       | TIBX-600194             | CL             |
| 90638     |             | 1,072.50     | 3/14/2022      | TIBX-600188             | CL             |
| 90673     |             | 580.00       | 3/14/2022      | TIBW-600009             | CL             |
| 90677     |             | 1,049.42     | 3/14/2022      | TIBX-600188             | CL             |
| 90688     |             | 87.75        | 3/15/2022      | TIBW-600044             | CL             |
| 90699     |             | 224.70       | 3/15/2022      | TIBY-600156             | CL             |
| 90722     |             | 311.19       | 3/15/2022      | TIBW-600071             | CL             |
| 90742     |             | 32.70        | 3/21/2022      | TIBY-600156             | CL             |
| 90743     |             | 107.40       | 3/21/2022      | TIBY-600139             | CL             |
| 90744     |             | 63.28        | 3/21/2022      | TIBY-600155             | CL             |
| 90770     |             | 425.00       | 3/21/2022      | TIBM-504466             | CL             |
| 90772     |             | 25.89        | 3/21/2022      | TIBY-600155             | CL             |
| 90794     |             | 101.20       | 3/22/2022      | TIBY-600139             | CL             |
| 90795     |             | 67.46        | 3/22/2022      | TIBY-600120             | CL             |
| 90800     |             | 346.58       | 3/22/2022      | TIBY-600155             | CL             |



**Trindel Insurance Fund**  
 Check/Voucher Register - Check register  
 1020 - Claims Account - WC  
 210 - Trinity  
 From 1/1/2022 Through 3/31/2022

| <u>Check ...</u> | <u>Vendor Name</u> | <u>Check Amount</u> | <u>Effective Date</u> | <u>Transaction Description</u> | <u>Cleared Status</u> |
|------------------|--------------------|---------------------|-----------------------|--------------------------------|-----------------------|
| 90801            |                    | 1,385.38            | 3/22/2022             | TIBY-600139                    | CL                    |
| 90809            |                    | 400.78              | 3/28/2022             | TIBW-600044                    | OS                    |
| 90810            |                    | 53.34               | 3/28/2022             | TIBW-600009                    | OS                    |
| 90812            |                    | 545.00              | 3/28/2022             | TIBU-600157                    | OS                    |
| 90813            |                    | 990.00              | 3/28/2022             | TIBU-600157                    | OS                    |
|                  |                    | 3,726.00            | 3/28/2022             | TIBW-600044                    | OS                    |
| 90815            |                    | 193.05              | 3/28/2022             | TIBY-600120                    | CL                    |
| 90828            |                    | 1,188.00            | 3/28/2022             | TIBW-600071                    | OS                    |
| 90830            |                    | 1,049.42            | 3/28/2022             | TIBX-600188                    | OS                    |
| 90846            |                    | 580.00              | 3/28/2022             | TIBW-600009                    | OS                    |
| 90851            |                    | 87.46               | 3/29/2022             | TIBW-600044                    | OS                    |
| 90857            |                    | 67.46               | 3/29/2022             | TIBY-600139                    | CL                    |
| 90858            |                    | 126.00              | 3/29/2022             | TIBM-504466                    | CL                    |

**Trindel Insurance Fund**  
Check/Voucher Register - Check register  
1030 - Claims Account - L/P  
120 - Alpine  
From 1/1/2022 Through 3/31/2022

| <u>Check ...</u> | <u>Vendor Name</u> | <u>Check Amount</u> | <u>Effective Date</u> | <u>Transaction Description</u> | <u>Cleared Status</u> |
|------------------|--------------------|---------------------|-----------------------|--------------------------------|-----------------------|
| 12085            |                    | 1,000.00            | 1/5/2022              | ALP22-0003                     | CL                    |

**Trindel Insurance Fund**  
Check/Voucher Register - Check register  
1030 - Claims Account - L/P  
130 - Colusa  
From 1/1/2022 Through 3/31/2022

| <u>Check ...</u> | <u>Vendor Name</u> | <u>Check Amount</u> | <u>Effective Date</u> | <u>Transaction Description</u> | <u>Cleared Status</u> |
|------------------|--------------------|---------------------|-----------------------|--------------------------------|-----------------------|
| 12082            |                    | 162.00              | 1/5/2022              | COL17-0003                     | CL                    |
| 12096            |                    | 147.00              | 1/19/2022             | COL16-0013                     | CL                    |
| 12113            |                    | 1,500.00            | 2/4/2022              | COL22-0001                     | CL                    |
| 12129            |                    | 93.00               | 2/17/2022             | COL17-0003                     | CL                    |
| 12162            |                    | 42.00               | 3/30/2022             | COL16-0013                     | OS                    |

**Trindel Insurance Fund**  
Check/Voucher Register - Check register  
1030 - Claims Account - L/P  
140 - Del Norte  
From 1/1/2022 Through 3/31/2022

| <u>Check ...</u> | <u>Vendor Name</u> | <u>Check Amount</u> | <u>Effective Date</u> | <u>Transaction Description</u> | <u>Cleared Status</u> |
|------------------|--------------------|---------------------|-----------------------|--------------------------------|-----------------------|
| 12119            |                    | 3,937.46            | 2/10/2022             | DEL22-0006                     | CL                    |
| 12151            |                    | 1,018.14            | 3/10/2022             | DEL22-0005                     | CL                    |
| 12163            |                    | 175,000.00          | 3/30/2022             | DEL17-0029                     | OS                    |

**Trindel Insurance Fund**  
Check/Voucher Register - Check register  
1030 - Claims Account - L/P  
150 - Lassen  
From 1/1/2022 Through 3/31/2022

| <u>Check ...</u> | <u>Vendor Name</u> | <u>Check Amount</u> | <u>Effective Date</u> | <u>Transaction Description</u> | <u>Cleared Status</u> |
|------------------|--------------------|---------------------|-----------------------|--------------------------------|-----------------------|
| 12106            |                    | 3,350.00            | 2/2/2022              | LAS15-0005                     | CL                    |
| 12109            |                    | 1,795.35            | 2/2/2022              | LAS19-0011                     | CL                    |
| 12147            |                    | 125,000.00          | 3/9/2022              | LAS15-0005                     | CL                    |
| 12153            |                    | 455.00              | 3/17/2022             | LAS15-0005                     | CL                    |

**Trindel Insurance Fund**  
Check/Voucher Register - Check register  
1030 - Claims Account - L/P  
160 - Modoc  
From 1/1/2022 Through 3/31/2022

| <u>Check ...</u> | <u>Vendor Name</u> | <u>Check Amount</u> | <u>Effective Date</u> | <u>Transaction Description</u> | <u>Cleared Status</u> |
|------------------|--------------------|---------------------|-----------------------|--------------------------------|-----------------------|
| 12112            |                    | 597.50              | 2/2/2022              | MOD22-0003                     | CL                    |
| 12114            |                    | 2,128.00            | 2/9/2022              | MOD15-0001                     | CL                    |

**Trindel Insurance Fund**  
Check/Voucher Register - Check register  
1030 - Claims Account - L/P  
170 - Mono  
From 1/1/2022 Through 3/31/2022

| <u>Check ...</u> | <u>Vendor Name</u> | <u>Check Amount</u> | <u>Effective Date</u> | <u>Transaction Description</u> | <u>Cleared Status</u> |
|------------------|--------------------|---------------------|-----------------------|--------------------------------|-----------------------|
| 12100            |                    | 2,898.00            | 1/27/2022             | MON21-0016                     | CL                    |
| 12118            |                    | 35,000.00           | 2/9/2022              | MON21-0016                     | CL                    |
| 12124            |                    | 10,236.23           | 2/17/2022             | MON21-0014                     | CL                    |
| 12126            |                    | 2,528.76            | 2/17/2022             | MON21-0016                     | CL                    |
| 12156            |                    | 105.00              | 3/17/2022             | MON21-0014                     | CL                    |
| 12166            |                    | 756.00              | 3/30/2022             | MON21-0016                     | OS                    |

**Trindel Insurance Fund**  
 Check/Voucher Register - Check register  
 1030 - Claims Account - L/P  
 180 - Plumas  
 From 1/1/2022 Through 3/31/2022

| <u>Check ...</u> | <u>Vendor Name</u> | <u>Check Amount</u> | <u>Effective Date</u> | <u>Transaction Description</u> | <u>Cleared Status</u> |
|------------------|--------------------|---------------------|-----------------------|--------------------------------|-----------------------|
| 12083            |                    | 54.00               | 1/5/2022              | PLU19-0014                     | CL                    |
| 12091            |                    | 38.00               | 1/19/2022             | PLU19-0027                     | CL                    |
| 12094            |                    | 1,767.50            | 1/19/2022             | PLU18-0004                     | CL                    |
| 12105            |                    | 980.00              | 2/2/2022              | PLU18-0004                     | CL                    |
| 12107            |                    | 2,835.00            | 2/2/2022              | PLU18-0004                     | CL                    |
| 12125            |                    | 231.00              | 2/17/2022             | PLU19-0014                     | CL                    |
| 12150            |                    | 76.60               | 3/10/2022             | PLU19-0027                     | CL                    |
| 12152            |                    | 3,997.39            | 3/10/2022             | PLU22-0006                     | CL                    |
| 12154            |                    | 2,345.00            | 3/17/2022             | PLU18-0004                     | CL                    |
| 12158            |                    | 11,425.00           | 3/30/2022             | PLU18-0004                     | OS                    |
| 12165            |                    | 105.00              | 3/30/2022             | PLU19-0014                     | OS                    |
| 12170            |                    | 1,000.00            | 3/30/2022             | PLU22-0006                     | OS                    |



**Trindel Insurance Fund**  
 Check/Voucher Register - Check register  
 1030 - Claims Account - L/P  
 190 - San Benito  
 From 1/1/2022 Through 3/31/2022

| <u>Check ...</u> | <u>Vendor Name</u> | <u>Check Amount</u> | <u>Effective Date</u> | <u>Transaction Description</u> | <u>Cleared Status</u> |
|------------------|--------------------|---------------------|-----------------------|--------------------------------|-----------------------|
| 12078            |                    | 1,026.00            | 1/5/2022              | SAN21-0012                     | CL                    |
| 12079            |                    | 200.00              | 1/5/2022              | SAN20-0018                     | CL                    |
| 12087            |                    | 1,000.00            | 1/12/2022             | SAN21-0014                     | CL                    |
| 12095            |                    | 304.00              | 1/19/2022             | SAN21-0016                     | CL                    |
| 12101            |                    | 1,857.15            | 1/27/2022             | SAN22-0002                     | CL                    |
| 12121            |                    | 741.00              | 2/17/2022             | SAN21-0016                     | CL                    |
| 12122            |                    | 38.00               | 2/17/2022             | SAN15-0003                     | CL                    |
| 12127            |                    | 1,513.60            | 2/17/2022             | SAN21-0003                     | CL                    |
| 12143            |                    | 132.00              | 3/9/2022              | SAN17-0025                     | CL                    |
| 12144            |                    | 3,239.24            | 3/9/2022              | SAN21-0016                     | CL                    |
| 12155            |                    | 96.77               | 3/17/2022             | SAN22-0001                     | OS                    |
| 12160            |                    | 209.00              | 3/30/2022             | SAN21-0005                     | OS                    |
| 12161            |                    | 264.00              | 3/30/2022             | SAN15-0003                     | OS                    |
| 12167            |                    | 688.92              | 3/30/2022             | SAN21-0003                     | OS                    |

**Trindel Insurance Fund**  
Check/Voucher Register - Check register  
1030 - Claims Account - L/P  
200 - Sierra  
From 1/1/2022 Through 3/31/2022

| <u>Check ...</u> | <u>Vendor Name</u> | <u>Check Amount</u> | <u>Effective Date</u> | <u>Transaction Description</u> | <u>Cleared Status</u> |
|------------------|--------------------|---------------------|-----------------------|--------------------------------|-----------------------|
| 12086            |                    | 10,100.00           | 1/5/2022              | SIE16-0006                     | CL                    |

**Trindel Insurance Fund**  
 Check/Voucher Register - Check register  
 1030 - Claims Account - L/P  
 205 - Sutter  
 From 1/1/2022 Through 3/31/2022

| <u>Check ...</u> | <u>Vendor Name</u> | <u>Check Amount</u> | <u>Effective Date</u> | <u>Transaction Description</u> | <u>Cleared Status</u> |
|------------------|--------------------|---------------------|-----------------------|--------------------------------|-----------------------|
| 12076            |                    | 37,624.39           | 1/5/2022              | SCMH010122                     | CL                    |
| 12077            |                    | 3,787.90            | 1/5/2022              | SCMF010066                     | CL                    |
| 12080            |                    | 2,070.00            | 1/5/2022              | SCMH010122                     | CL                    |
| 12081            |                    | 36.00               | 1/5/2022              | SUT20-0009                     | CL                    |
| 12088            |                    | 837.57              | 1/12/2022             | SUT22-0003                     | CL                    |
| 12097            |                    | 2,545.69            | 1/19/2022             | SUT20-0009                     | CL                    |
| 12098            |                    | 35,054.36           | 1/19/2022             | SCMH010122                     | CL                    |
| 12103            |                    | 157.50              | 2/2/2022              | SCMJ010182                     | CL                    |
| 12104            |                    | 248.10              | 2/2/2022              | SCMJ010183                     | CL                    |
| 12117            |                    | 735.11              | 2/9/2022              | SUT20-0009                     | CL                    |
| 12123            |                    | 4,645.00            | 2/17/2022             | SCMH010122                     | CL                    |
| 12130            |                    | 202.99              | 2/17/2022             | SUT22-0011                     | CL                    |
| 12131            |                    | 2,731.79            | 2/17/2022             | SUT22-0012                     | CL                    |
| 12135            |                    | 112.50              | 2/24/2022             | SCMJ010179                     | CL                    |
| 12136            |                    | 1,372.92            | 2/24/2022             | SCMJ010191                     | CL                    |
| 12137            |                    | 1,825.69            | 2/24/2022             | SCMJ010191                     | CL                    |
| 12138            |                    | 43,127.50           | 2/24/2022             | SCMH010122                     | CL                    |
| 12142            |                    | 1,217.00            | 3/9/2022              | SUT21-0011                     | CL                    |
| 12146            |                    | 6,940.50            | 3/9/2022              | SUT20-0009                     | CL                    |
| 12157            |                    | 3,616.32            | 3/17/2022             | SUT22-0013                     | CL                    |
| 12159            |                    | 1,673.50            | 3/30/2022             | SUT21-0011                     | OS                    |
| 12171            |                    | 6,928.90            | 3/30/2022             | SUT22-0015                     | OS                    |

**Trindel Insurance Fund**  
 Check/Voucher Register - Check register  
 1030 - Claims Account - L/P  
 210 - Trinity  
 From 1/1/2022 Through 3/31/2022

| <u>Check ...</u> | <u>Vendor Name</u> | <u>Check Amount</u> | <u>Effective Date</u> | <u>Transaction Description</u> | <u>Cleared Status</u> |
|------------------|--------------------|---------------------|-----------------------|--------------------------------|-----------------------|
| 12084            |                    | 1,820.00            | 1/5/2022              | TRI20-0013                     | CL                    |
| 12089            |                    | 4,897.20            | 1/19/2022             | TRI20-0013                     | CL                    |
| 12090            |                    | 5,210.70            | 1/19/2022             | TRI92-0001                     | CL                    |
| 12092            |                    | 5,287.50            | 1/19/2022             | TRI21-0008                     | CL                    |
| 12093            |                    | 1,050.00            | 1/19/2022             | TRI21-0004                     | CL                    |
| 12099            |                    | 1,350.00            | 1/27/2022             | TRI20-0011                     | CL                    |
| 12102            |                    | 2,000.00            | 1/27/2022             | TRI22-0002                     | CL                    |
| 12108            |                    | 4,301.58            | 2/2/2022              | TRI19-0014                     | CL                    |
| 12110            |                    | 5,025.00            | 2/2/2022              | TRI20-0011                     | CL                    |
| 12111            |                    | 150,000.00          | 2/2/2022              | TRI20-0011                     | CL                    |
| 12115            |                    | 7,613.50            | 2/9/2022              | TRI21-0004                     | CL                    |
| 12116            |                    | 1,344.50            | 2/9/2022              | TRI21-0008                     | CL                    |
| 12120            |                    | 741.00              | 2/17/2022             | TRI20-0013                     | CL                    |
| 12128            |                    | 3,927.00            | 2/17/2022             | TRI20-0011                     | CL                    |
| 12132            |                    | 1,305.30            | 2/24/2022             | 31516                          | CL                    |
| 12133            |                    | 1,732.50            | 2/24/2022             | 31516                          | CL                    |
| 12134            |                    | 427.50              | 2/24/2022             | 31516                          | CL                    |
| 12139            |                    | 14,250,000.00       | 2/24/2022             | TRI20-0013                     | CL                    |
| 12140            |                    | 1,052.50            | 3/9/2022              | TRI21-0004                     | CL                    |
| 12141            |                    | 4,501.00            | 3/9/2022              | TRI21-0008                     | CL                    |
| 12145            |                    | 3,642.25            | 3/9/2022              | 31516                          | CL                    |
| 12148            |                    | 190.00              | 3/9/2022              | TRI92-0001                     | CL                    |
| 12149            |                    | 863.60              | 3/9/2022              | TRI20-0013                     | CL                    |
| 12164            |                    | 357.00              | 3/30/2022             | TRI20-0011                     | OS                    |
| 12168            |                    | 10,500.00           | 3/30/2022             | 31516                          | OS                    |
| 12169            |                    | 5,000.00            | 3/30/2022             | 31516                          | OS                    |
| Report Total     |                    | 18,679,552.26       |                       |                                |                       |

**TRINDEL INSURANCE FUND  
BOARD OF DIRECTORS  
AGENDA**

Alpine~Colusa~Del Norte~Lassen~Modoc~Mono~Plumas~San Benito~Sierra~Sutter~Trinity

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## **REPORTS**

### **IV**

- a. Committee Reports
- b. Staff Reports
- c. Treasurers Report

TRINDEL INSURANCE FUND  
**BOARD OF DIRECTORS**  
**AGENDA**

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**TRINDEL BOARD MEETING**

May 2022

**REPORTS**

AGENDA ITEM IV.a.

**SUBJECT:** Committee Reports

**ACTION FOR CONSIDERATION:** None

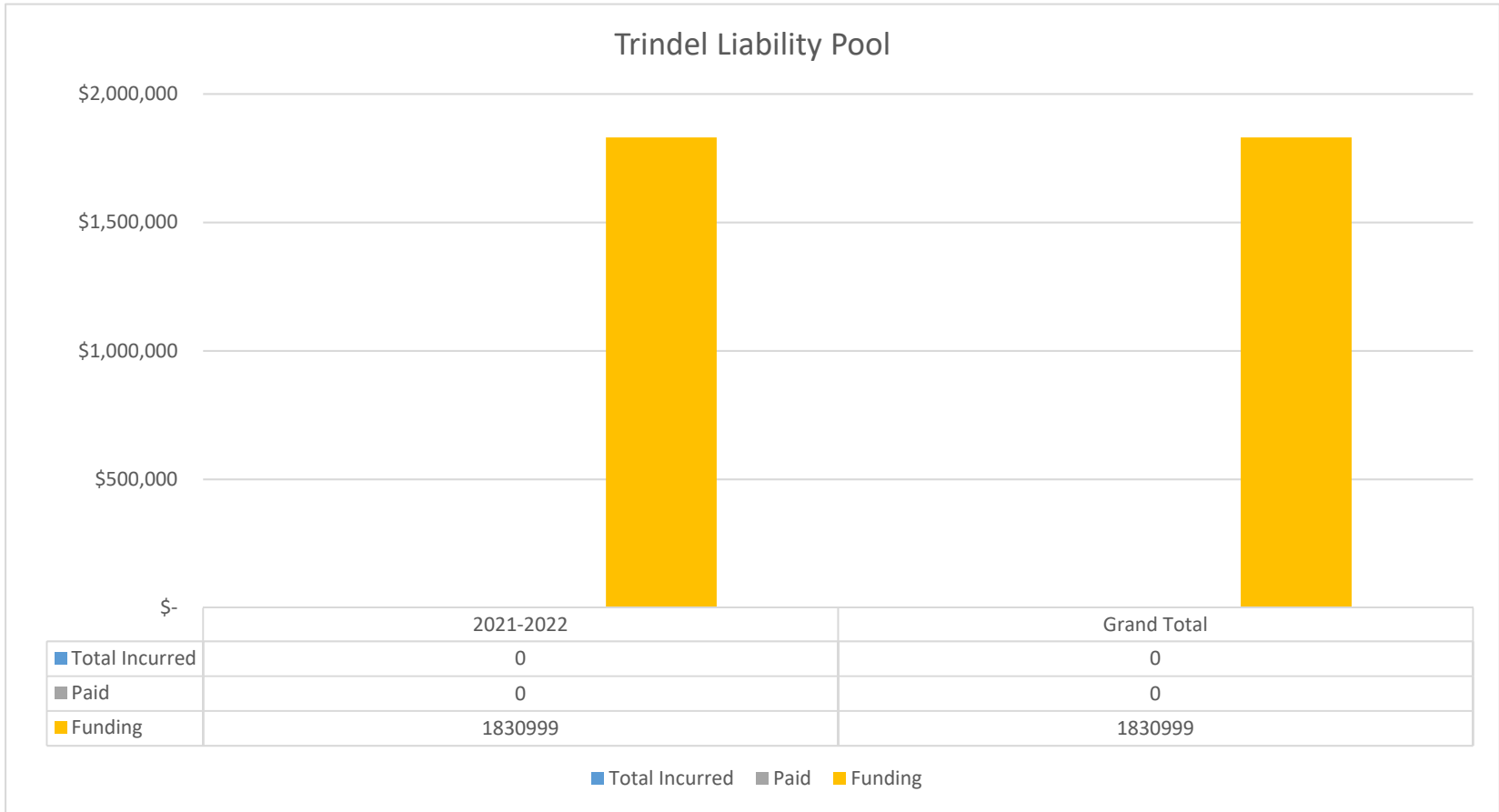
**BACKGROUND:** No committee meetings held since last board meeting. We have updated the Pool Activity Reports.

**FISCAL IMPACT:** None

**RECOMMENDATION:** None

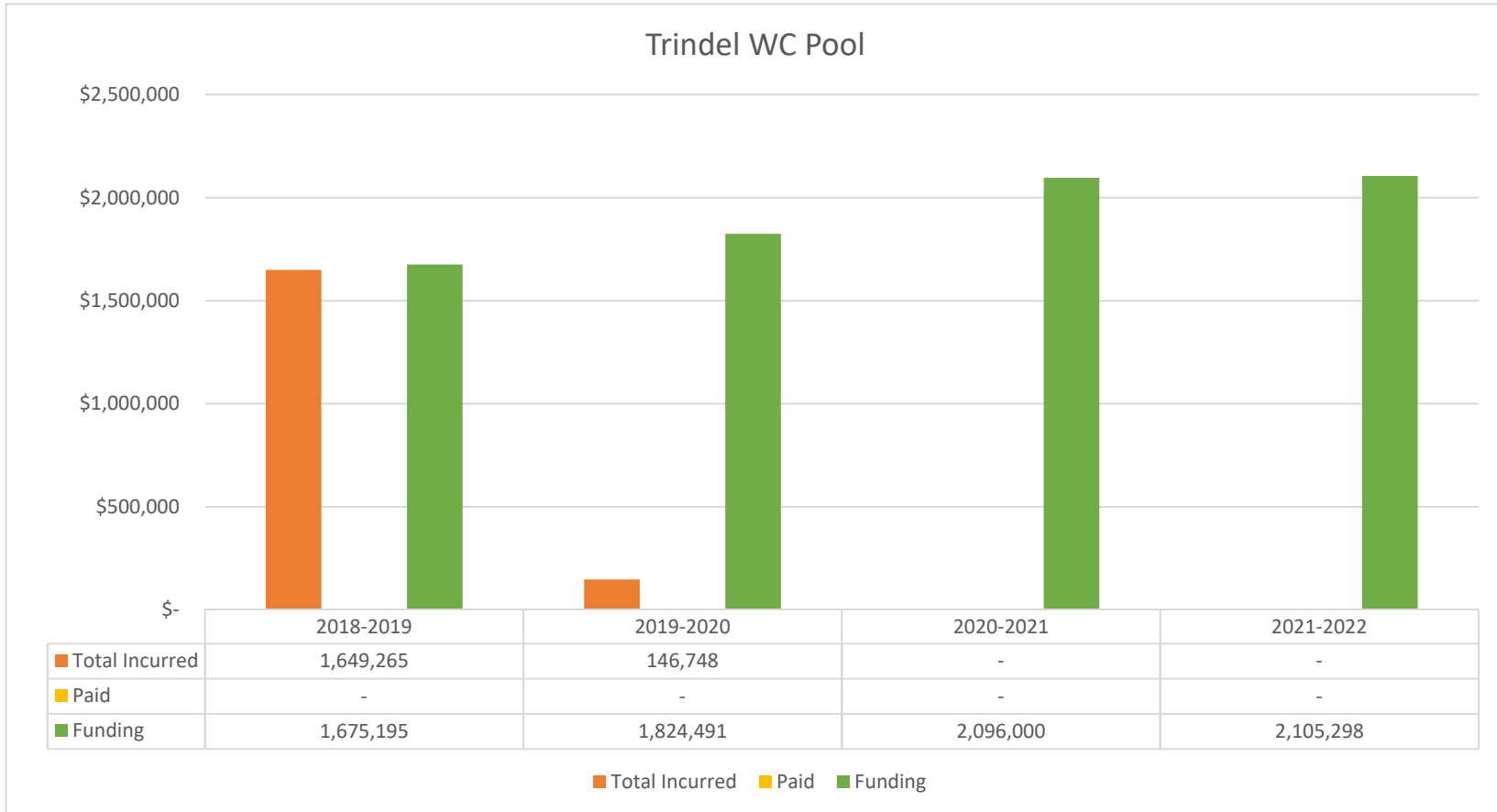
# Pool Activity Report

## General Liability Pool



# Pool Activity Report

## Workers' Compensation Pool





TRINDEL INSURANCE FUND  
**BOARD OF DIRECTORS**  
**AGENDA**

Alpine~Colusa~Del Norte~Lassen~Modoc~Mono~Plumas~San Benito~Sierra~Sutter~Trinity

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**TRINDEL BOARD MEETING**

May 2022

**REPORTS**

AGENDA ITEM IV.b

**SUBJECT:** Staff Reports

**ACTION FOR CONSIDERATION:** The Board may give direction on any of the items discussed in staff reports.

**BACKGROUND:** Staff reports give an account of activities since the prior board meeting. This is an opportunity for the board to ask questions about Trindel and member activities.

**FISCAL IMPACT:** None

**RECOMMENDATION:** None



**May 19<sup>th</sup> & 20<sup>th</sup>, 2022**  
**Trindel Board of Directors Meeting**  
**Risk Control Staff Report**

**Risk Control Summary of Activities for January through March 2022:**

**General Summary:**

- The Risk Control department are back conducting in-person trainings. Counties visited in-person are Sutter, Colusa, San Benito, Plumas, Trinity, and Del Norte.
- Risk Control Specialist – The vacant position will be re-advertised in the next few weeks, we will interview as soon as we have a pool of qualified candidates.
- PARMA 2022 was held in Anaheim, CA February 27<sup>th</sup> to March 2<sup>nd</sup>. A group of ten members and Trindel employees attended.
- The Law Enforcement Training Event was held in Sutter County February 22<sup>nd</sup> through 24<sup>th</sup>, 2022. We had law enforcement from 10 Trindel member counties present. We also had law enforcement from Yuba City PD, Yuba County and Tehama County attend. There were 165 attendees. There were 3 main keynote speakers and 9 additional trainings sessions. All sessions offered either STC or POST credits. We received \$7,000 in additional attendance fees from non-member registrants which brought the cost to attend the three day event down to \$262.32 per Trindel member.

**Trainings Conducted:**

Rachael and Tony have conducted more than 15 webinars this quarter with over 700 employees in attendance. Highest attended was SB1343 Sexual Harassment Training to Non-Supervisors.

Tony conducted numerous in person trainings. First Aid/AED training has been the top request, followed by defensive driving.

We are in the planning stages of our virtual DSR “mini-sode” spotlight meeting on May 26<sup>th</sup>.

We continue to build our relationship with Tehama County and have had numerous county employees attend training, including attending the LE Training Event in Sutter County.

### **Subject Matter Experts**

Serena Warner from Angelo, Kilday & Kilduff conducted a webinar called “It doesn’t always add up ~ navigating procedural complexities in employment litigation”

We have some exciting topics from subject matter experts coming up in the next few months.

David Wilbrecht with a leadership program for new supervisors, and Desert Waters Correctional Outreach with a wellness program for our LE employees and their families.

### **Staff:**

#### **Rachael:**

Passed AINS101 in March. Will sit final exam AINS 103 ~ Exploring Commercial Insurance in May/June to acquire the Associate in Insurance designation.

Attended PARMA

#### **Tony:**

Attended PARMA

# Trindell

## Insurance Fund

*Alpine - Colusa - Del Norte - Lassen - Modoc - Mono - Plumas - San Benito - Sierra - Sutter - Trinity*

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**May 19-20, 2022**

**Trindell Board of Directors Meeting**

**Workers' Compensation Staff Report**

Trindell staff activities from January 1, 2022 – March 31, 2022

- Total claims opened in period: 65      An increase from previous year's 47
- Total claims closed in period: 65      An increase from previous year's 47
- 

**Total Open Claims by County – 403**

**Total Outstanding Reserves - \$17,505,242**

- Alpine – 8      \$3,397,501
- Colusa – 16      \$ 250,933
- Del Norte – 36      \$ 958,587
- Lassen – 47      \$1,722,161
- Modoc – 16      \$ 486,619
- Mono – 36      \$1,536,070
- Plumas – 57      \$2,082,230
- San Benito – 59      \$2,596,926
- Sierra – 21      \$ 931,047
- Sutter – 72      \$ 3,172,580
- Trinity – 35      \$ 825,630
- 

**Total claims by adjustor:**

**Total outstanding reserves**

|                |              |
|----------------|--------------|
| Anita – 162    | \$ 6,249,643 |
| Jordan – 132   | \$ 6,850,351 |
| Jennifer – 106 | \$ 4,692,423 |
| Katie – 3      | \$ 16,900    |

*P.O. Box 2069 Weaverville, Calif. 96093 Phone: (530) 623-2322*

# Trindell

## Insurance Fund

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### **Other Activities/Future Planning**

All staff attended multiple on-line trainings/webinars

Hired a new claims technician, Christine Gumbert, Welcome Christine!

Anita attended the Fraud conference in Monterey and is working on her WCCP certification.

Jordan attended the Law Enforcement training, the DWC conference and a file review with defense counsels

Jennifer attended the Law Enforcement training, the DWC conference and a file review with defense counsels, file review with Sutter County

Melissa attended the DWC conference

In person file reviews are being scheduled with all Counties

We determined that it was not cost effective for PRISM to take over administration of our tail files.

### **COVID-19 claims**

As of this writing we have had 41 COVID-19 exposure claims – 4 have been denied. 15 have had lost time. 14 remain open.

# Trindell

## Insurance Fund

Alpine - Colusa - Del Norte - Lassen - Modoc - Mono - Plumas - San Benito - Sierra - Sutter - Trinity

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## Liability and Property Program Staff Report Board of Directors Meeting May 2022

### Liability

- The decision from the 9<sup>th</sup> Circuit, *Valenzuela v. City of Anaheim*, and new legislature signed by Governor Newsom, has allowed decedents families in wrongful death cases to recover decedent's loss of life, and pain and suffering damages. These developments have increased the value of wrongful death claims related to civil rights violations substantially, both in terms of settlement value, and verdicts. Recently the County of San Diego was hit with an \$85 million dollar verdict related to a wrongful death, excessive force with a taser and blunt force head injuries in the case, *Phounsy et al., v. County of San Diego et al.,*.
- Employment, in addition to civil rights violations, lawsuits are still the largest exposure to our member's general liability program. Award of attorney fees continue to be a driving force, coupled with excessive damages awards, to try to resolve these matters early and efficiently. Most of our existing employment cases that were open prior to the start of the year have been settled, with the exception of one, and we are quickly evaluating and resolving, or defending, new ones that have been filed in 2022.
- The extension of the statute of limitations for filing a DFEH/EEOC complaint, and subsequent lawsuits, effective Jan. 1, 2020 in California, means that we have an exposure to each policy year that could extend out five-seven years after the end of policy period.
- *County of Sacramento v. Everest National Insurance* - County of Sacramento was insured in GL through the commercial market during a policy year apart from PRISM, and lost an EPL lawsuit in federal court. Everest denied coverage under insurance code 533 which bars insurance coverage for willful acts, including retaliation, which is covered under our MOC. The County of Sacramento sued Everest for breach of contract and

indemnification in federal court. Everest filed a motion for summary judgement that the court granted. Meaning, the court agreed that under insurance code 533 Everest did not have to indemnify the County under the insurance policy for a claim of retaliation. Now the County has an uncovered loss in excess of \$5 million. It will be discussed at length with PRISM in the future what impact it would have on PRISM's recoveries and if their reinsurance/commercial excess carries could apply that to EPL Retaliation Claims, and the impact it would have on PRISM, as well as Trindel's members.

- There are no claims thus far within the 21-22 policy period that are reportable to the general liability pool with reserves in excess of \$125k. There are 40 claims with a date of occurrence in the policy period with a total gross incurred value of \$134,394.94.
- Total Open Liability Claims for all Policy Years: 99 (Average of 125 new liability claims per fiscal year)
- Total Gross Incurred on Open Liability Claims for all Policy Years: \$18,833,808.55 (Down from \$33 million at the January meeting)
- Employment Practices Liability, and lawsuits related to law enforcement activities with civil rights violations account for over 90% of the Total Gross Incurred on Open Liability Claims.
- Total Aggregate Legal Spend Fiscal Year 21/22 as of 03/31/22: \$691,710.97 (previous 10 year annual average - \$1,185,624.09)
- Total Aggregate Indemnity (Settlement) Spend Fiscal Year 21/22 as of 03/31/22: \$14,824,146.30 (previous 10 year annual average - \$1,400,402.86)

### **Property**

- The PRISM Property Committee recently approved pooling the property program up to \$10 million dollars per occurrence and insurer attachment thereafter up to tower limits. Reason for change is premium increases in excess of 100% due to inflation, and insurer loss ratio nearing 200% average over past five years. Pool will be administered by Independent Adjuster/TPA McLarens, and the retention of this exposure provides a significant short term savings.
- Total Open Property Claims for all Policy Years: 25 (On a ten year average we handle 56 new property claims annually) we have had 33 property claims opened this year.
- Total Incurred on Open Claims for all Policy Years: \$4,863,308.19

- We currently have the property claim for the Tamarack Fire reserved at \$825,000.00, and the property claim for the Dixie Fire reserved at \$4,000,000.00.

### **Team Activities Past and Future:**

- Penny attended PARMA and continues working toward her AIC designation. She has been handling all first party auto losses, liability property damage claims, dangerous condition claims resultant in property damage, and all risk property claims which has given me time to focus on our large losses, litigation, and coverage issues.
- I assisted our coverage/general counsel, Byrne Conley, with getting together all the MOC's.
- Attended multiple successful mediations in the last quarter with favorable results for the organization.
- PRISM Committee's Update (Underwriting, Med-Mal, and Property).
- Trindel Insurance Fund Focus Group.
- PRISM/Alliant Optional Excess Liability Program to increase per occurrence limits.



TRINDEL INSURANCE FUND  
**BOARD OF DIRECTORS**  
**AGENDA**

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**TRINDEL BOARD MEETING**

May 2022

**REPORTS**

AGENDA ITEM IV.c.

**SUBJECT:** Treasurers Report

**ACTION FOR CONSIDERATION:** Informational only

**BACKGROUND:** Provides update on 3/31/2022 “third quarter” investment and interest earnings. Monthly Investment Reports can be found on our website.

**FISCAL IMPACT:** \$ 368,690.86 in earnings and \$1,362,645.00 decrease in fair market value through the third quarter of this fiscal year.

**RECOMMENDATION:** Informational only. Members of the board may provide direction for staff.



**PORTFOLIO CHARACTERISTICS**

|                           |          |
|---------------------------|----------|
| Average Modified Duration | 1.77     |
| Average Coupon            | 1.33%    |
| Average Purchase YTM      | 1.04%    |
| Average Market YTM        | 2.06%    |
| Average S&P/Moody Rating  | AA+/Aa1  |
| Average Final Maturity    | 1.97 yrs |
| Average Life              | 1.82 yrs |

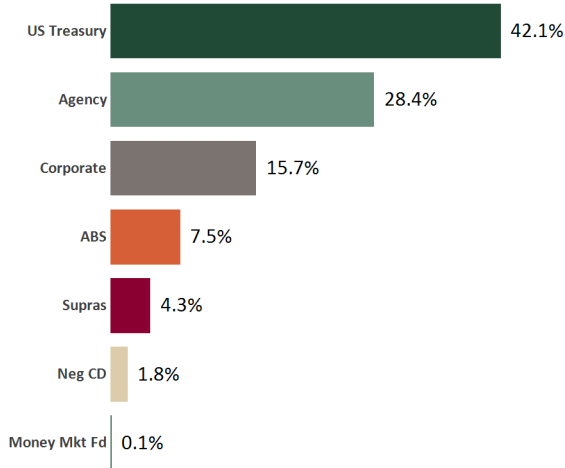
**ACCOUNT SUMMARY**

|                           | Beg. Values<br>as of 2/28/22 | End Values<br>as of 3/31/22 |
|---------------------------|------------------------------|-----------------------------|
| Market Value              | 42,375,170                   | 41,916,187                  |
| Accrued Interest          | 134,806                      | 110,790                     |
| <b>Total Market Value</b> | <b>42,509,975</b>            | <b>42,026,978</b>           |
| Income Earned             | 34,392                       | 36,194                      |
| Cont/WD                   |                              | -104                        |
| Par                       | 42,521,207                   | 42,615,860                  |
| Book Value                | 42,807,409                   | 42,867,514                  |
| Cost Value                | 42,937,300                   | 43,004,842                  |

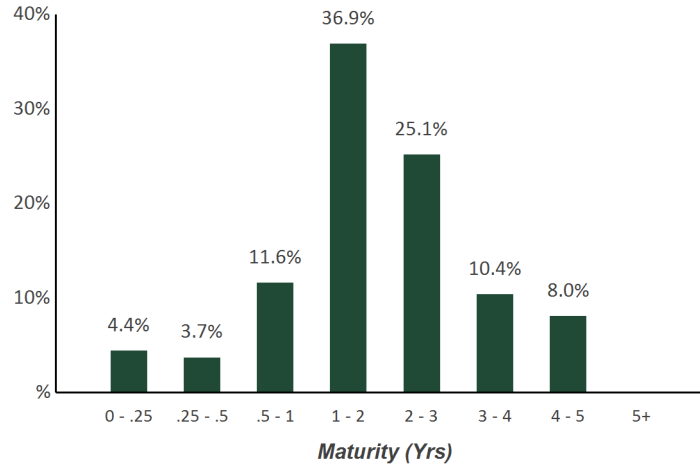
**TOP ISSUERS**

|                                 |              |
|---------------------------------|--------------|
| Government of United States     | 42.1%        |
| Federal Home Loan Mortgage Corp | 11.7%        |
| Federal National Mortgage Assoc | 7.8%         |
| Federal Home Loan Bank          | 5.4%         |
| Federal Farm Credit Bank        | 3.5%         |
| Honda ABS                       | 2.1%         |
| Toronto Dominion Holdings       | 1.8%         |
| Intl Bank Recon and Development | 1.8%         |
| <b>Total</b>                    | <b>76.2%</b> |

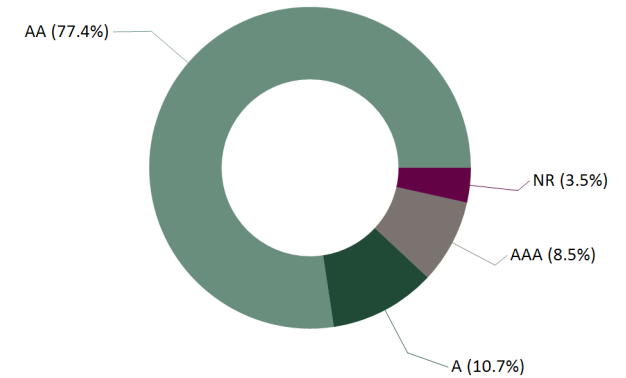
**SECTOR ALLOCATION**



**MATURITY DISTRIBUTION**



**CREDIT QUALITY (S&P)**



**PERFORMANCE REVIEW**

| TOTAL RATE OF RETURN              | 1M     | 3M     | YTD    | 1YR    | Annualized |       |       |       |           |
|-----------------------------------|--------|--------|--------|--------|------------|-------|-------|-------|-----------|
|                                   |        |        |        |        | 2YRS       | 3YRS  | 5YRS  | 10YRS | 3/31/2014 |
| Trindel Insurance Fund            | -1.14% | -2.07% | -2.07% | -2.45% | -0.74%     | 1.08% | 1.32% | N/A   | 1.18%     |
| ICE BofA 1-3 Yr US Treasury Index | -1.33% | -2.34% | -2.34% | -2.84% | -1.31%     | 0.88% | 1.08% | N/A   | 0.94%     |

# Trindel Insurance Fund

*Period Ending December 31, 2021*

CHANDLER ASSET MANAGEMENT, INC. | 800.317.4747 | [www.chandlerasset.com](http://www.chandlerasset.com)



|                  |                           |
|------------------|---------------------------|
| <b>SECTION 1</b> | <b>Economic Update</b>    |
| <b>SECTION 2</b> | <b>Account Profile</b>    |
| <b>SECTION 3</b> | <b>Portfolio Holdings</b> |
| <b>SECTION 4</b> | <b>Transactions</b>       |

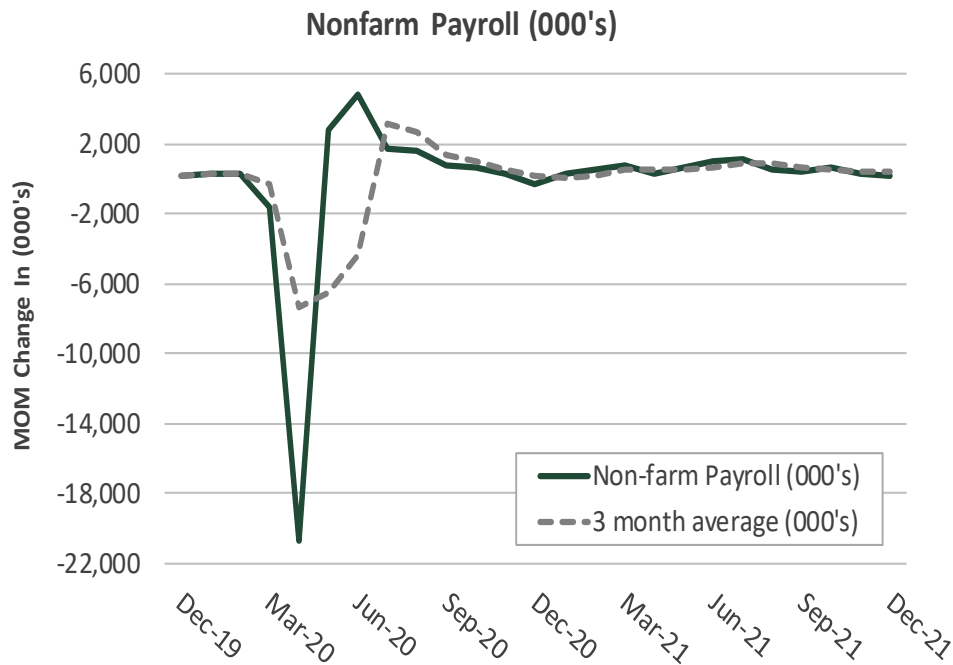


# Section 1 | Economic Update

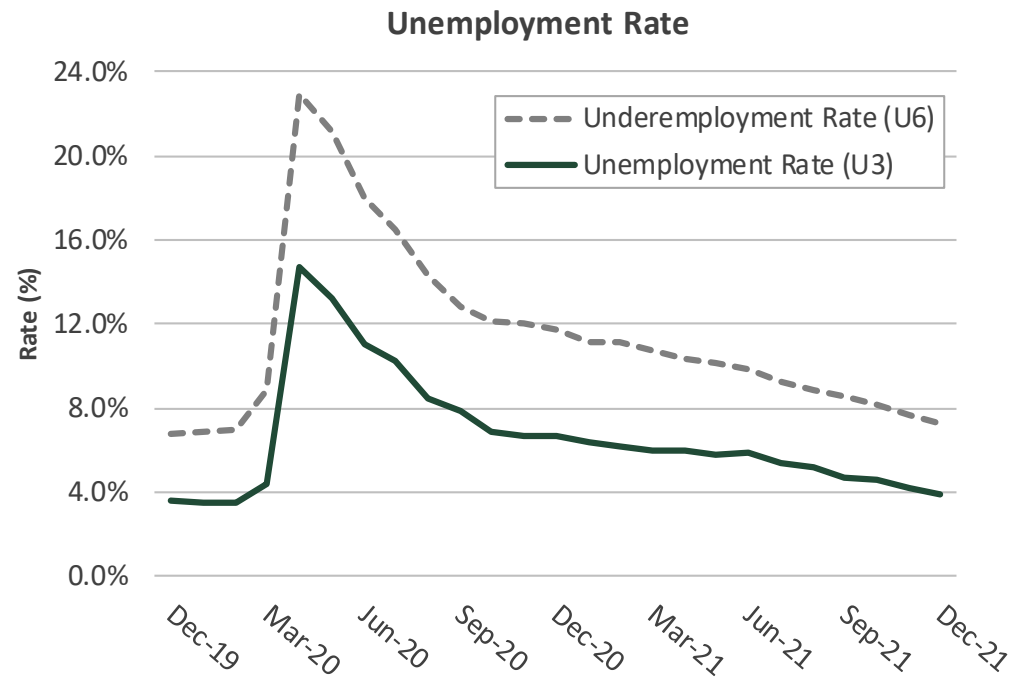
## Economic Update

- In our view, economic growth is likely to moderate but remain modestly above-trend in 2022, fueled in part by ongoing tailwinds from fiscal support, accommodative monetary policy, and continued progress on vaccinations. Our outlook assumes an improving global health backdrop, though risks to the downside remain. Covid infection rates in the US and on a global basis have recently increased, and the new omicron variant poses a significant risk to the outlook. Given the high level of uncertainty regarding omicron's impact on the global health situation, supply chains, and the broader economy, we expect financial market volatility will be elevated over the near-term. Inflation readings continue to run hot, but market-based inflation expectations remain relatively contained and we believe inflation may be at or near a peak. We expect supply chain bottlenecks will continue to put upward pressure on prices over the near-term but should improve during 2022.
- The Federal Open Market Committee (FOMC) kept the fed funds target rate unchanged in December, in a range of 0.0%-0.25%, but announced plans to accelerate the pace of their tapering process. The Fed will reduce the magnitude of their monthly asset purchases by \$30 billion in January, doubling the pace of the monthly reduction in asset purchases that began in November. Should the Fed continue to reduce their monthly asset purchases at the new pace, their bond-buying program would end this spring (late-March or mid-April). The FOMC's updated Summary of Economic Projections indicates that policymakers may be prepared to hike the fed funds rate three times in 2022 (based on the median estimate), up from the previous projection of just one 25 basis point hike. The Fed's updated projections suggest that these hikes would be amid a backdrop of strong economic growth. With inflation now more elevated and prolonged than originally anticipated, we believe the Fed's decision to accelerate the tapering process is prudent. However, we do not believe that monetary policy is on a pre-set course and expect the Fed will adjust policy if necessary, depending on developments in the economy.
- In December, the 2-year Treasury yield increased nearly 17 basis points to 0.73%, the 5-year Treasury yield increased ten basis points to 1.26%, and the 10-year Treasury yield increased about seven basis points to 1.51% in the month.

# Employment



Source: US Department of Labor

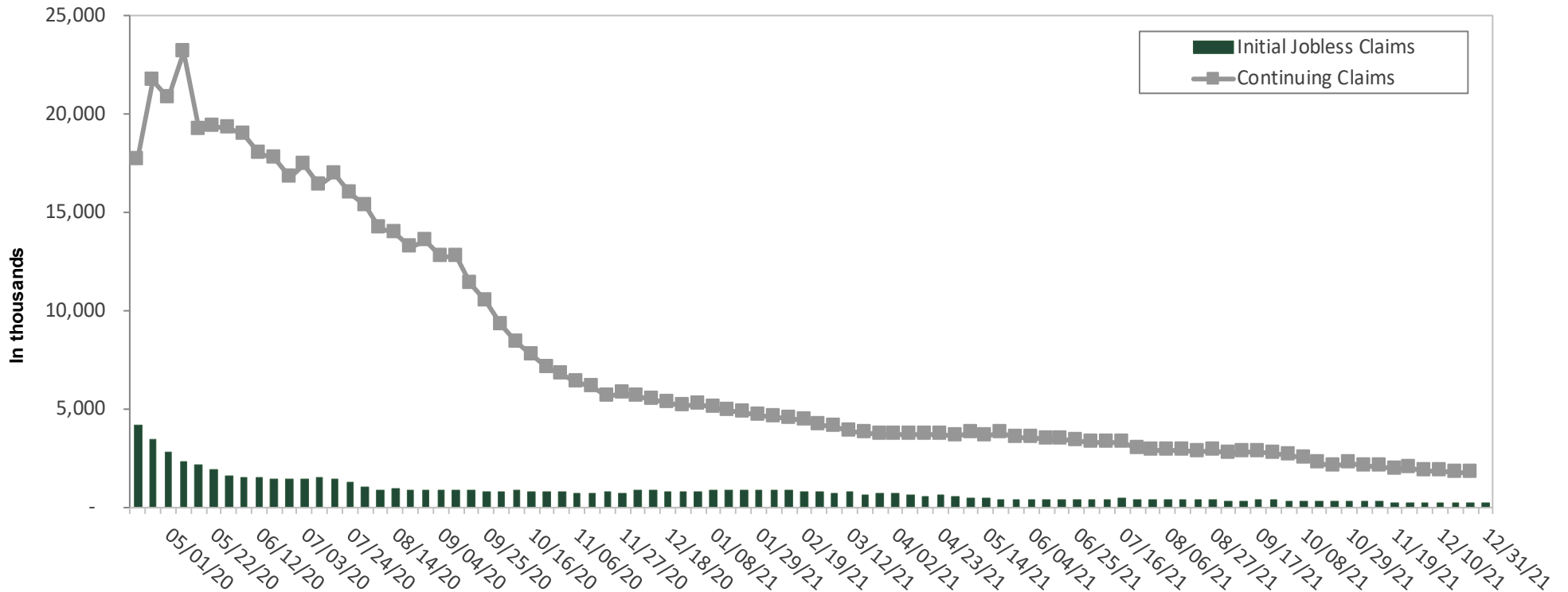


Source: US Department of Labor

Job growth slowed in December, with US nonfarm payroll growth of just 199,000 in the month versus the consensus forecast of 450,000, but the unemployment rate still declined to 3.9%, the lowest level since February 2020. On a trailing 3-month and 6-month basis, payrolls increased an average of 365,000 and 508,000 per month, respectively, which still compares favorably to the average job gains in the five years leading up to the pandemic of about 196,000 per month. We believe a variety of factors are keeping some workers out of the labor force for now, which continues to hold back job growth despite strong demand from employers. The labor participation rate was unchanged in December at 61.9% and remains lower than the pre-pandemic level of 63.4%. The employment-population ratio increased to 59.5% in December from 59.3% in November, but also remains below the pre-pandemic level of 61.2%. The U-6 underemployment rate, which includes those who are marginally attached to the labor force and employed part time for economic reasons, declined to 7.3% in December from 7.7% in November (versus 7.0% in February 2020). Annualized average hourly earnings rose 0.6% month-over-month and were up 4.7% year-over-year in December versus 5.1% in November.

# Initial Claims for Unemployment

Initial Claims For Unemployment April 17, 2020 - December 31, 2021



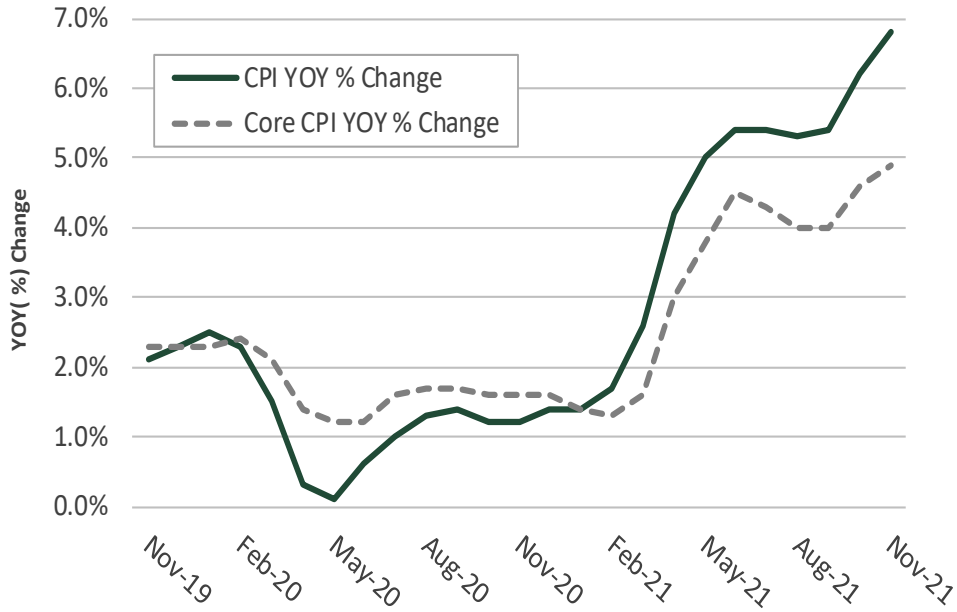
Source: US Department of Labor

In the most recent week, the number of initial jobless claims was 207,000, versus 200,000 in the prior week. The level of continuing unemployment claims (where the data is lagged by one week) was also little changed at 1.754 million versus 1.718 million in the prior week. Continuing jobless claims have declined significantly from the peak of nearly 25 million in May 2020, and are in the range of pre-pandemic levels (the 2019 average was 1.7 million).



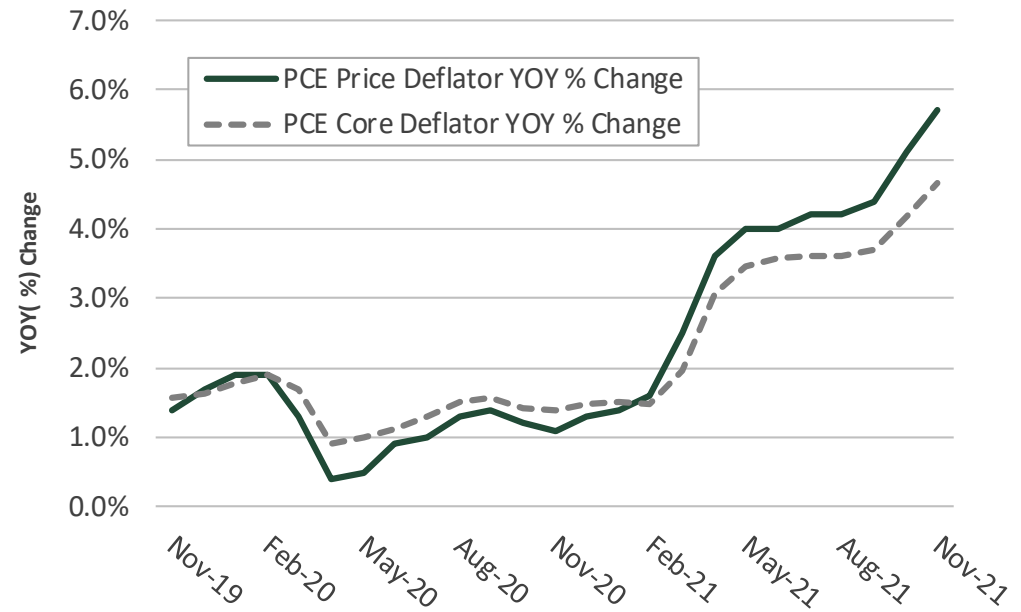
# Inflation

### Consumer Price Index (CPI)



Source: US Department of Labor

### Personal Consumption Expenditures (PCE)

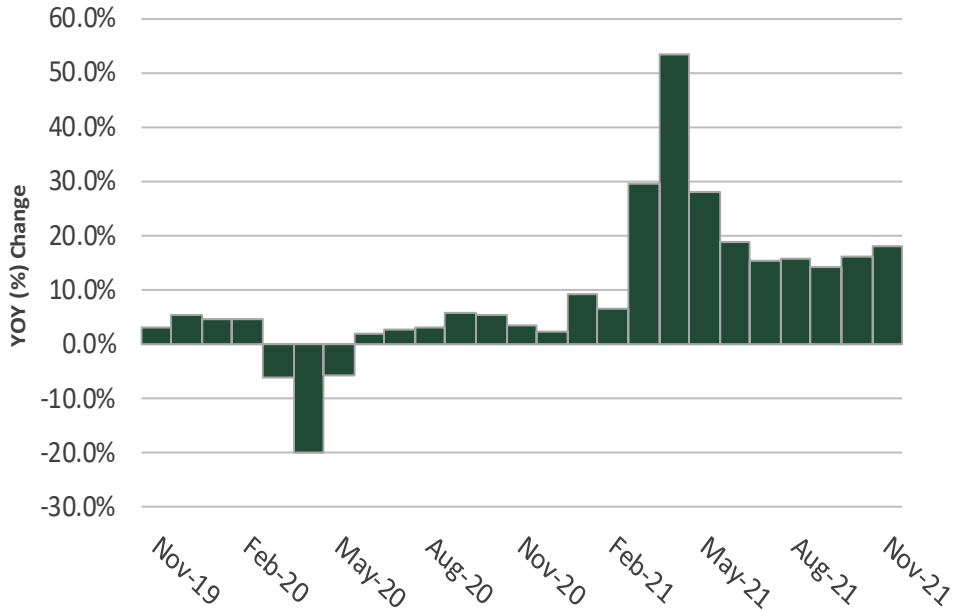


Source: US Department of Commerce

The Consumer Price Index (CPI) was up 6.8% year-over-year in November, versus up 6.2% year-over-year in October. Core CPI (CPI less food and energy) was up 4.9% year-over-year in November, versus up 4.6% in October. Pricing pressures were widespread in November, with notable gains for energy, food, used cars and trucks, new vehicles, and rent. The Personal Consumption Expenditures (PCE) index was up 5.7% year-over-year in November, up from 5.1% in October. Core PCE was up 4.7% year-over-year in November, versus up 4.2% in October. Current inflation readings continue to run well above the Fed’s longer-run target of around 2.0%. Upward pressure on inflation from supply chain bottlenecks and pandemic-related disruptions is likely to remain elevated over the near-term.

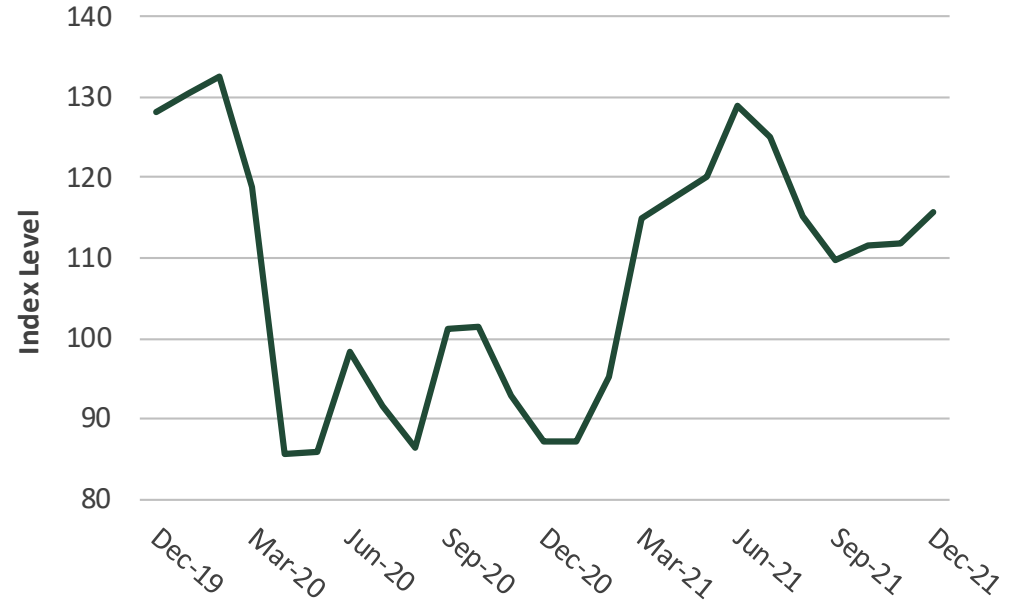
# Consumer

### Retail Sales YOY % Change



Source: US Department of Commerce

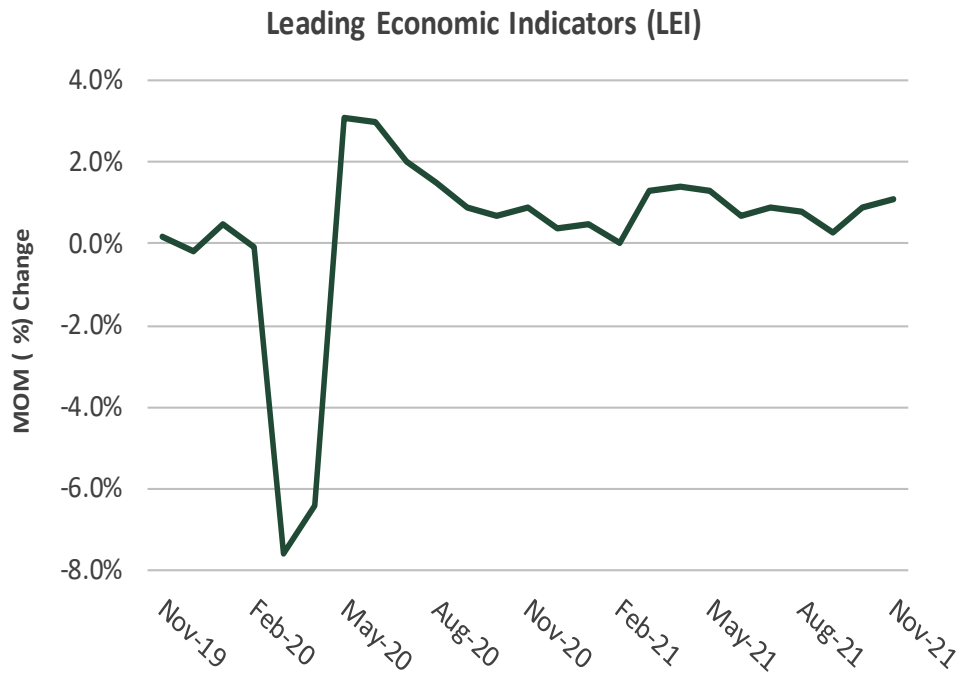
### Consumer Confidence



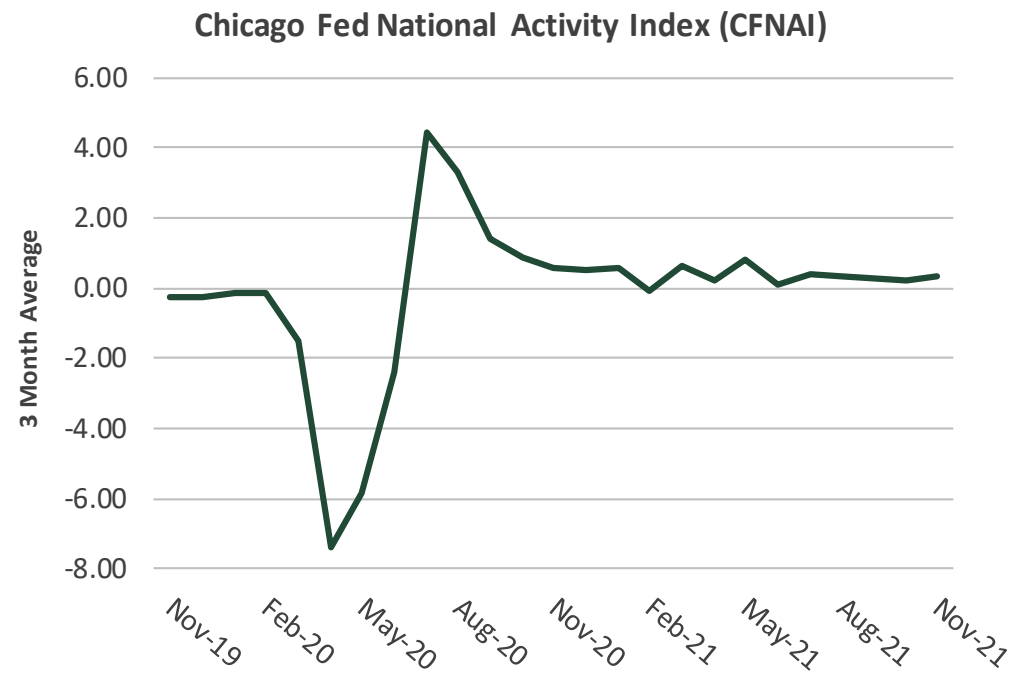
Source: The Conference Board

On a year-over-year basis, retail sales were up 18.2% in November versus up 16.3% in October. On a month-over-month basis, retail sales were softer than expected in November, up 0.3% versus expectations of 0.8%, but this followed an upwardly revised gain of 1.8% in October. In our view, the data suggests that consumers may have started shopping early this holiday season in anticipation of supply shortages. Higher gas prices seem to have taken some wallet share, with spending at gasoline stations up 1.7% month-over-month. Amid the current resurgence of virus cases, the outlook for December retail sales is uncertain, and nonstore retailers (online) may be poised to outperform. The Consumer Confidence index increased to 115.8 in December from 111.9 in November. The improvement came despite the arrival of the omicron variant and still elevated inflation.

# Economic Activity



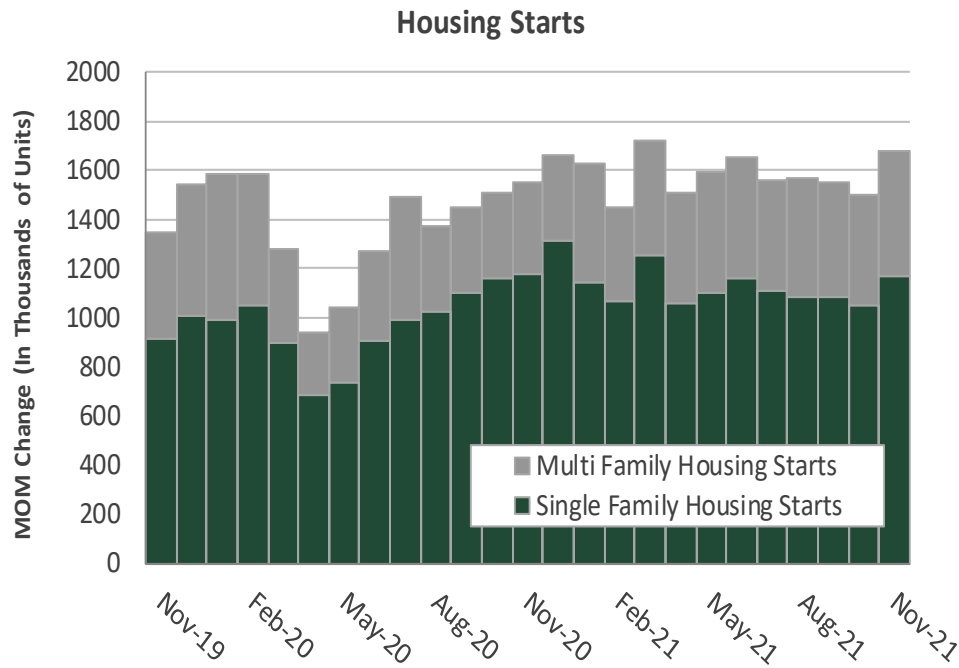
Source: The Conference Board



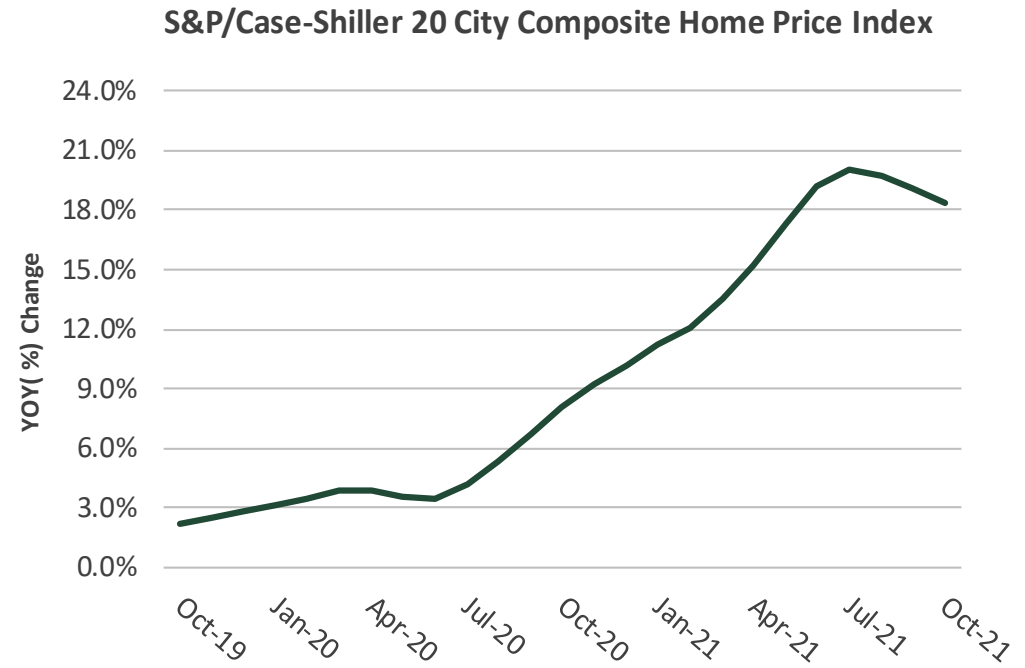
Source: Federal Reserve Bank of Chicago

The Conference Board’s Leading Economic Index (LEI) increased 1.1% month-over-month in November, following a 0.9% increase in October. On a year-over-year basis, the LEI was up 9.8% in November versus up 9.6% in October. The Conference Board believes the strong gain in the LEI in November suggests that the economic expansion will continue into the first half of 2022, but they caution that ongoing supply chain headwinds and the current resurgence of the virus pose risks to the outlook. The Conference Board expects GDP growth to moderate in the first quarter to 2.2% versus their forecast of 6.5% growth in the fourth quarter of this year. Meanwhile, the Chicago Fed National Activity Index (CFNAI) declined to 0.37 in November from 0.76 in October. On a 3-month moving average basis, the CFNAI increased to 0.37 in November versus 0.21 in October.

# Housing



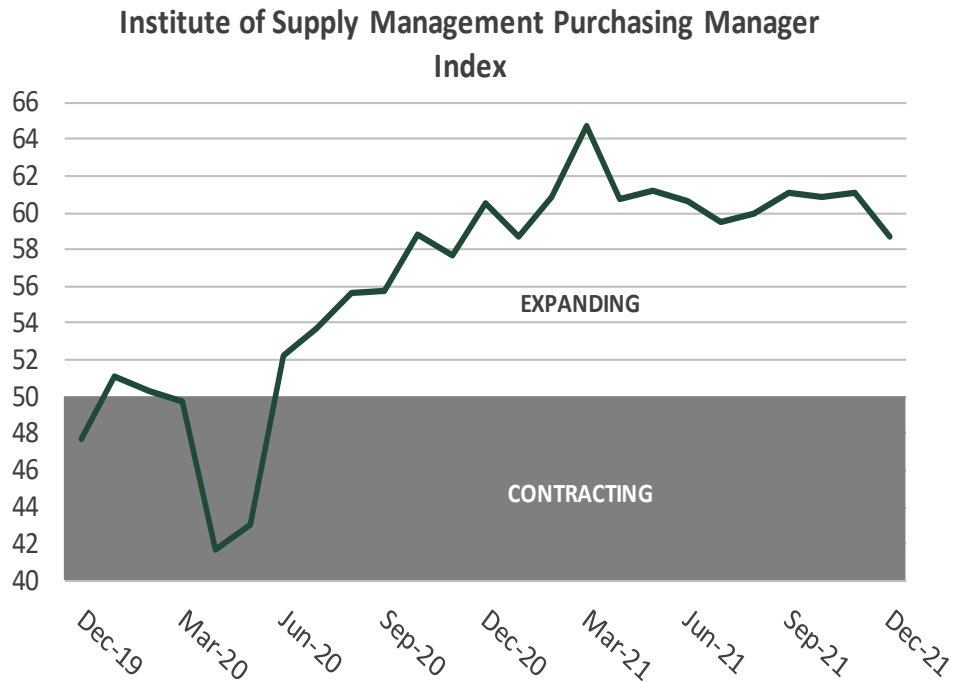
Source: US Department of Commerce



Source: S&P

Total housing starts jumped 11.8% in November to an annual pace of 1,679,000. Single-family starts increased 11.3% while multi-family starts increased 12.9%, month-over-month. On a year-over-year basis total housing starts were up 8.3% in November. According to the Case-Shiller 20-City home price index, home prices were up 18.4% year-over-year in October versus up 19.1% year-over-year in September, suggesting the acceleration in home prices is easing. However, tight supply will likely continue to support prices.

# Manufacturing



Source: Institute for Supply Management



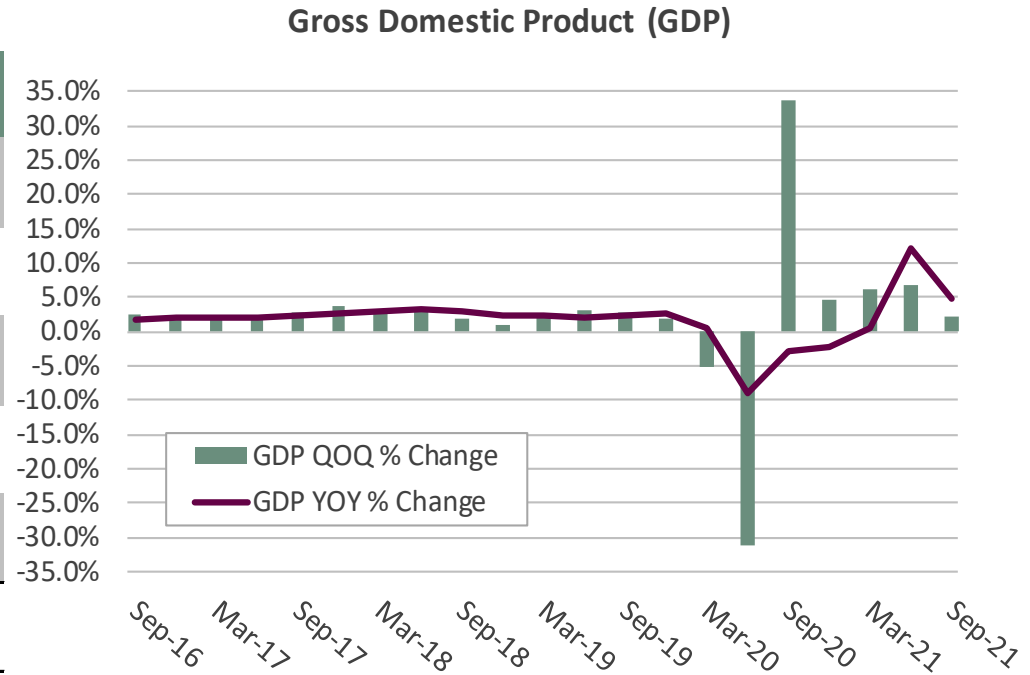
Source: Federal Reserve

The Institute for Supply Management (ISM) manufacturing index declined to 58.7 in December from 61.1 in November. Nevertheless, readings above 50.0 are indicative of expansion in the manufacturing sector. The Industrial Production index was up 5.3% in November, on par with October’s year-over-year gain. On a month-over-month basis, the Industrial Production index increased 0.5% in November, following an upwardly revised 1.7% increase in October. Though manufacturing production likely remains constrained by supply chain bottlenecks, capacity utilization increased to 76.8% in November from 76.5% in October. Although capacity utilization remains below its longer-run average of 79.6%, it is running above the pre-pandemic level of 76.3%.

# Gross Domestic Product (GDP)

| Components of GDP                                  | 12/20       | 3/21        | 6/21        | 9/21        |
|--|-------------|-------------|-------------|-------------|
| Personal Consumption Expenditures                  | 2.3%        | 7.4%        | 7.9%        | 1.4%        |
| Gross Private Domestic Investment                  | 4.0%        | -0.4%       | -0.7%       | 2.1%        |
| Net Exports and Imports                            | -1.7%       | -1.6%       | -0.2%       | -1.3%       |
| Federal Government Expenditures                    | -0.2%       | 0.8%        | -0.4%       | -0.4%       |
| State and Local (Consumption and Gross Investment) | 0.1%        | 0.0%        | 0.0%        | 0.5%        |
| <b>Total</b>                                       | <b>4.5%</b> | <b>6.3%</b> | <b>6.7%</b> | <b>2.3%</b> |

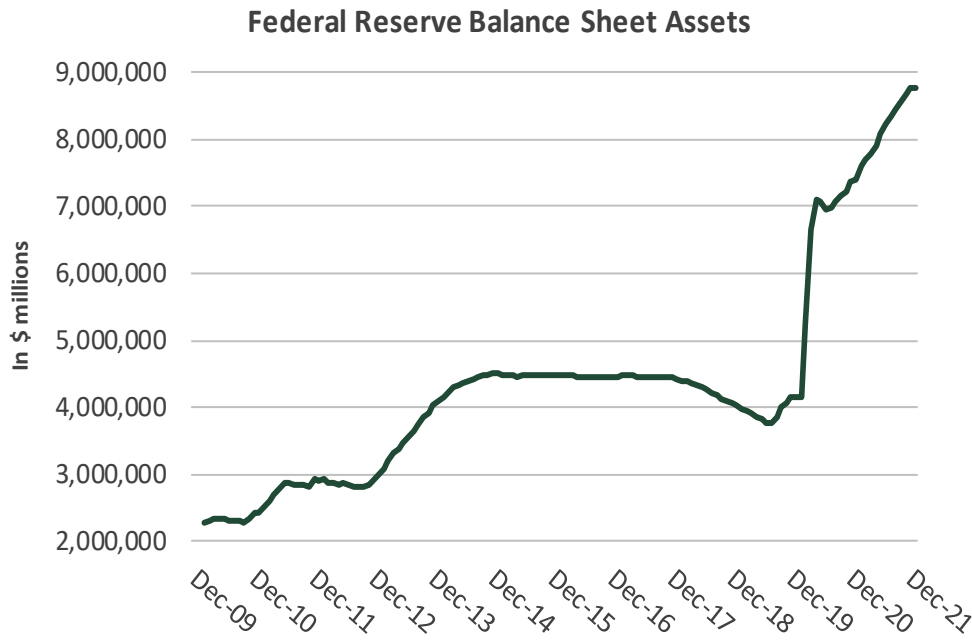
Source: US Department of Commerce



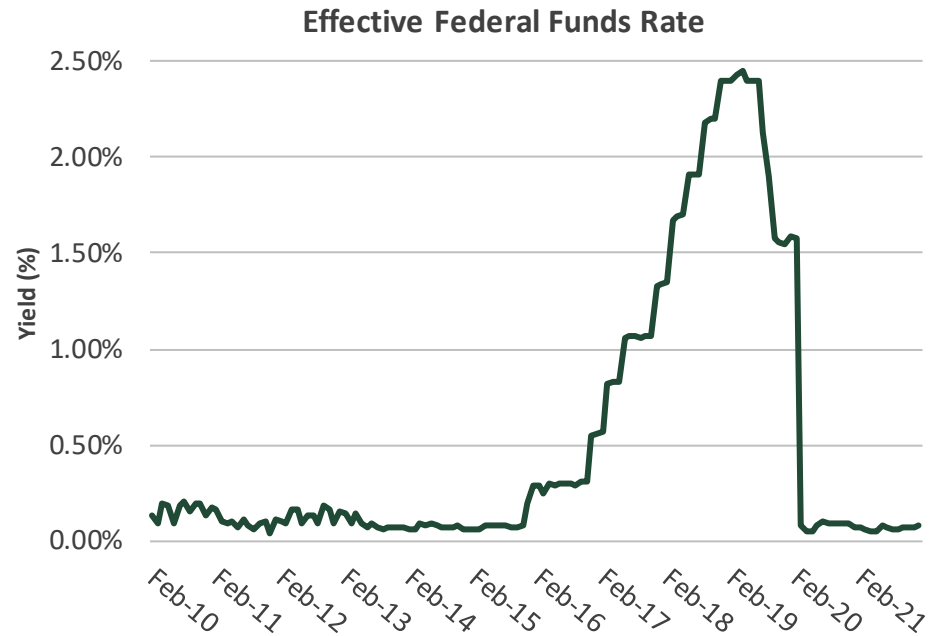
Source: US Department of Commerce

Real US gross domestic product (GDP) growth decelerated in the third quarter of 2021 amid widespread supply chain disruptions and a surge in the Covid Delta variant. However, third quarter growth was slightly better than previously estimated. According to the final estimate, third quarter GDP grew at an annualized rate of 2.3% in the third quarter, revised up from the second estimate of 2.1% and the advance estimate of 2.0%. This follows a much stronger pace of growth in the first half of 2021, with first and second quarter annualized GDP growth up 6.3% and 6.7%, respectively. The consensus estimate is 6.0% GDP growth in the fourth quarter, and 3.9% GDP growth in the current quarter. Though the impact on economic activity from each resurgence of the virus seems to lessen with each wave, we believe there is risk to the current quarter growth outlook.

# Federal Reserve



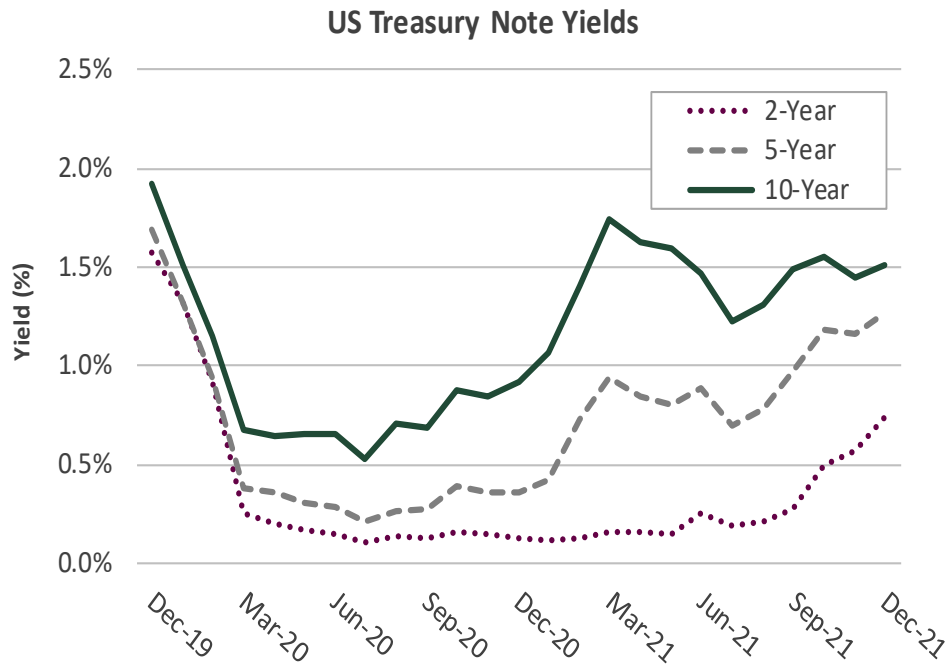
Source: Federal Reserve



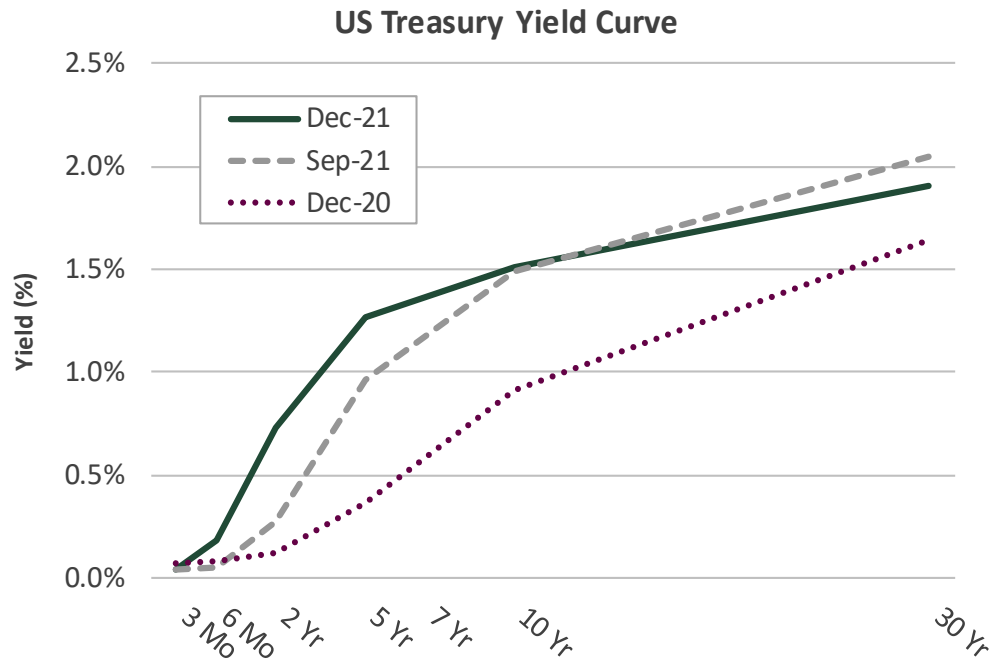
Source: Bloomberg

Last year, the Fed took a wide range of aggressive actions to help stabilize and provide liquidity to the financial markets. The Fed lowered the fed funds target rate to a range of 0.0%-0.25% and started purchasing Treasury and agency mortgage-backed securities (MBS) to support smooth market functioning. Last year, policymakers reinstated the Commercial Paper Funding Facility and Money Market Mutual Fund Liquidity Facility, and established the Primary Market Corporate Credit Facility, Secondary Market Corporate Credit Facility, Term Asset-Backed Securities Loan Facility, Paycheck Protection Program Liquidity Facility, Main Street Lending Facility, and Municipal Liquidity Facility. The Fed has also provided short-term funding through large-scale repo operations and lowered the reserve requirement for depository institutions. Many of the Fed's lending facilities expired at the end of 2020. In June 2021, the Fed announced plans to unwind its corporate credit facility. The Fed started to taper their Treasury and agency MBS purchases in November 2021, and we believe the Fed's bond-buying program is likely to end in the spring of 2022. The Fed has also signaled that they are likely to start hiking the fed funds target rate in 2022.

# Bond Yields



Source: Bloomberg



Source: Bloomberg

At the end of December, the 2-year Treasury yield was about 61 basis points higher and the 10-Year Treasury yield was about 60 basis points higher, year-over-year. The spread between the 2-year Treasury yield and 10-year Treasury yield was 78 basis points at year-end compared to the average historical spread (since 2002) of about 135 basis points.





## Section 2 | Account Profile

## **Investment Objectives**

The investment objectives of the Trindel Insurance Fund are first, to provide safety of principal to ensure the preservation of capital in the overall portfolio; second, to provide adequate liquidity to meet all operating requirements that may be reasonably anticipated; and third, to earn a commensurate rate of return, taking into account the investment risk constraints for safety and liquidity needs

## **Chandler Asset Management Performance Objective**

The performance objective of the Trindel Insurance Fund is to earn a return that equals or exceeds the ICE BAML 1-3 Year Treasury Index.

## **Strategy**

In order to achieve these objectives, the portfolio invests in high quality fixed income securities consistent with the investment policy and California Government Code.

## Trindel Insurance Fund

Assets are in full compliance with state law and with Trindel's investment policy.

| Category  | Standard  | Comment  |
|---|---|----------|
| Treasury Issues   | No limitations  | Complies |
| Agency Issues   | 25% issuer maximum  | Complies |
| Supranationals  | Issued by IBRD, IFC or IADB only; "AA" rated; 30% max; 10% max per issuer   | Complies |
| Municipal Issues  | "A" rated; 30% max; 5% issuer max   | Complies |
| Banker's Acceptances  | "A-1" rated or "A" rated issuer; 40% max; 5% issuer max; 180 days max maturity  | Complies |
| Federally Insured Time Deposits & Collateralized Time Deposits                          | 20% max   | Complies |
| Certificate of Deposit Placement Service (CDARS)  | 30% max, including other certificates of deposit  | Complies |
| Negotiable CDs  | If less than FDIC amount, no rating required, otherwise, "A-1" rated or "A" rated issuer; 30% maximum (includes other CDs); 5% issuer max | Complies |
| Commercial Paper  | "A-1" rated; "A" rated issuer; 25% max; 5% max issuer; 270 days max maturity; USD denominated   | Complies |
| Medium Term Notes   | "A" rated; 30% max; 5% issuer max; USD denominated  | Complies |
| Asset-Backed (ABS), Mortgage Backed (MBS) and Collateralized Mortgage Obligations (CMO) | "AA" rated; "A" rated issuer; 20% max; 5% max per non-agency issuer   | Complies |
| Repurchase Agreement  | 1 year max maturity   | Complies |
| Money Market Mutual Funds   | 20% maximum; 10% per fund; AAf/Aaaf minimum rating by 2 NRSROs or SEC registered or exempt Adviser  | Complies |
| LAIF  | LAIF max  | Complies |
| Issuer Maximum  | 5% maximum per issuer (except Government, Agency, GSE, LGIP and Money Market Mutual Funds)  | Complies |
| Callable Maximum  | 20% (excludes make-whole calls)   | Complies |
| Maximum Maturity  | 5 years   | Complies |

## Portfolio Characteristics

As of December 31, 2021

### Trindel Insurance Fund

|                                  | 12/31/2021 |            | 9/30/2021  |
|----------------------------------|------------|------------|------------|
|                                  | Benchmark* | Portfolio  | Portfolio  |
| <b>Average Maturity (yrs)</b>    | 1.85       | 1.97       | 2.00       |
| <b>Average Modified Duration</b> | 1.82       | 1.81       | 1.84       |
| <b>Average Purchase Yield</b>    | n/a        | 1.03%      | 1.02%      |
| <b>Average Market Yield</b>      | 0.68%      | 0.71%      | 0.34%      |
| <b>Average Quality**</b>         | AAA        | AA+/Aa1    | AA+/Aa1    |
| <b>Total Market Value</b>        |            | 42,915,383 | 43,132,022 |

\*ICE BofA 1-3 Yr US Treasury Index

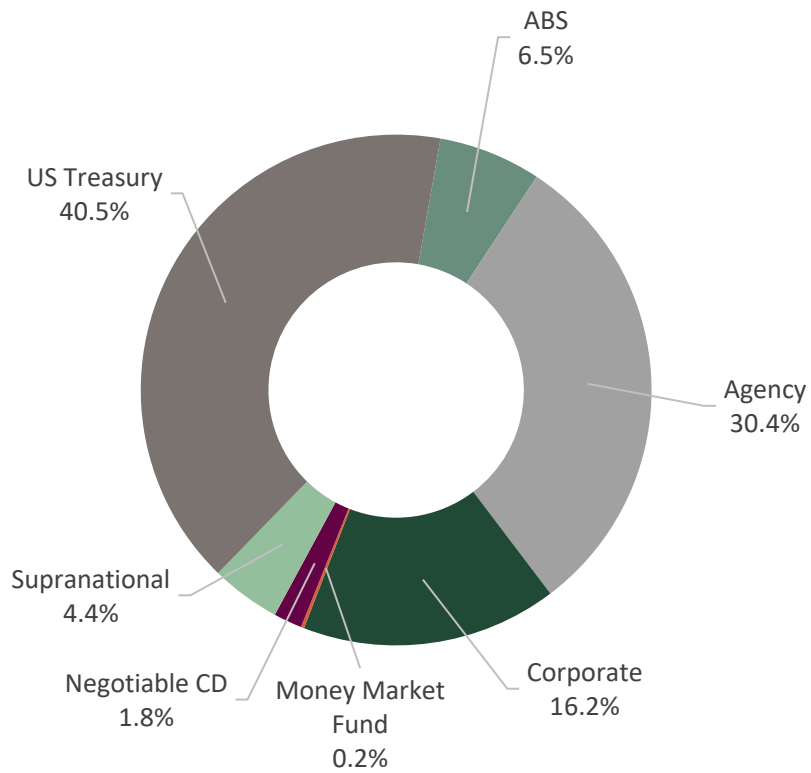
\*\*Benchmark is a blended rating of S&P, Moody's, and Fitch. Portfolio is S&P and Moody's respectively.

# Sector Distribution

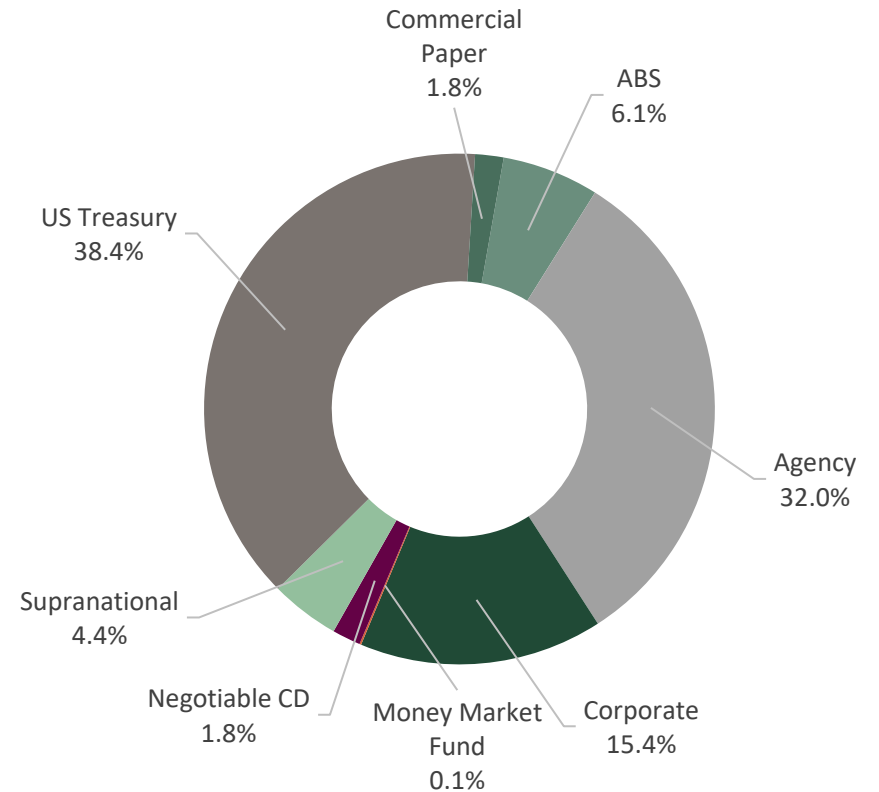
As of December 31, 2021

## Trindel Insurance Fund

December 31, 2021



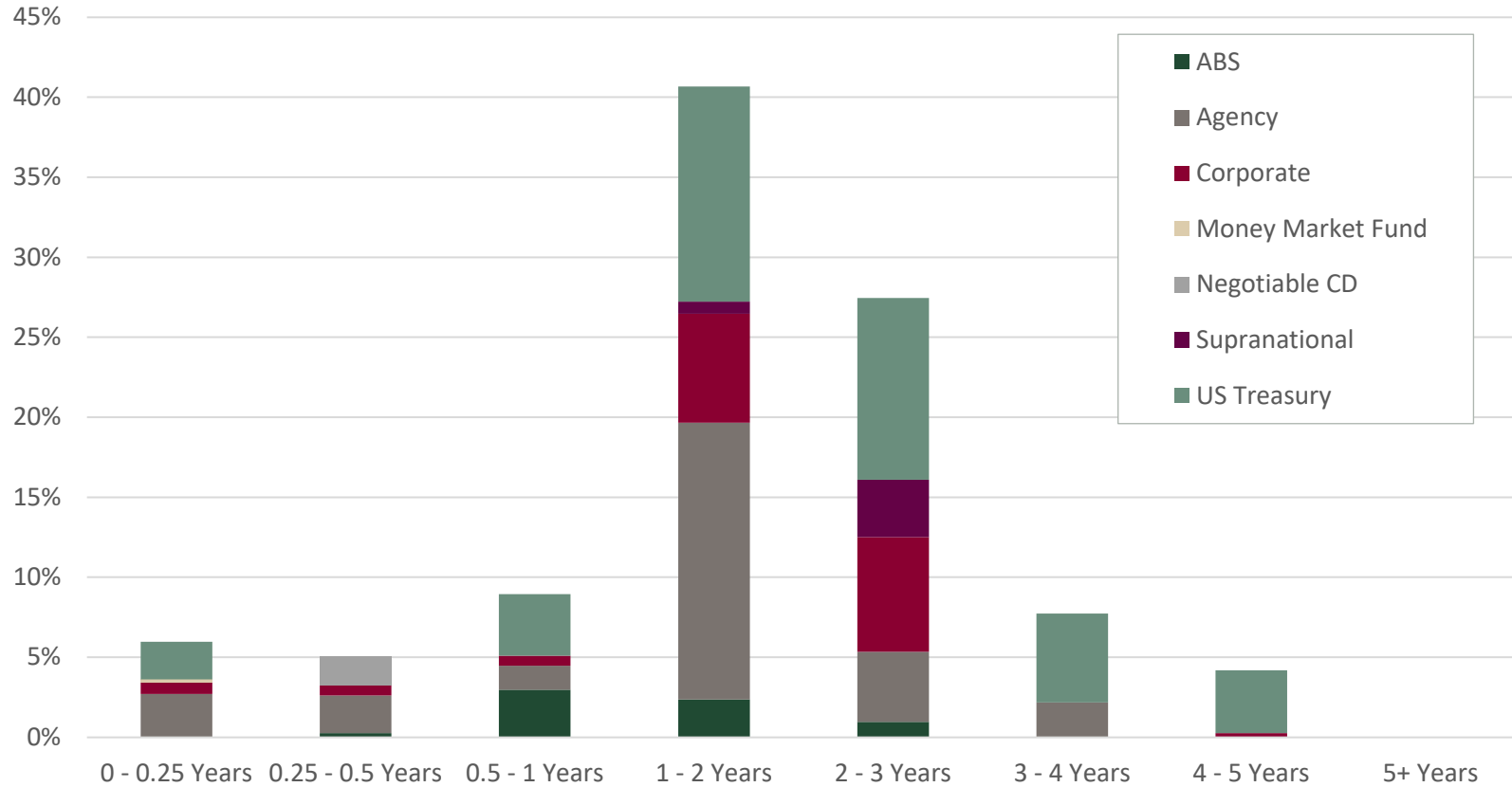
September 30, 2021



# Duration Allocation

As of December 31, 2021

## Trindel Insurance Fund



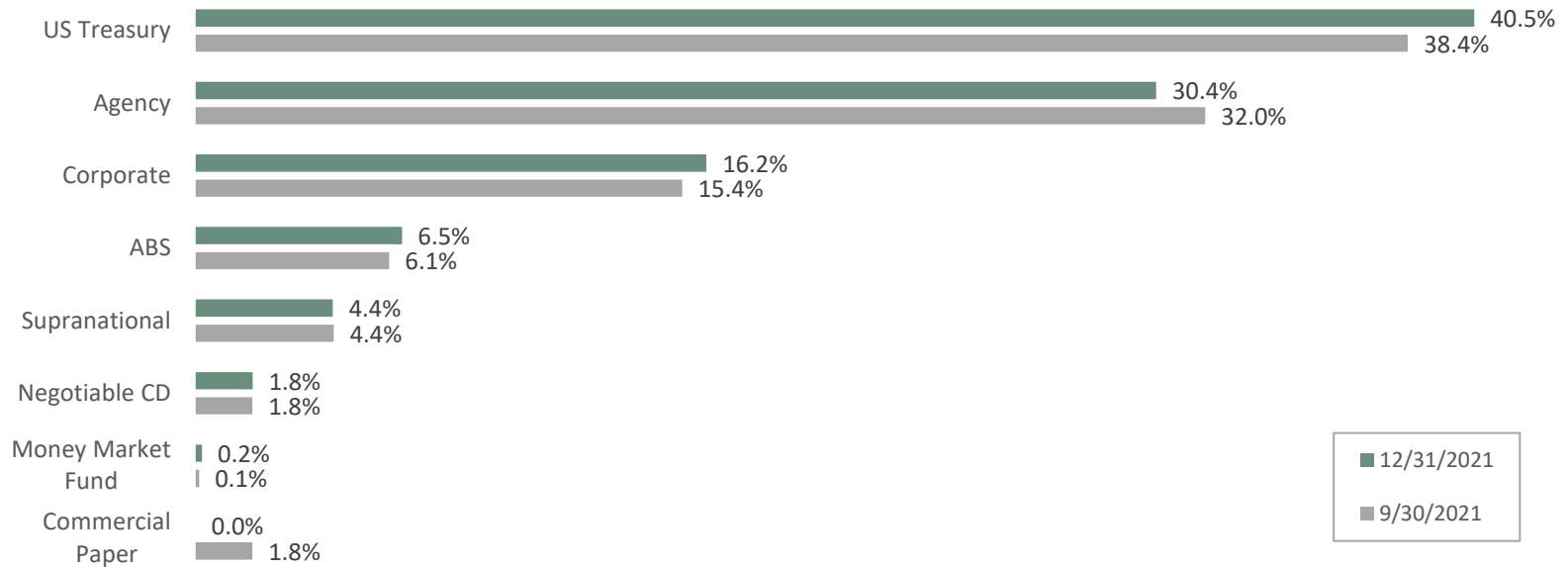
|          | 0 - 0.25 | 0.25 - 0.50 | 0.50 - 1 | 1 - 2 | 2 - 3 | 3 - 4 | 4 - 5 | 5+   |
|----------|----------|-------------|----------|-------|-------|-------|-------|------|
| 12/31/21 | 6.0%     | 5.1%        | 8.9%     | 40.7% | 27.5% | 7.7%  | 4.2%  | 0.0% |

# Portfolio Allocation & Duration Changes

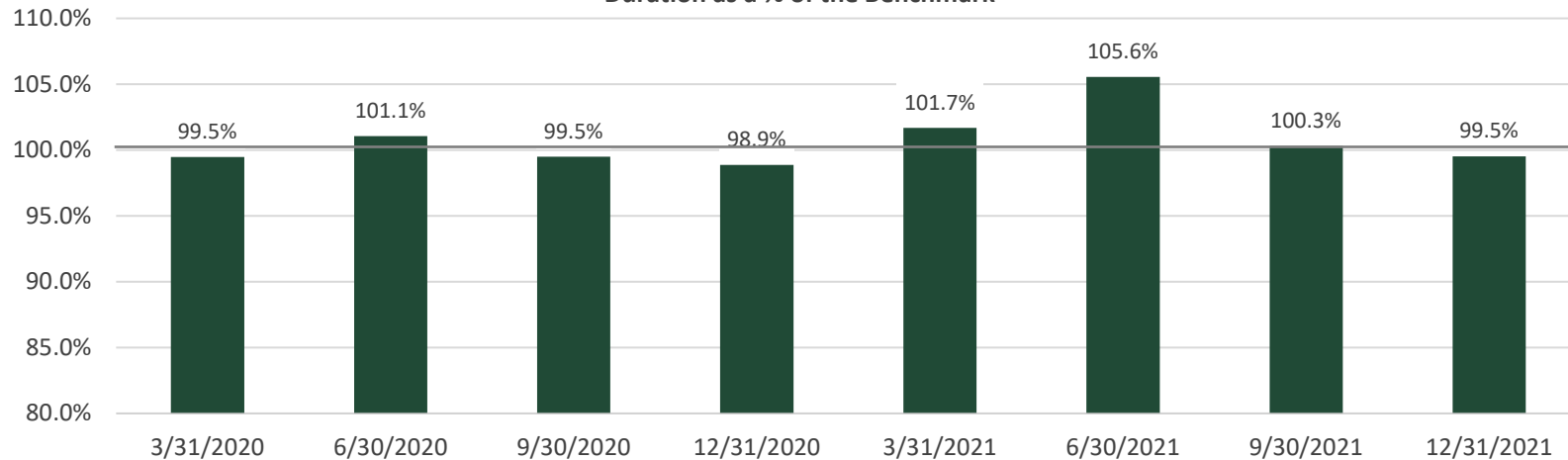
As of December 31, 2021

## Trindel Insurance Fund

### Portfolio Allocation



### Duration as a % of the Benchmark



Benchmark: ICE BofA 1-3 Yr US Treasury Index

## Trindel Insurance Fund – Account #10210

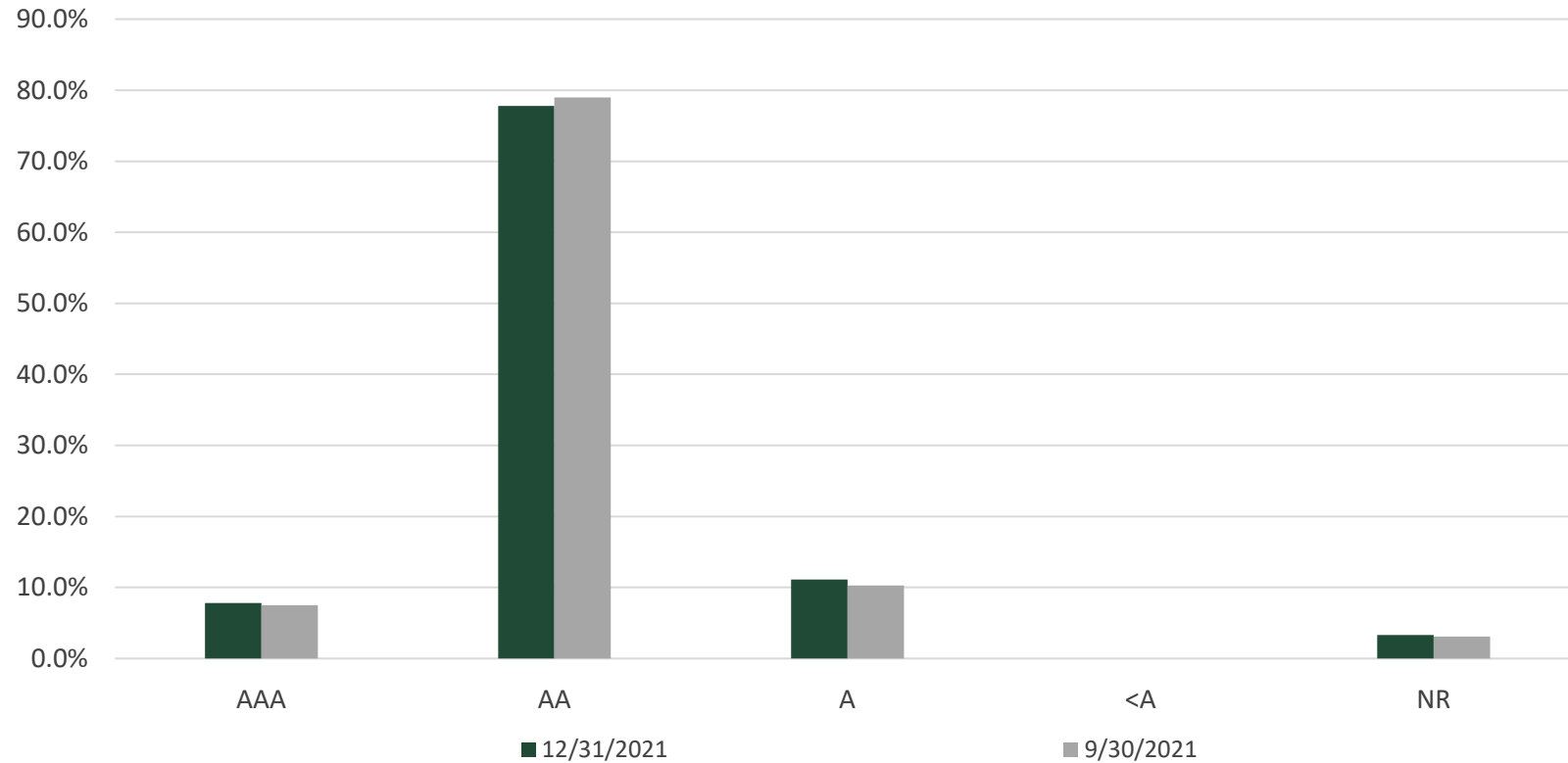
| Issue Name                               | Investment Type   | % Portfolio    |
|--|-------------------|----------------|
| Government of United States              | US Treasury       | 40.50%         |
| Federal Home Loan Mortgage Corp          | Agency            | 11.68%         |
| Federal National Mortgage Association    | Agency            | 9.32%          |
| Federal Home Loan Bank                   | Agency            | 6.65%          |
| Federal Farm Credit Bank                 | Agency            | 2.77%          |
| Toyota ABS                               | ABS               | 1.91%          |
| Intl Bank Recon and Development          | Supranational     | 1.86%          |
| Toronto Dominion Holdings                | Negotiable CD     | 1.81%          |
| Deere & Company                          | Corporate         | 1.75%          |
| Bank of America Corp                     | Corporate         | 1.70%          |
| Apple Inc                                | Corporate         | 1.68%          |
| Honda ABS                                | ABS               | 1.62%          |
| Toyota Motor Corp                        | Corporate         | 1.62%          |
| Inter-American Dev Bank                  | Supranational     | 1.55%          |
| US Bancorp                               | Corporate         | 1.47%          |
| Charles Schwab Corp/The                  | Corporate         | 1.37%          |
| John Deere ABS                           | ABS               | 1.37%          |
| Paccar Financial                         | Corporate         | 1.29%          |
| Caterpillar Inc                          | Corporate         | 1.11%          |
| Bank of New York                         | Corporate         | 0.97%          |
| Berkshire Hathaway                       | Corporate         | 0.96%          |
| International Finance Corp               | Supranational     | 0.94%          |
| Wal-Mart Stores                          | Corporate         | 0.74%          |
| Amazon.com Inc                           | Corporate         | 0.69%          |
| PNC Financial Services Group             | Corporate         | 0.64%          |
| Mercedes-Benz Auto Lease Trust           | ABS               | 0.49%          |
| Nissan ABS                               | ABS               | 0.38%          |
| BMW Vehicle Lease Trust                  | ABS               | 0.30%          |
| GM Financial Securitized Term Auto Trust | ABS               | 0.24%          |
| Hyundai Auot Receivables                 | ABS               | 0.23%          |
| First American Govt Oblig Fund           | Money Market Fund | 0.20%          |
| Salesforce.com Inc                       | Corporate         | 0.20%          |
| <b>TOTAL</b>                             |                   | <b>100.00%</b> |



# Quality Distribution

As of December 31, 2021

**Trindel Insurance Fund**  
December 31, 2021 vs. September 30, 2021



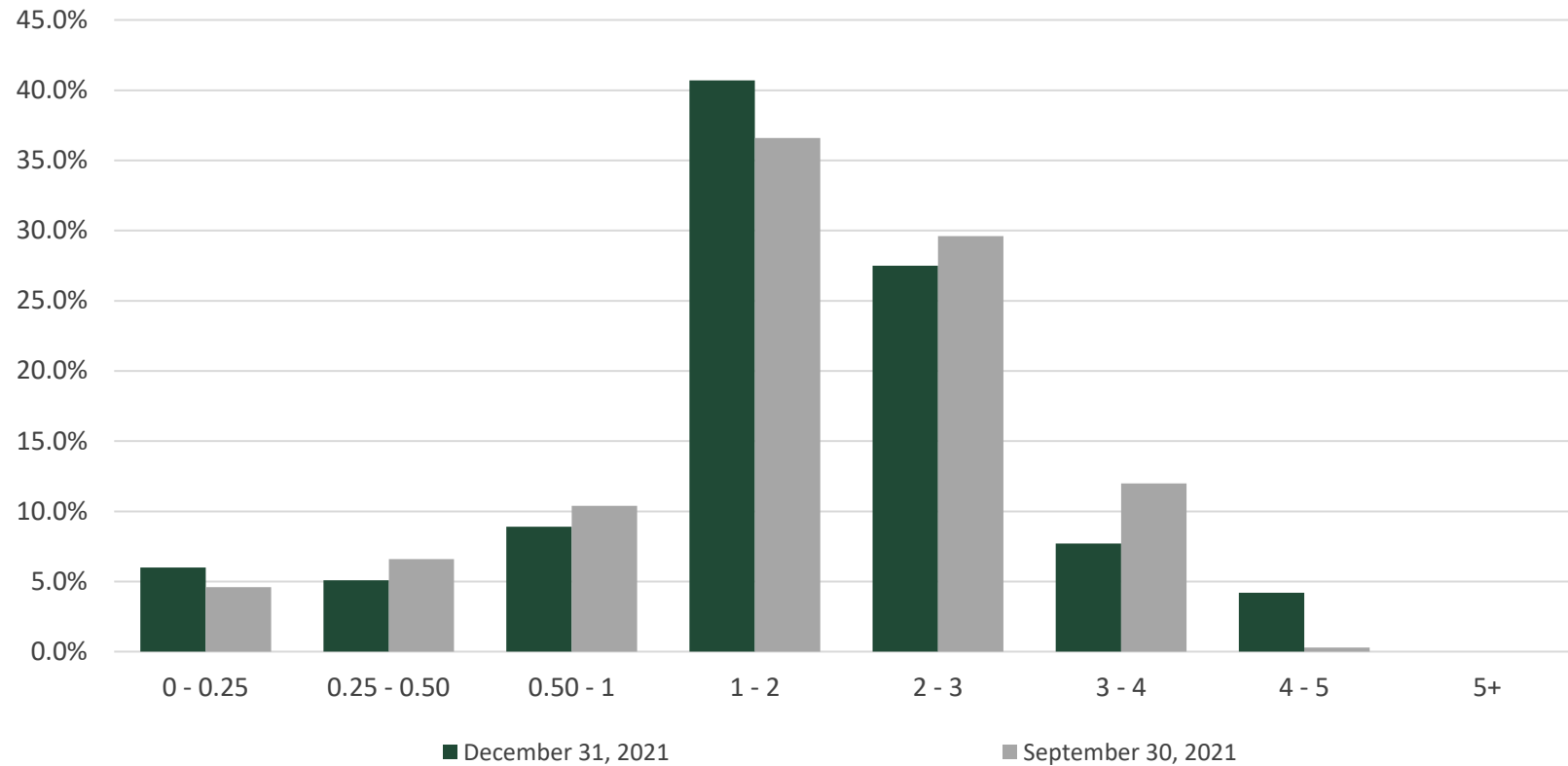
|          | AAA  | AA    | A     | <A   | NR   |
|----------|------|-------|-------|------|------|
| 12/31/21 | 7.8% | 77.8% | 11.1% | 0.0% | 3.3% |
| 09/30/21 | 7.5% | 79.0% | 10.3% | 0.0% | 3.1% |

Source: S&P Ratings

# Duration Distribution

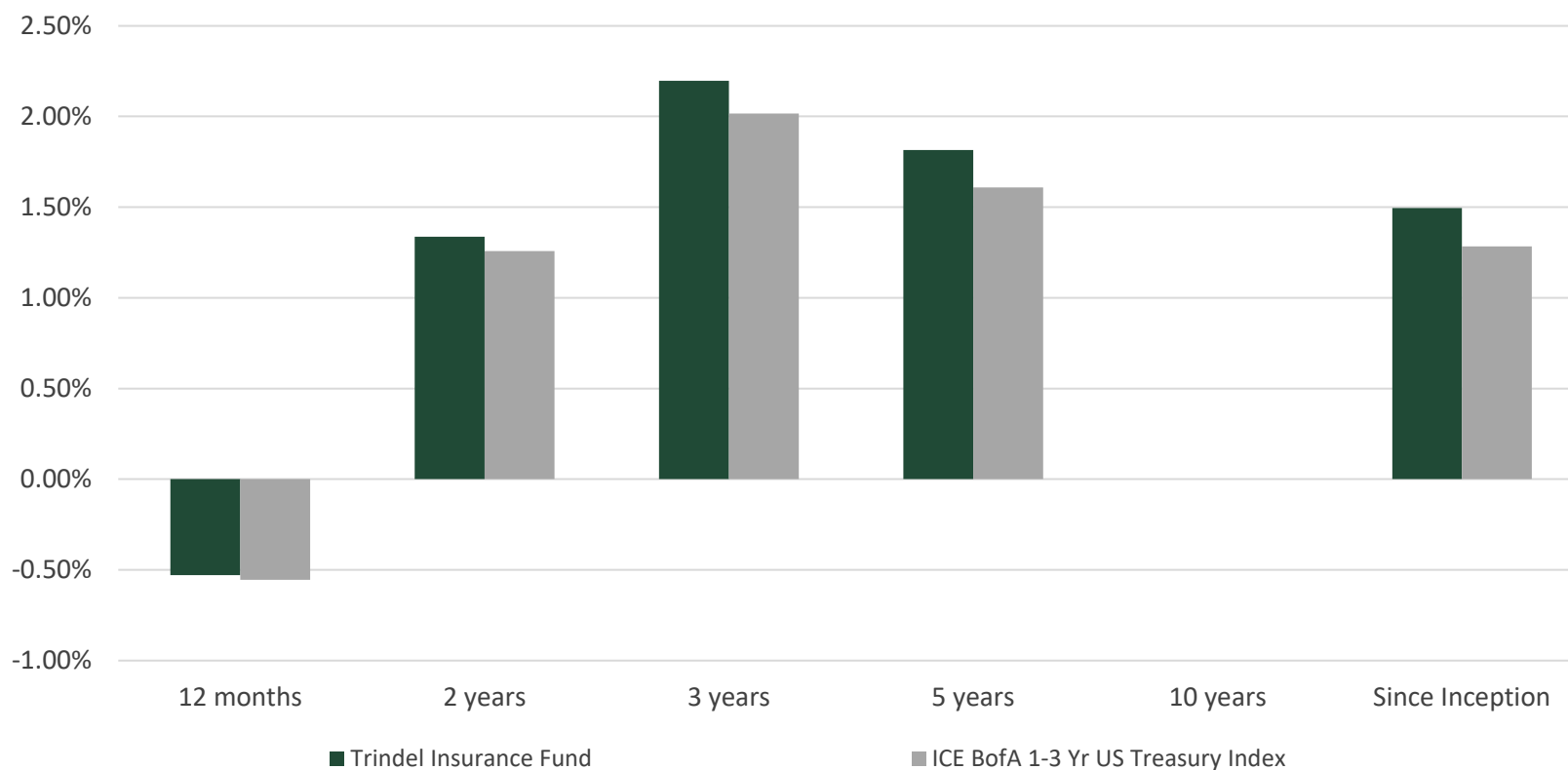
As of December 31, 2021

**Trindel Insurance Fund**  
December 31, 2021 vs. September 30, 2021



|          | 0 - 0.25 | 0.25 - 0.50 | 0.50 - 1 | 1 - 2 | 2 - 3 | 3 - 4 | 4 - 5 | 5+   |
|----------|----------|-------------|----------|-------|-------|-------|-------|------|
| 12/31/21 | 6.0%     | 5.1%        | 8.9%     | 40.7% | 27.5% | 7.7%  | 4.2%  | 0.0% |
| 09/30/21 | 4.6%     | 6.6%        | 10.4%    | 36.6% | 29.6% | 12.0% | 0.3%  | 0.0% |

## Trindel Insurance Fund Total Rate of Return Annualized Since Inception 03/31/2014



| <b>TOTAL RATE OF RETURN</b>       | <i>Annualized</i> |                  |                |                |                |                 |                        |
|-----------------------------------|-------------------|------------------|----------------|----------------|----------------|-----------------|------------------------|
|                                   | <b>3 months</b>   | <b>12 months</b> | <b>2 years</b> | <b>3 years</b> | <b>5 years</b> | <b>10 years</b> | <b>Since Inception</b> |
| Trindel Insurance Fund            | -0.50%            | -0.53%           | 1.34%          | 2.20%          | 1.81%          | N/A             | 1.50%                  |
| ICE BofA 1-3 Yr US Treasury Index | -0.53%            | -0.55%           | 1.26%          | 2.02%          | 1.61%          | N/A             | 1.28%                  |

Total rate of return: A measure of a portfolio's performance over time. It is the internal rate of return, which equates the beginning value of the portfolio with the ending value; it includes interest earnings, realized and unrealized gains and losses in the portfolio.



## Section 3 | Portfolio Holdings

# Holdings Report

As of December 31, 2021

## Trindel Insurance Fund - Account #10210

| CUSIP      | Security Description  | Par Value/Units | Purchase Date<br>Book Yield | Cost Value<br>Book Value | Mkt Price<br>Mkt YTM | Market Value<br>Accrued Int. | % of Port.<br>Gain/Loss | Moody/S&P<br>Fitch | Maturity<br>Duration |
|------------|---|-----------------|-----------------------------|--------------------------|----------------------|------------------------------|-------------------------|--------------------|----------------------|
| <b>ABS</b> |   |                 |                             |                          |                      |                              |                         |                    |                      |
| 43815NAC8  | Honda Auto Receivables Trust 2019-3 A3<br>1.780% Due 08/15/2023   | 55,049.48       | 08/20/2019<br>1.79%         | 55,049.02<br>55,049.37   | 100.57<br>0.35%      | 55,363.65<br>43.55           | 0.13%<br>314.28         | Aaa / AAA<br>NR    | 1.62<br>0.40         |
| 477870AC3  | John Deere Owner Trust 2019-B A3<br>2.210% Due 12/15/2023         | 52,042.79       | 07/16/2019<br>2.23%         | 52,031.73<br>52,037.88   | 100.66<br>0.63%      | 52,385.60<br>51.12           | 0.12%<br>347.72         | Aaa / NR<br>AAA    | 1.96<br>0.42         |
| 43813RAC1  | Honda Auto Receivables 2020-1 A3<br>1.610% Due 04/22/2024         | 104,594.55      | 02/19/2020<br>1.62%         | 104,574.05<br>104,583.17 | 100.71<br>0.52%      | 105,339.05<br>46.78          | 0.25%<br>755.88         | Aaa / NR<br>AAA    | 2.31<br>0.66         |
| 89232HAC9  | Toyota Auto Receivable Own 2020-A A3<br>1.660% Due 05/15/2024     | 265,611.45      | 06/17/2020<br>0.68%         | 271,732.97<br>269,324.71 | 100.66<br>0.50%      | 267,351.47<br>195.96         | 0.62%<br>(1,973.24)     | Aaa / AAA<br>NR    | 2.37<br>0.56         |
| 65479JAD5  | Nissan Auto Receivables Owner 2019-C A3<br>1.930% Due 07/15/2024  | 159,523.51      | 10/16/2019<br>1.94%         | 159,515.09<br>159,519.00 | 100.81<br>0.38%      | 160,811.18<br>136.84         | 0.38%<br>1,292.18       | Aaa / AAA<br>NR    | 2.54<br>0.52         |
| 47789KAC7  | John Deere Owner Trust 2020-A A3<br>1.100% Due 08/15/2024         | 147,907.75      | 03/04/2020<br>1.11%         | 147,898.71<br>147,902.40 | 100.35<br>0.58%      | 148,428.09<br>72.31          | 0.35%<br>525.69         | Aaa / NR<br>AAA    | 2.62<br>0.68         |
| 89237VAB5  | Toyota Auto Receivables Trust 2020-C A3<br>0.440% Due 10/15/2024  | 155,000.00      | 07/21/2020<br>0.44%         | 154,988.07<br>154,992.12 | 99.92<br>0.55%       | 154,875.38<br>30.31          | 0.36%<br>(116.74)       | Aaa / AAA<br>NR    | 2.79<br>0.74         |
| 43813KAC6  | Honda Auto Receivables Trust 2020-3 A3<br>0.370% Due 10/18/2024   | 255,000.00      | 09/22/2020<br>0.38%         | 254,962.54<br>254,977.56 | 99.72<br>0.65%       | 254,287.28<br>34.07          | 0.59%<br>(690.28)       | NR / AAA<br>AAA    | 2.80<br>0.99         |
| 47787NAC3  | John Deere Owner Trust 2020-B A3<br>0.510% Due 11/15/2024         | 80,000.00       | 07/14/2020<br>0.52%         | 79,987.81<br>79,992.87   | 99.85<br>0.69%       | 79,877.52<br>18.13           | 0.19%<br>(115.35)       | Aaa / NR<br>AAA    | 2.88<br>0.83         |
| 58769KAD6  | Mercedes-Benz Auto Lease Trust 2021-B A3<br>0.400% Due 11/15/2024 | 210,000.00      | 06/22/2021<br>0.40%         | 209,984.15<br>209,987.32 | 99.25<br>0.81%       | 208,416.39<br>37.33          | 0.49%<br>(1,570.93)     | NR / AAA<br>AAA    | 2.88<br>1.85         |
| 09690AAC7  | BMW Vehicle Lease Trust 2021-2 A3<br>0.330% Due 12/26/2024        | 130,000.00      | 09/08/2021<br>0.34%         | 129,986.58<br>129,988.32 | 99.24<br>0.80%       | 129,007.71<br>7.15           | 0.30%<br>(980.61)       | Aaa / NR<br>AAA    | 2.99<br>1.64         |
| 89236XAC0  | Toyota Auto Receivables 2020-D A3<br>0.350% Due 01/15/2025        | 100,000.00      | 10/06/2020<br>0.36%         | 99,981.37<br>99,986.70   | 99.74<br>0.64%       | 99,742.60<br>15.56           | 0.23%<br>(244.10)       | NR / AAA<br>AAA    | 3.04<br>0.90         |
| 43813GAC5  | Honda Auto Receivables Trust 2021-1 A3<br>0.270% Due 04/21/2025   | 140,000.00      | 02/17/2021<br>0.27%         | 139,997.44<br>139,998.15 | 99.47<br>0.71%       | 139,253.10<br>10.50          | 0.32%<br>(745.05)       | Aaa / NR<br>AAA    | 3.31<br>1.21         |
| 89240BAC2  | Toyota Auto Receivables Owners 2021-A A3<br>0.260% Due 05/15/2025 | 300,000.00      | 02/02/2021<br>0.27%         | 299,944.32<br>299,960.42 | 99.50<br>0.67%       | 298,492.50<br>34.67          | 0.70%<br>(1,467.92)     | Aaa / NR<br>AAA    | 3.37<br>1.23         |
| 47788UAC6  | John Deere Owner Trust 2021-A A3<br>0.360% Due 09/15/2025         | 135,000.00      | 03/02/2021<br>0.37%         | 134,974.05<br>134,979.91 | 99.19<br>0.84%       | 133,907.85<br>21.60          | 0.31%<br>(1,072.06)     | Aaa / NR<br>AAA    | 3.71<br>1.70         |
| 43815GAC3  | Honda Auto Receivables Trust 2021-4 A3<br>0.880% Due 01/21/2026   | 140,000.00      | 11/16/2021<br>0.89%         | 139,970.49<br>139,971.44 | 99.76<br>0.99%       | 139,662.18<br>34.22          | 0.33%<br>(309.26)       | Aaa / NR<br>AAA    | 4.06<br>2.13         |
| 47789QAC4  | John Deere Owner Trust 2021-B A3<br>0.520% Due 03/16/2026         | 175,000.00      | 07/13/2021<br>0.52%         | 174,984.39<br>174,986.31 | 98.86<br>1.02%       | 173,005.88<br>40.44          | 0.40%<br>(1,980.43)     | Aaa / NR<br>AAA    | 4.21<br>2.30         |

# Holdings Report

As of December 31, 2021

## Trindel Insurance Fund - Account #10210

| CUSIP            | Security Description  | Par Value/Units     | Purchase Date<br>Book Yield | Cost Value<br>Book Value                   | Mkt Price<br>Mkt YTM | Market Value<br>Accrued Int.         | % of Port.<br>Gain/Loss           | Moody/S&P<br>Fitch             | Maturity<br>Duration       |
|------------------|---|---------------------|-----------------------------|--|----------------------|--------------------------------------|-----------------------------------|--------------------------------|----------------------------|
| 44935FAD6        | Hyundai Auto Receivables Trust 2021-C A3<br>0.740% Due 05/15/2026 | 100,000.00          | 11/09/2021<br>0.75%         | 99,977.68<br>99,978.55                     | 99.31<br>1.05%       | 99,314.40<br>32.89                   | 0.23%<br>(664.15)                 | NR / AAA<br>AAA                | 4.37<br>2.19               |
| 362554AC1        | GM Financial Securitized Term 2021-4 A3<br>0.680% Due 09/16/2026  | 105,000.00          | 10/13/2021<br>0.68%         | 104,997.32<br>104,997.48                   | 99.25<br>1.06%       | 104,211.35<br>29.75                  | 0.24%<br>(786.13)                 | Aaa / AAA<br>NR                | 4.71<br>1.98               |
| <b>TOTAL ABS</b> |   | <b>2,809,729.53</b> | <b>0.69%</b>                | <b>2,815,537.78</b><br><b>2,813,213.68</b> | <b>0.70%</b>         | <b>2,803,733.18</b><br><b>893.18</b> | <b>6.54%</b><br><b>(9,480.50)</b> | <b>Aaa / AAA</b><br><b>Aaa</b> | <b>3.11</b><br><b>1.23</b> |

| Agency     |                                     |            |                     |                          |                 |                        |                     |                  |              |
|------------|-------------------------------------|------------|---------------------|--------------------------|-----------------|------------------------|---------------------|------------------|--------------|
| 3135G0U92  | FNMA Note<br>2.625% Due 01/11/2022  | 625,000.00 | 01/16/2019<br>2.60% | 625,525.00<br>625,004.82 | 100.06<br>0.55% | 625,358.75<br>7,747.40 | 1.48%<br>353.93     | Aaa / AA+<br>AAA | 0.03<br>0.03 |
| 313378CR0  | FHLB Note<br>2.250% Due 03/11/2022  | 525,000.00 | 05/03/2017<br>1.93% | 532,848.75<br>525,305.62 | 100.41<br>0.16% | 527,128.88<br>3,609.38 | 1.24%<br>1,823.26   | Aaa / AA+<br>NR  | 0.19<br>0.19 |
| 3133ELWD2  | FFCB Note<br>0.375% Due 04/08/2022  | 580,000.00 | 04/03/2020<br>0.45% | 579,141.60<br>579,885.94 | 100.08<br>0.09% | 580,441.38<br>501.46   | 1.35%<br>555.44     | Aaa / AA+<br>AAA | 0.27<br>0.27 |
| 313379Q69  | FHLB Note<br>2.125% Due 06/10/2022  | 425,000.00 | 06/20/2017<br>1.87% | 430,036.25<br>425,443.97 | 100.83<br>0.25% | 428,511.78<br>526.82   | 1.00%<br>3,067.81   | Aaa / AA+<br>AAA | 0.44<br>0.44 |
| 3135G0W33  | FNMA Note<br>1.375% Due 09/06/2022  | 640,000.00 | 09/05/2019<br>1.49% | 637,772.80<br>639,496.04 | 100.75<br>0.26% | 644,829.44<br>2,811.11 | 1.51%<br>5,333.40   | Aaa / AA+<br>AAA | 0.68<br>0.68 |
| 3135G0T94  | FNMA Note<br>2.375% Due 01/19/2023  | 250,000.00 | 10/18/2018<br>3.07% | 243,167.50<br>248,314.97 | 102.05<br>0.41% | 255,134.75<br>2,671.88 | 0.60%<br>6,819.78   | Aaa / AA+<br>AAA | 1.05<br>1.03 |
| 3137EAER6  | FHLMC Note<br>0.375% Due 05/05/2023 | 615,000.00 | 05/05/2020<br>0.39% | 614,741.70<br>614,884.44 | 99.78<br>0.54%  | 613,670.37<br>358.75   | 1.43%<br>(1,214.07) | Aaa / AA+<br>AAA | 1.34<br>1.34 |
| 3135G04Q3  | FNMA Note<br>0.250% Due 05/22/2023  | 660,000.00 | 05/20/2020<br>0.35% | 658,013.40<br>659,081.99 | 99.59<br>0.55%  | 657,279.48<br>178.75   | 1.53%<br>(1,802.51) | Aaa / AA+<br>AAA | 1.39<br>1.39 |
| 3137EAEN5  | FHLMC Note<br>2.750% Due 06/19/2023 | 625,000.00 | Various<br>2.87%    | 621,762.25<br>623,962.83 | 103.15<br>0.59% | 644,663.75<br>572.91   | 1.50%<br>20,700.92  | Aaa / AA+<br>AAA | 1.47<br>1.44 |
| 3135G05G4  | FNMA Note<br>0.250% Due 07/10/2023  | 575,000.00 | 07/08/2020<br>0.32% | 573,763.75<br>574,373.41 | 99.46<br>0.60%  | 571,918.00<br>682.81   | 1.33%<br>(2,455.41) | Aaa / AA+<br>AAA | 1.52<br>1.52 |
| 3137EAEV7  | FHLMC Note<br>0.250% Due 08/24/2023 | 900,000.00 | 08/27/2020<br>0.29% | 899,037.00<br>899,468.93 | 99.36<br>0.64%  | 894,243.60<br>793.75   | 2.09%<br>(5,225.33) | Aaa / AA+<br>AAA | 1.65<br>1.64 |
| 313383YJ4  | FHLB Note<br>3.375% Due 09/08/2023  | 600,000.00 | 01/17/2019<br>2.70% | 617,568.00<br>606,377.99 | 104.57<br>0.65% | 627,416.40<br>6,356.25 | 1.48%<br>21,038.41  | Aaa / AA+<br>NR  | 1.69<br>1.63 |
| 3137EAEW5  | FHLMC Note<br>0.250% Due 09/08/2023 | 600,000.00 | 09/24/2020<br>0.23% | 600,324.00<br>600,184.84 | 99.33<br>0.65%  | 595,986.00<br>470.83   | 1.39%<br>(4,198.84) | Aaa / AA+<br>AAA | 1.69<br>1.68 |
| 3137EAIEY1 | FHLMC Note<br>0.125% Due 10/16/2023 | 645,000.00 | 10/14/2020<br>0.25% | 642,594.15<br>643,565.28 | 99.02<br>0.68%  | 638,686.10<br>167.97   | 1.49%<br>(4,879.18) | Aaa / AA+<br>AAA | 1.79<br>1.78 |

# Holdings Report

As of December 31, 2021

## Trindel Insurance Fund - Account #10210

| CUSIP               | Security Description                | Par Value/Units      | Purchase Date<br>Book Yield | Cost Value<br>Book Value                     | Mkt Price<br>Mkt YTM | Market Value<br>Accrued Int.             | % of Port.<br>Gain/Loss           | Moody/S&P<br>Fitch             | Maturity<br>Duration       |
|---------------------|-------------------------------------|----------------------|-----------------------------|--|----------------------|--|-----------------------------------|--------------------------------|----------------------------|
| 3135G06H1           | FNMA Note<br>0.250% Due 11/27/2023  | 595,000.00           | 11/23/2020<br>0.29%         | 594,321.70<br>594,570.27                     | 99.13<br>0.71%       | 589,849.68<br>140.49                     | 1.37%<br>(4,720.59)               | Aaa / AA+<br>AAA               | 1.91<br>1.90               |
| 3137EAFA2           | FHLMC Note<br>0.250% Due 12/04/2023 | 700,000.00           | 12/15/2020<br>0.21%         | 700,756.00<br>700,490.04                     | 99.07<br>0.74%       | 693,458.50<br>131.25                     | 1.62%<br>(7,031.54)               | Aaa / AA+<br>AAA               | 1.93<br>1.91               |
| 3130A0F70           | FHLB Note<br>3.375% Due 12/08/2023  | 600,000.00           | 01/28/2019<br>2.76%         | 616,722.00<br>606,654.87                     | 105.07<br>0.73%      | 630,440.40<br>1,293.75                   | 1.47%<br>23,785.53                | Aaa / AA+<br>AAA               | 1.94<br>1.88               |
| 3133EMRZ7           | FFCB Note<br>0.250% Due 02/26/2024  | 615,000.00           | 02/22/2021<br>0.26%         | 614,778.60<br>614,841.08                     | 98.98<br>0.73%       | 608,698.10<br>533.85                     | 1.42%<br>(6,142.98)               | Aaa / AA+<br>AAA               | 2.16<br>2.14               |
| 3130A1XJ2           | FHLB Note<br>2.875% Due 06/14/2024  | 600,000.00           | Various<br>1.96%            | 625,872.00<br>612,701.85                     | 104.87<br>0.87%      | 629,199.60<br>814.58                     | 1.47%<br>16,497.75                | Aaa / AA+<br>NR                | 2.45<br>2.37               |
| 3135G0X24           | FNMA Note<br>1.625% Due 01/07/2025  | 625,000.00           | 01/16/2020<br>1.69%         | 623,050.00<br>623,817.34                     | 101.83<br>1.01%      | 636,421.25<br>4,908.85                   | 1.49%<br>12,603.91                | Aaa / AA+<br>AAA               | 3.02<br>2.92               |
| 3137EAEP0           | FHLMC Note<br>1.500% Due 02/12/2025 | 625,000.00           | 06/04/2020<br>0.55%         | 652,443.75<br>643,231.75                     | 101.46<br>1.02%      | 634,151.25<br>3,619.79                   | 1.49%<br>(9,080.50)               | Aaa / AA+<br>AAA               | 3.12<br>3.02               |
| 3137EAEX3           | FHLMC Note<br>0.375% Due 09/23/2025 | 300,000.00           | 09/24/2020<br>0.43%         | 299,238.00<br>299,431.42                     | 97.32<br>1.11%       | 291,945.00<br>306.25                     | 0.68%<br>(7,486.42)               | Aaa / AA+<br>AAA               | 3.73<br>3.68               |
| <b>TOTAL Agency</b> |                                     | <b>12,925,000.00</b> | <b>1.15%</b>                | <b>13,003,478.20</b><br><b>12,961,089.69</b> | <b>0.62%</b>         | <b>13,019,432.46</b><br><b>39,198.88</b> | <b>30.43%</b><br><b>58,342.77</b> | <b>Aaa / AA+</b><br><b>Aaa</b> | <b>1.61</b><br><b>1.58</b> |

| Corporate |   |            |                     |                          |                 |                         |                    |                 |              |
|-----------|---|------------|---------------------|--------------------------|-----------------|-------------------------|--------------------|-----------------|--------------|
| 89236TDP7 | Toyota Motor Credit Corp Note<br>2.600% Due 01/11/2022                        | 150,000.00 | 12/27/2018<br>3.31% | 146,959.50<br>149,972.53 | 100.04<br>1.07% | 150,063.30<br>1,841.67  | 0.35%<br>90.77     | A1 / A+<br>A+   | 0.03<br>0.03 |
| 06406RAA5 | Bank of NY Mellon Corp Callable Note Cont 1/7/2022<br>2.600% Due 02/07/2022   | 150,000.00 | 12/27/2018<br>3.25% | 147,148.50<br>149,906.96 | 100.04<br>0.29% | 150,056.40<br>1,560.00  | 0.35%<br>149.44    | A1 / A<br>AA-   | 0.10<br>0.02 |
| 69353RFE3 | PNC Bank Callable Note Cont 6/28/2022<br>2.450% Due 07/28/2022                | 270,000.00 | 06/07/2018<br>3.40% | 260,236.80<br>268,653.35 | 100.97<br>0.48% | 272,609.55<br>2,811.38  | 0.64%<br>3,956.20  | A2 / A<br>A+    | 0.57<br>0.49 |
| 06051GEU9 | Bank of America Corp Note<br>3.300% Due 01/11/2023                            | 700,000.00 | Various<br>2.32%    | 705,853.00<br>706,928.87 | 102.74<br>0.62% | 719,204.50<br>10,908.33 | 1.70%<br>12,275.63 | A2 / A-<br>AA-  | 1.03<br>1.00 |
| 06406RAE7 | Bank of NY Mellon Corp Callable Note Cont 12/29/2022<br>2.950% Due 01/29/2023 | 255,000.00 | 09/09/2019<br>1.97% | 262,986.60<br>257,399.29 | 102.21<br>0.71% | 260,642.64<br>3,176.17  | 0.61%<br>3,243.35  | A1 / A<br>AA-   | 1.08<br>0.97 |
| 084670BR8 | Berkshire Hathaway Callable Note Cont 1/15/2023<br>2.750% Due 03/15/2023      | 400,000.00 | Various<br>2.32%    | 405,211.50<br>401,639.77 | 102.11<br>0.71% | 408,440.80<br>3,238.89  | 0.96%<br>6,801.03  | Aa2 / AA<br>A+  | 1.20<br>1.02 |
| 037833AK6 | Apple Inc Note<br>2.400% Due 05/03/2023                                       | 700,000.00 | Various<br>1.94%    | 701,624.50<br>704,300.10 | 102.39<br>0.60% | 716,751.00<br>2,706.67  | 1.68%<br>12,450.90 | Aaa / AA+<br>NR | 1.34<br>1.32 |

# Holdings Report

As of December 31, 2021

## Trindel Insurance Fund - Account #10210

| CUSIP                          | Security Description  | Par Value/Units     | Purchase Date<br>Book Yield | Cost Value<br>Book Value                   | Mkt Price<br>Mkt YTM | Market Value<br>Accrued Int.            | % of Port.<br>Gain/Loss           | Moody/S&P<br>Fitch             | Maturity<br>Duration       |
|--------------------------------|---|---------------------|-----------------------------|--|----------------------|---|-----------------------------------|--------------------------------|----------------------------|
| 931142EK5                      | Wal-Mart Stores Callable Note Cont 5/26/2023<br>3.400% Due 06/26/2023     | 200,000.00          | 01/16/2019<br>3.06%         | 202,762.00<br>200,886.48                   | 104.03<br>0.51%      | 208,067.20<br>94.44                     | 0.49%<br>7,180.72                 | Aa2 / AA<br>AA                 | 1.48<br>1.38               |
| 90331HNV1                      | US Bank NA Callable Note Cont 6/23/2023<br>3.400% Due 07/24/2023          | 400,000.00          | 10/10/2019<br>1.98%         | 420,152.00<br>408,048.83                   | 103.99<br>0.68%      | 415,944.00<br>5,931.11                  | 0.98%<br>7,895.17                 | A1 / AA-<br>AA-                | 1.56<br>1.43               |
| 24422EUR8                      | John Deere Capital Corp Note<br>3.450% Due 01/10/2024                     | 400,000.00          | 03/14/2019<br>2.95%         | 408,860.00<br>403,722.31                   | 105.07<br>0.92%      | 420,282.40<br>6,555.00                  | 0.99%<br>16,560.09                | A2 / A<br>A                    | 2.03<br>1.94               |
| 24422EVN6                      | John Deere Capital Corp Note<br>0.450% Due 01/17/2024                     | 325,000.00          | 03/01/2021<br>0.47%         | 324,769.25<br>324,835.90                   | 99.05<br>0.92%       | 321,909.58<br>666.25                    | 0.75%<br>(2,926.32)               | A2 / A<br>A                    | 2.05<br>2.02               |
| 808513BN4                      | Charles Schwab Corp Callable Note Cont 2/18/2024<br>0.750% Due 03/18/2024 | 590,000.00          | Various<br>0.58%            | 592,753.75<br>592,153.60                   | 99.57<br>0.95%       | 587,468.32<br>1,266.04                  | 1.37%<br>(4,685.28)               | A2 / A<br>A                    | 2.21<br>2.18               |
| 023135BW5                      | Amazon.com Inc Note<br>0.450% Due 05/12/2024                              | 300,000.00          | 05/10/2021<br>0.50%         | 299,562.00<br>299,655.51                   | 99.04<br>0.86%       | 297,114.60<br>183.75                    | 0.69%<br>(2,540.91)               | A1 / AA<br>AA-                 | 2.36<br>2.34               |
| 14913R2L0                      | Caterpillar Financial Service Note<br>0.450% Due 05/17/2024               | 480,000.00          | 05/10/2021<br>0.50%         | 479,356.80<br>479,491.19                   | 98.78<br>0.97%       | 474,144.48<br>264.00                    | 1.11%<br>(5,346.71)               | A2 / A<br>A                    | 2.38<br>2.36               |
| 89236TJH9                      | Toyota Motor Credit Corp Note<br>0.500% Due 06/18/2024                    | 550,000.00          | 06/21/2021<br>0.63%         | 547,855.00<br>548,232.49                   | 98.54<br>1.10%       | 541,992.00<br>99.31                     | 1.26%<br>(6,240.49)               | A1 / A+<br>A+                  | 2.47<br>2.44               |
| 79466LAG9                      | Salesforce.com Inc Callable Note Cont 7/15/2022<br>0.625% Due 07/15/2024  | 85,000.00           | 06/29/2021<br>0.64%         | 84,956.65<br>84,963.47                     | 99.09<br>0.99%       | 84,225.74<br>249.39                     | 0.20%<br>(737.73)                 | A2 / A+<br>NR                  | 2.54<br>2.50               |
| 91159HHX1                      | US Bancorp Callable Note Cont 6/28/2024<br>2.400% Due 07/30/2024          | 200,000.00          | 03/25/2021<br>0.65%         | 211,234.00<br>208,602.95                   | 103.34<br>1.04%      | 206,675.00<br>2,013.33                  | 0.49%<br>(1,927.95)               | A2 / A+<br>A+                  | 2.58<br>2.40               |
| 69371RR40                      | Paccar Financial Corp Note<br>0.500% Due 08/09/2024                       | 210,000.00          | 08/03/2021<br>0.52%         | 209,886.60<br>209,901.60                   | 98.29<br>1.17%       | 206,402.07<br>414.17                    | 0.48%<br>(3,499.53)               | A1 / A+<br>NR                  | 2.61<br>2.57               |
| 69371RR57                      | Paccar Financial Corp Note<br>0.900% Due 11/08/2024                       | 350,000.00          | 11/02/2021<br>0.90%         | 349,979.00<br>349,980.03                   | 99.40<br>1.11%       | 347,916.80<br>463.75                    | 0.81%<br>(2,063.23)               | A1 / A+<br>NR                  | 2.86<br>2.80               |
| 931142ERO                      | Wal-Mart Stores Callable Note Cont 08/17/2026<br>1.050% Due 09/17/2026    | 110,000.00          | 09/08/2021<br>1.09%         | 109,792.10<br>109,804.17                   | 98.94<br>1.28%       | 108,829.82<br>333.67                    | 0.25%<br>(974.35)                 | Aa2 / AA<br>AA                 | 4.72<br>4.56               |
| <b>TOTAL Corporate</b>         |   | <b>6,825,000.00</b> | <b>1.59%</b>                | <b>6,871,939.55</b><br><b>6,859,079.40</b> | <b>0.82%</b>         | <b>6,898,740.20</b><br><b>44,777.32</b> | <b>16.18%</b><br><b>39,660.80</b> | <b>A1 / A+</b><br><b>A+</b>    | <b>1.79</b><br><b>1.73</b> |
| <b>Money Market Fund</b>       |   |                     |                             |  |                      |   |                                   |                                |                            |
| 31846V203                      | First American Govt Obligation Fund Class Y                               | 84,790.58           | Various<br>0.01%            | 84,790.58<br>84,790.58                     | 1.00<br>0.01%        | 84,790.58<br>0.00                       | 0.20%<br>0.00                     | Aaa / AAA<br>AAA               | 0.00<br>0.00               |
| <b>TOTAL Money Market Fund</b> |   | <b>84,790.58</b>    | <b>0.01%</b>                | <b>84,790.58</b>                           | <b>0.01%</b>         | <b>84,790.58</b><br><b>0.00</b>         | <b>0.20%</b><br><b>0.00</b>       | <b>Aaa / AAA</b><br><b>Aaa</b> | <b>0.00</b><br><b>0.00</b> |



# Holdings Report

As of December 31, 2021

## Trindel Insurance Fund - Account #10210

| CUSIP                      | Security Description   | Par Value/Units     | Purchase Date<br>Book Yield | Cost Value<br>Book Value                   | Mkt Price<br>Mkt YTM | Market Value<br>Accrued Int.           | % of Port.<br>Gain/Loss            | Moody/S&P<br>Fitch             | Maturity<br>Duration       |
|----------------------------|--|---------------------|-----------------------------|--|----------------------|--|------------------------------------|--------------------------------|----------------------------|
| <b>Negotiable CD</b>       |  |                     |                             |  |                      |  |                                    |                                |                            |
| 89114W7M1                  | Toronto Dominion Yankee CD<br>0.240% Due 04/28/2022          | 775,000.00          | 04/29/2021<br>0.24%         | 774,999.98<br>774,999.99                   | 100.00<br>0.23%      | 775,029.45<br>1,281.33                 | 1.81%<br>29.46                     | P-1 / A-1<br>F-1+              | 0.32<br>0.32               |
| <b>TOTAL Negotiable CD</b> |  | <b>775,000.00</b>   | <b>0.24%</b>                | <b>774,999.98</b><br><b>774,999.99</b>     | <b>0.23%</b>         | <b>775,029.45</b><br><b>1,281.33</b>   | <b>1.81%</b><br><b>29.46</b>       | <b>Aaa / AA</b><br><b>Aaa</b>  | <b>0.32</b><br><b>0.32</b> |
| <b>Supranational</b>       |  |                     |                             |  |                      |  |                                    |                                |                            |
| 459058JM6                  | Intl. Bank Recon & Development Note<br>0.250% Due 11/24/2023 | 330,000.00          | 11/17/2020<br>0.32%         | 329,290.50<br>329,551.62                   | 99.10<br>0.73%       | 327,015.48<br>84.79                    | 0.76%<br>(2,536.14)                | Aaa / AAA<br>AAA               | 1.90<br>1.89               |
| 459058GQ0                  | Intl. Bank Recon & Development Note<br>2.500% Due 03/19/2024 | 450,000.00          | 01/26/2021<br>0.26%         | 481,473.00<br>472,190.39                   | 103.64<br>0.84%      | 466,388.10<br>3,187.50                 | 1.09%<br>(5,802.29)                | Aaa / AAA<br>AAA               | 2.22<br>2.15               |
| 4581X0DZ8                  | Inter-American Dev Bank Note<br>0.500% Due 09/23/2024        | 675,000.00          | 09/15/2021<br>0.52%         | 674,500.50<br>674,546.07                   | 98.68<br>0.99%       | 666,056.25<br>918.75                   | 1.55%<br>(8,489.82)                | Aaa / AAA<br>NR                | 2.73<br>2.70               |
| 45950KCR9                  | International Finance Corp Note<br>1.375% Due 10/16/2024     | 400,000.00          | 07/12/2021<br>0.54%         | 410,760.00<br>409,213.82                   | 101.01<br>1.01%      | 404,059.60<br>1,145.83                 | 0.94%<br>(5,154.22)                | Aaa / AAA<br>NR                | 2.79<br>2.73               |
| <b>TOTAL Supranational</b> |  | <b>1,855,000.00</b> | <b>0.43%</b>                | <b>1,896,024.00</b><br><b>1,885,501.90</b> | <b>0.91%</b>         | <b>1,863,519.43</b><br><b>5,336.87</b> | <b>4.35%</b><br><b>(21,982.47)</b> | <b>Aaa / AAA</b><br><b>Aaa</b> | <b>2.47</b><br><b>2.42</b> |
| <b>US Treasury</b>         |  |                     |                             |  |                      |  |                                    |                                |                            |
| 912828ZA1                  | US Treasury Note<br>1.125% Due 02/28/2022                    | 500,000.00          | 03/24/2020<br>0.39%         | 507,089.84<br>500,583.28                   | 100.17<br>0.11%      | 500,827.50<br>1,911.26                 | 1.17%<br>244.22                    | Aaa / AA+<br>AAA               | 0.16<br>0.16               |
| 912828W89                  | US Treasury Note<br>1.875% Due 03/31/2022                    | 500,000.00          | 12/13/2017<br>2.12%         | 495,058.59<br>499,719.52                   | 100.43<br>0.15%      | 502,131.00<br>2,395.26                 | 1.18%<br>2,411.48                  | Aaa / AA+<br>AAA               | 0.25<br>0.25               |
| 912828L24                  | US Treasury Note<br>1.875% Due 08/31/2022                    | 625,000.00          | Various<br>2.79%            | 604,917.00<br>621,425.38                   | 101.05<br>0.29%      | 631,543.13<br>3,981.79                 | 1.48%<br>10,117.75                 | Aaa / AA+<br>AAA               | 0.67<br>0.66               |
| 912828M80                  | US Treasury Note<br>2.000% Due 11/30/2022                    | 1,000,000.00        | Various<br>1.35%            | 1,009,950.20<br>1,005,835.47               | 101.45<br>0.41%      | 1,014,492.00<br>1,758.24               | 2.37%<br>8,656.53                  | Aaa / AA+<br>AAA               | 0.92<br>0.91               |
| 912828ZD5                  | US Treasury Note<br>0.500% Due 03/15/2023                    | 1,225,000.00        | Various<br>0.34%            | 1,229,046.88<br>1,227,348.45               | 100.04<br>0.47%      | 1,225,478.98<br>1,827.35               | 2.86%<br>(1,869.47)                | Aaa / AA+<br>AAA               | 1.20<br>1.20               |
| 9128284D9                  | US Treasury Note<br>2.500% Due 03/31/2023                    | 1,000,000.00        | Various<br>1.83%            | 1,008,743.56<br>1,008,295.04               | 102.47<br>0.51%      | 1,024,688.00<br>6,387.37               | 2.40%<br>16,392.96                 | Aaa / AA+<br>AAA               | 1.25<br>1.23               |
| 912828ZH6                  | US Treasury Note<br>0.250% Due 04/15/2023                    | 1,225,000.00        | 06/24/2021<br>0.22%         | 1,225,574.22<br>1,225,408.66               | 99.67<br>0.51%       | 1,220,933.00<br>656.25                 | 2.85%<br>(4,475.66)                | Aaa / AA+<br>AAA               | 1.29<br>1.28               |
| 912828ZU7                  | US Treasury Note<br>0.250% Due 06/15/2023                    | 1,250,000.00        | 06/24/2021<br>0.25%         | 1,250,000.00<br>1,250,000.00               | 99.54<br>0.57%       | 1,244,238.75<br>145.95                 | 2.90%<br>(5,761.25)                | Aaa / AA+<br>AAA               | 1.45<br>1.45               |

# Holdings Report

As of December 31, 2021

## Trindel Insurance Fund - Account #10210

| CUSIP                                   | Security Description                      | Par Value/Units      | Purchase Date<br>Book Yield | Cost Value<br>Book Value                     | Mkt Price<br>Mkt YTM | Market Value<br>Accrued Int.              | % of Port.<br>Gain/Loss             | Moody/S&P<br>Fitch             | Maturity<br>Duration       |
|---|---|----------------------|-----------------------------|--|----------------------|---|-------------------------------------|--------------------------------|----------------------------|
| 912828Y61                               | US Treasury Note<br>2.750% Due 07/31/2023 | 1,000,000.00         | Various<br>1.16%            | 1,047,177.73<br>1,024,550.90                 | 103.36<br>0.61%      | 1,033,633.01<br>11,508.16                 | 2.44%<br>9,082.11                   | Aaa / AA+<br>AAA               | 1.58<br>1.54               |
| 91282CBE0                               | US Treasury Note<br>0.125% Due 01/15/2024 | 1,000,000.00         | Various<br>0.22%            | 997,217.77<br>998,016.75                     | 98.75<br>0.74%       | 987,539.01<br>577.45                      | 2.30%<br>(10,477.74)                | Aaa / AA+<br>AAA               | 2.04<br>2.03               |
| 912828W71                               | US Treasury Note<br>2.125% Due 03/31/2024 | 1,000,000.00         | Various<br>1.07%            | 1,035,834.97<br>1,023,066.70                 | 102.94<br>0.80%      | 1,029,375.01<br>5,429.26                  | 2.41%<br>6,308.31                   | Aaa / AA+<br>AAA               | 2.25<br>2.19               |
| 91282CBV2                               | US Treasury Note<br>0.375% Due 04/15/2024 | 700,000.00           | 09/23/2021<br>0.41%         | 699,289.06<br>699,364.42                     | 99.02<br>0.81%       | 693,109.20<br>562.50                      | 1.62%<br>(6,255.22)                 | Aaa / AA+<br>AAA               | 2.29<br>2.27               |
| 912828YE4                               | US Treasury Note<br>1.250% Due 08/31/2024 | 1,000,000.00         | 02/18/2021<br>0.29%         | 1,033,593.75<br>1,025,358.20                 | 100.94<br>0.89%      | 1,009,414.00<br>4,247.24                  | 2.36%<br>(15,944.20)                | Aaa / AA+<br>AAA               | 2.67<br>2.61               |
| 912828YV6                               | US Treasury Note<br>1.500% Due 11/30/2024 | 1,125,000.00         | Various<br>1.20%            | 1,134,321.29<br>1,134,603.29                 | 101.60<br>0.94%      | 1,142,974.13<br>1,483.52                  | 2.67%<br>8,370.84                   | Aaa / AA+<br>AAA               | 2.92<br>2.85               |
| 912828ZT0                               | US Treasury Note<br>0.250% Due 05/31/2025 | 1,250,000.00         | Various<br>0.64%            | 1,230,419.92<br>1,233,755.66                 | 97.30<br>1.06%       | 1,216,308.75<br>274.73                    | 2.83%<br>(17,446.91)                | Aaa / AA+<br>AAA               | 3.42<br>3.38               |
| 9128284Z0                               | US Treasury Note<br>2.750% Due 08/31/2025 | 1,100,000.00         | Various<br>0.71%            | 1,192,507.81<br>1,180,711.27                 | 105.83<br>1.12%      | 1,164,152.00<br>10,278.32                 | 2.74%<br>(16,559.27)                | Aaa / AA+<br>AAA               | 3.67<br>3.47               |
| 912828R36                               | US Treasury Note<br>1.625% Due 05/15/2026 | 650,000.00           | 10/14/2021<br>0.99%         | 668,585.94<br>667,719.41                     | 101.73<br>1.22%      | 661,248.25<br>1,371.37                    | 1.54%<br>(6,471.16)                 | Aaa / AA+<br>AAA               | 4.37<br>4.21               |
| 912828YG9                               | US Treasury Note<br>1.625% Due 09/30/2026 | 1,000,000.00         | 12/28/2021<br>1.24%         | 1,017,656.25<br>1,017,625.74                 | 101.76<br>1.24%      | 1,017,617.00<br>4,151.79                  | 2.38%<br>(8.74)                     | Aaa / AA+<br>AAA               | 4.75<br>4.54               |
| <b>TOTAL US Treasury</b>                |   | <b>17,150,000.00</b> | <b>0.88%</b>                | <b>17,386,984.78</b><br><b>17,343,388.14</b> | <b>0.72%</b>         | <b>17,319,702.72</b><br><b>58,947.81</b>  | <b>40.50%</b><br><b>(23,685.42)</b> | <b>Aaa / AA+</b><br><b>Aaa</b> | <b>2.16</b><br><b>2.11</b> |
| <b>TOTAL PORTFOLIO</b>                  |   | <b>42,424,520.11</b> | <b>1.03%</b>                | <b>42,833,754.87</b><br><b>42,722,063.38</b> | <b>0.71%</b>         | <b>42,764,948.02</b><br><b>150,435.39</b> | <b>100.00%</b><br><b>42,884.64</b>  | <b>Aa1 / AA+</b><br><b>Aaa</b> | <b>1.97</b><br><b>1.81</b> |
| <b>TOTAL MARKET VALUE PLUS ACCRUALS</b> |   |                      |                             |  |                      | <b>42,915,383.41</b>                      |                                     |                                |                            |



## Section 4 | Transactions

# Transaction Ledger

As of December 31, 2021

## Trindel Insurance Fund - Account #10210

September 30, 2021 through December 31, 2021

| Transaction Type          | Settlement Date | CUSIP     | Quantity            | Security Description  | Price   | Acq/Disp Yield | Amount              | Interest Pur/Sold | Total Amount        | Gain/Loss       |
|---------------------------|-----------------|-----------|---------------------|---|---------|----------------|---------------------|-------------------|---------------------|-----------------|
| <b>ACQUISITIONS</b>       |                 |           |                     |   |         |                |                     |                   |                     |                 |
| Purchase                  | 10/15/2021      | 912828R36 | 650,000.00          | US Treasury Note<br>1.625% Due: 05/15/2026                        | 102.859 | 0.99%          | 668,585.94          | 4,391.47          | 672,977.41          | 0.00            |
| Purchase                  | 10/21/2021      | 362554AC1 | 105,000.00          | GM Financial Securitized Term 2021-4 A3<br>0.68% Due: 09/16/2026  | 99.997  | 0.68%          | 104,997.32          | 0.00              | 104,997.32          | 0.00            |
| Purchase                  | 11/08/2021      | 69371RR57 | 350,000.00          | Paccar Financial Corp Note<br>0.9% Due: 11/08/2024                | 99.994  | 0.90%          | 349,979.00          | 0.00              | 349,979.00          | 0.00            |
| Purchase                  | 11/17/2021      | 44935FAD6 | 100,000.00          | Hyundai Auto Receivables Trust 2021-C A3<br>0.74% Due: 05/15/2026 | 99.978  | 0.75%          | 99,977.68           | 0.00              | 99,977.68           | 0.00            |
| Purchase                  | 11/24/2021      | 43815GAC3 | 140,000.00          | Honda Auto Receivables Trust 2021-4 A3<br>0.88% Due: 01/21/2026   | 99.979  | 0.89%          | 139,970.49          | 0.00              | 139,970.49          | 0.00            |
| Purchase                  | 12/29/2021      | 912828YG9 | 1,000,000.00        | US Treasury Note<br>1.625% Due: 09/30/2026                        | 101.766 | 1.24%          | 1,017,656.25        | 4,017.86          | 1,021,674.11        | 0.00            |
| <b>Subtotal</b>           |                 |           | <b>2,345,000.00</b> |   |         |                | <b>2,381,166.68</b> | <b>8,409.33</b>   | <b>2,389,576.01</b> | <b>0.00</b>     |
| <b>TOTAL ACQUISITIONS</b> |                 |           | <b>2,345,000.00</b> |   |         |                | <b>2,381,166.68</b> | <b>8,409.33</b>   | <b>2,389,576.01</b> | <b>0.00</b>     |
| <b>DISPOSITIONS</b>       |                 |           |                     |   |         |                |                     |                   |                     |                 |
| Sale                      | 10/15/2021      | 912828RR3 | 525,000.00          | US Treasury Note<br>2% Due: 11/15/2021                            | 100.168 | 0.09%          | 525,881.84          | 4,365.49          | 530,247.33          | 38.00           |
| Sale                      | 10/15/2021      | 912828ZA1 | 225,000.00          | US Treasury Note<br>1.125% Due: 02/28/2022                        | 100.406 | 0.39%          | 225,914.06          | 314.66            | 226,228.72          | 298.60          |
| Sale                      | 11/04/2021      | 3130A0EN6 | 300,000.00          | FHLB Note<br>2.875% Due: 12/10/2021                               | 100.282 | 2.65%          | 300,846.00          | 3,450.00          | 304,296.00          | 783.53          |
| Sale                      | 11/12/2021      | 3130A0EN6 | 75,000.00           | FHLB Note<br>2.875% Due: 12/10/2021                               | 100.218 | 2.65%          | 75,163.50           | 910.42            | 76,073.92           | 151.35          |
| Sale                      | 11/18/2021      | 3130A0EN6 | 250,000.00          | FHLB Note<br>2.875% Due: 12/10/2021                               | 100.169 | 2.65%          | 250,422.50          | 3,154.51          | 253,577.01          | 390.69          |
| <b>Subtotal</b>           |                 |           | <b>1,375,000.00</b> |   |         |                | <b>1,378,227.90</b> | <b>12,195.08</b>  | <b>1,390,422.98</b> | <b>1,662.17</b> |

# Transaction Ledger

As of December 31, 2021

## Trindel Insurance Fund - Account #10210

September 30, 2021 through December 31, 2021

| Transaction Type          | Settlement Date | CUSIP     | Quantity            | Security Description  | Price  | Acq/Disp Yield | Amount              | Interest Pur/Sold | Total Amount        | Gain/Loss       |
|---------------------------|-----------------|-----------|---------------------|---|--------|----------------|---------------------|-------------------|---------------------|-----------------|
| Maturity                  | 11/29/2021      | 21687AYV9 | 775,000.00          | Rabobank Nederland NV NY Discount CP<br>0.17% Due: 11/29/2021 | 99.899 |                | 774,220.48          | 779.52            | 775,000.00          | 0.00            |
| <b>Subtotal</b>           |                 |           | <b>775,000.00</b>   |   |        |                | <b>774,220.48</b>   | <b>779.52</b>     | <b>775,000.00</b>   | <b>0.00</b>     |
| <b>TOTAL DISPOSITIONS</b> |                 |           | <b>2,150,000.00</b> |   |        |                | <b>2,152,448.38</b> | <b>12,974.60</b>  | <b>2,165,422.98</b> | <b>1,662.17</b> |

# Important Disclosures

*As of December 31, 2021*

2021 Chandler Asset Management, Inc, An Independent Registered Investment Adviser.

Information contained herein is confidential. Prices are provided by IDC, an independent pricing source. In the event IDC does not provide a price or if the price provided is not reflective of fair market value, Chandler will obtain pricing from an alternative approved third party pricing source in accordance with our written valuation policy and procedures. Our valuation procedures are also disclosed in Item 5 of our Form ADV Part 2A.

Performance results are presented gross-of-advisory fees and represent the client's Total Return. The deduction of advisory fees lowers performance results. These results include the reinvestment of dividends and other earnings. Past performance may not be indicative of future results. Therefore, clients should not assume that future performance of any specific investment or investment strategy will be profitable or equal to past performance levels. All investment strategies have the potential for profit or loss. Economic factors, market conditions or changes in investment strategies, contributions or withdrawals may materially alter the performance and results of your portfolio.

Index returns assume reinvestment of all distributions. Historical performance results for investment indexes generally do not reflect the deduction of transaction and/or custodial charges or the deduction of an investment management fee, the incurrence of which would have the effect of decreasing historical performance results. It is not possible to invest directly in an index.

Source ice Data Indices, LLC ("ICE"), used with permission. ICE permits use of the ICE indices and related data on an "as is" basis; ICE, its affiliates and their respective third party suppliers disclaim any and all warranties and representations, express and/or implied, including any warranties of merchantability or fitness for a particular purpose or use, including the indices, index data and any data included in, related to, or derived therefrom. Neither ICE data, its affiliates or their respective third party providers guarantee the quality, adequacy, accuracy, timeliness or completeness of the indices or the index data or any component thereof, and the indices and index data and all components thereof are provided on an "as is" basis and licensee's use it at licensee's own risk. ICE data, its affiliates and their respective third party do not sponsor, endorse, or recommend chandler asset management, or any of its products or services.

This report is provided for informational purposes only and should not be construed as a specific investment or legal advice. The information contained herein was obtained from sources believed to be reliable as of the date of publication, but may become outdated or superseded at any time without notice. Any opinions or views expressed are based on current market conditions and are subject to change. This report may contain forecasts and forward-looking statements which are inherently limited and should not be relied upon as indicator of future results. Past performance is not indicative of future results. This report is not intended to constitute an offer, solicitation, recommendation or advice regarding any securities or investment strategy and should not be regarded by recipients as a substitute for the exercise of their own judgment.

Fixed income investments are subject to interest, credit and market risk. Interest rate risk: the value of fixed income investments will decline as interest rates rise. Credit risk: the possibility that the borrower may not be able to repay interest and principal. Low rated bonds generally have to pay higher interest rates to attract investors willing to take on greater risk. Market risk: the bond market in general could decline due to economic conditions, especially during periods of rising interest rates.

Ratings information have been provided by Moody's, S&P and Fitch through data feeds we believe to be reliable as of the date of this statement, however we cannot guarantee its accuracy.

Security level ratings for U.S. Agency issued mortgage-backed securities ("MBS") reflect the issuer rating because the securities themselves are not rated. The issuing U.S. Agency guarantees the full and timely payment of both principal and interest and carries a AA+/Aaa/AAA by S&P, Moody's and Fitch respectively.

## **ICE BofA 1-3 Yr US Treasury Index**

*The ICE BofA 1-3 Year US Treasury Index tracks the performance of US dollar-denominated sovereign debt publicly issued by the US government in its domestic market. Qualifying securities must have at least one year remaining term to final maturity and less than three years remaining term to final maturity, a fixed coupon schedule, and a minimum amount outstanding of \$1 billion. Qualifying securities must have at least 18 months to final maturity at the time of issuance.*

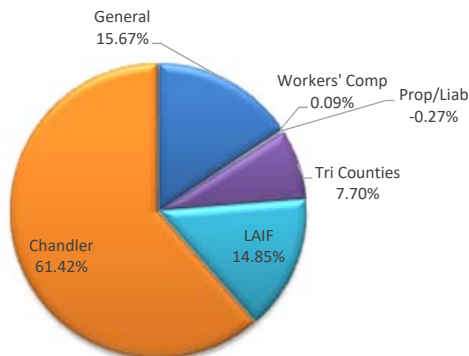
## Trindel Insurance Fund Treasurers Report

This Treasurers Report is submitted in accordance with the investment policy adopted on September 25, 2020 and all investment are in compliance.  
Per California Government Code 53646, sufficient liquidity is available to meet all anticipated obligations during the next six months.

*David Nelson*

| Date                        | General<br>Account 1010<br>Tri Counties | Workers' Comp<br>Account<br>Tri Counties | Prop Liab<br>Account<br>Tri Counties | Money Mrk<br>Account<br>Tri Counties | Local Agency<br>Investment<br>Fund | Chandler<br>Asset<br>Management | Total                |
|-----------------------------|---|--|--------------------------------------|--------------------------------------|------------------------------------|---------------------------------|----------------------|
| 7/31/2021                   |   |  |                                      | \$2,222.37                           |                                    | \$38,775.00                     | 40,997.37            |
| 8/31/2021                   |   |  |                                      | \$2,223.32                           |                                    | \$38,359.00                     | 40,582.32            |
| 9/30/2021                   |   |  |                                      | \$2,152.51                           | \$6,159.77                         | \$37,448.00                     | 45,760.28            |
| <b>First Qtr. Earnings</b>  | \$0.00                                  | \$0.00                                   | \$0.00                               | \$6,598.20                           | \$6,159.77                         | \$114,582.00                    | 127,339.97           |
| <b>9/30/2021 Cash Bal</b>   | <b>4,724,879.21</b>                     | <b>645,902.87</b>                        | <b>190,128.76</b>                    | <b>5,239,981.85</b>                  | <b>10,121,942.88</b>               | <b>43,026,685.00</b>            | <b>63,949,520.57</b> |
| 10/31/2021                  |   |  |                                      | \$2,225.18                           |                                    | \$36,848.00                     | 39,073.18            |
| 11/30/2021                  |   |  |                                      | \$2,154.31                           |                                    | \$35,747.00                     | 37,901.31            |
| 12/31/2021                  |   |  |                                      | \$71.87                              | \$5,827.15                         | \$35,681.00                     | 41,580.02            |
| <b>Second Qtr. Earnings</b> | \$0.00                                  | \$0.00                                   | \$0.00                               | \$4,451.36                           | \$5,827.15                         | \$108,276.00                    | 118,554.51           |
| <b>12/31/2021 Cash Bal</b>  | <b>11,827,857.40</b>                    | <b>850,770.06</b>                        | <b>299,697.64</b>                    | <b>5,244,433.21</b>                  | <b>10,127,770.03</b>               | <b>42,764,948.00</b>            | <b>71,115,476.34</b> |
| 1/31/2022                   |   |  |                                      | \$4,454.37                           |                                    | \$35,532.00                     | 39,986.37            |
| 2/28/2022                   |   |  |                                      | \$2,013.25                           |                                    | \$34,392.00                     | 36,405.25            |
| 3/31/2022                   |   |  |                                      | \$2,229.81                           | \$7,980.95                         | \$36,194.00                     | 46,404.76            |
| <b>Third Qtr. Earnings</b>  | \$0.00                                  | \$0.00                                   | \$0.00                               | \$8,697.43                           | \$7,980.95                         | \$106,118.00                    | 122,796.38           |
| <b>3/31/2022 Cash Bal</b>   | <b>10,696,803.37</b>                    | <b>59,425.77</b>                         | <b>-182,308.87</b>                   | <b>5,253,130.64</b>                  | <b>10,135,750.98</b>               | <b>41,916,187.00</b>            | <b>67,878,988.89</b> |
| 4/30/2022                   |   |  |                                      |                                      |                                    |                                 | 0.00                 |
| 5/31/2022                   |   |  |                                      |                                      |                                    |                                 | 0.00                 |
| 6/30/2022                   |   |  |                                      |                                      |                                    |                                 | 0.00                 |
| <b>First Qtr. Earnings</b>  | \$0.00                                  | \$0.00                                   | \$0.00                               | \$0.00                               | \$0.00                             | \$0.00                          | 0.00                 |
| <b>Cash Balance</b>         | <b>10,696,803.37</b>                    | <b>59,425.77</b>                         | <b>-182,308.87</b>                   | <b>5,253,130.64</b>                  | <b>10,135,750.98</b>               | <b>41,916,187.00</b>            | <b>67,878,988.89</b> |
|                             | General                                 | Workers' Comp                            | Prop/Liab                            | Tri Counties                         | LAIF                               | Chandler                        |                      |

### Pooled Account Composition



|                      | Simple Annualized |           |
|----------------------|-------------------|-----------|
|                      | Earnings          | FYTD Rate |
| <b>Tri Counties</b>  | \$ 19,746.99      | 0.47%     |
| <b>LAIF</b>          | \$ 19,967.87      | 0.25%     |
| <b>Chandler</b>      | \$ 328,976.00     | 0.98%     |
| <b>Total FY Int.</b> | \$ 368,690.86     | 0.68%     |

#### Chandler fee

First \$25 mil 0.10 of 1% = 10 basis points

Second \$25 mil 0.08 of 1% = 8 basis points

|                      |               |       |
|----------------------|---------------|-------|
|                      | \$ 26,256.79  | 0.08% |
| <b>NET Gain/Loss</b> | \$ 342,434.07 | 0.63% |

**FYTD change in fair Market value** \$ (1,362,645.00) -2.51%



TRINDEL INSURANCE FUND  
**BOARD OF DIRECTORS**  
**AGENDA**

Alpine~Colusa~Del Norte~Lassen~Modoc~Mono~Plumas~San Benito~Sierra~Sutter~Trinity

A Joint Powers Authority Established in 1980

[www.trindel.org](http://www.trindel.org)

## **PROGRAMS**

### **V**

- a. MOC for Banking Programs
- b. Liability & WC 2022 / 2023 Pool MOC's
- c. Budget and Salary Schedule for all Programs 2022-2023
- d. Resolution 22-02 setting deductible funding for Medical Malpractice and Pollution programs
- e. Captive Feasibility Study
- f. Program Premiums for 2022-2023
- g. Potential Membership
- h. CAJPA Accreditation

TRINDEL INSURANCE FUND  
**BOARD OF DIRECTORS**  
**AGENDA**

Alpine~Colusa~Del Norte~Lassen~Modoc~Mono~Plumas~San Benito~Sierra~Sutter~Trinity

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**TRINDEL BOARD MEETING**

May 2022

**PROGRAMS**

AGENDA ITEM V.a.

**SUBJECT:** Property Memorandum of Coverage MOC

**ACTION FOR CONSIDERATION:** Approve Property Memorandum of Coverage for 2022-2023 policy year.

**BACKGROUND:** During the CAJPA audit it was recommended that we create an MOC for the property program. With help from Mr. Coley and Mr. Fischer we created the following MOC for your approval.

**FISCAL IMPACT:** N/A

**RECOMMENDATION:** Approve Property Memorandum of Coverage 2022-2023.



Alpine - Colusa - Del Norte - Lassen - Modoc - Mono - Plumas - San Benito - Sierra - Sutter - Trinity

A Joint Powers Authority Established in 1980

[www.trindel.org](http://www.trindel.org)

## TRINDEL INSURANCE FUND

### PRIMARY PROPERTY MEMORANDUM OF COVERAGE

PROGRAM YEAR: 2022-2023

#### DECLARATIONS

1. Coverage Provider

Trindel Insurance Fund (“FUND”), a joint powers authority, as now or may be hereafter constituted.

2. Members

As per the “Schedule of Covered Members”

3. FUND Mailing Address

P.O. Box 2069, Weaverville, CA 96093

4. Coverage Period

July 1, 2022 to July 1, 2023, beginning and ending at 12:01 AM standard time.

5. Territory

This Memorandum of Coverage applies while the property is within the United States, Canada, or Puerto Rico, and in due course of transit including

airborne or waterborne between points and places therein, except that coverage does not apply to (1) waterborne shipments via the Panama Canal, (2) waterborne or airborne shipments to and from Alaska, to and from Hawaii, and to and from Puerto Rico. Coverage on export shipments not insured under ocean marine policies does not extend beyond the time when the property is loaded on board overseas vessel or aircraft; coverage on import shipments not insured under ocean marine policies does not attach until after discharge from overseas vessel or aircraft.

6. Limits of Liability

In no event shall liability for loss under this Memorandum of Coverage arising out of one "Occurrence" (see PRISM Property Program Memorandum of Coverage) from all contributing coverages exceed \$500,000.

7. Self-Insured Retention

From each adjusted loss or claim for damage granted under this Memorandum of Coverage and occurring from any one loss, disaster or casualty, the following applicable amount(s) shall be deducted: per individual member's deductibles on file, per occurrence, as specified on **Schedule of Covered Members**, below.

## **SCHEDULE OF COVERED MEMBERS**

The following are included as Members:

### **Alpine County**

Alpine County Court Services  
All Risk Deductible: \$25,000  
Boiler and Machinery Deductible: \$1,000  
Licensed Vehicles Deductible: Standard Program Deductible\*  
Contractors Equipment/Unlicensed Vehicles Deductible: \$10,000  
\*\*Applicable Optional Coverages: A, B, C, D  
Tower: VII

### **Colusa County**

Colusa County Transit Agency  
Colusa County Transportation Commission  
All Risk Deductible: \$25,000  
Boiler and Machinery Deductible: \$1,000  
Licensed Vehicles Deductible: Standard Program Deductible\*  
Contractors Equipment/Unlicensed Vehicles Deductible: \$10,000  
\*\*Applicable Optional Coverages: A, B, C  
Tower: VII

### **Del Norte County**

All Del Norte County Court Operations  
Del Norte County Children and Families Commission  
Del Norte County Public Improvement Corporation  
The Del Norte, Board of Supervisors, acting as the Governing Body of the Del Norte and of any other Political Subdivision or District within the Boundary of Del Norte, Employees of the County, Permissive Users of Owned, Hired or Leased Vehicles and all other Boards, Agencies and Committees created by the Board of Supervisors and the Individual Members of such Boards and Committees when acting for or on behalf of the insured County, but only while engaged in activities authorized by the officials and sanctioned by the Board of Supervisors.  
All Risk Deductible: \$25,000  
Boiler and Machinery Deductible: \$1,000  
Licensed Vehicles Deductible: Standard Program Deductible\*  
Contractors Equipment/Unlicensed Vehicles Deductible: \$10,000  
\*\*Applicable Optional Coverages: A, B, C  
Tower: I, IV

### **Lassen County**

Lassen Transit Service Authority  
All Risk Deductible: \$25,000  
Boiler and Machinery Deductible: \$1,000  
Licensed Vehicles Deductible: Standard Program Deductible\*  
Contractors Equipment/Unlicensed Vehicles Deductible: \$10,000  
\*\*Applicable Optional Coverages: A, B, C  
Tower: VII

**Modoc County**

All Risk Deductible: \$25,000

Boiler and Machinery Deductible: \$1,000

Licensed Vehicles Deductible: Standard Program Deductible\*

Contractors Equipment/Unlicensed Vehicles Deductible: \$10,000

\*\*Applicable Optional Coverages: A, B, C

Tower: VII

**Mono County**

Los Angeles Department of Water and Power

All Risk Deductible: \$25,000

Boiler and Machinery Deductible: \$1,000

Licensed Vehicles Deductible: Standard Program Deductible\*

Contractors Equipment/Unlicensed Vehicles Deductible: \$10,000

\*\*Applicable Optional Coverages: A, B, C

Tower: VII

**Plumas County**

Plumas County Children and Families Commission (AKA: First 5 Plumas)

Plumas County Superior Court

All Risk Deductible: \$25,000

Boiler and Machinery Deductible: \$1,000

Licensed Vehicles Deductible: Standard Program Deductible\*

Contractors Equipment/Unlicensed Vehicles Deductible: \$10,000

\*\*Applicable Optional Coverages: A, B, C

Tower: VII

**Sierra County**

Sierra County Superior Court

All Risk Deductible: \$25,000

Boiler and Machinery Deductible: \$1,000

Licensed Vehicles Deductible: Standard Program Deductible\*

Contractors Equipment/Unlicensed Vehicles Deductible: \$10,000

\*\*Applicable Optional Coverages: A, B, C, D

Tower: VII

**Sutter County**

Superior Court of California, Sutter County

Yuba-Sutter Juvenile Hall

All Risk Deductible: \$5,000

Boiler and Machinery Deductible: \$1,000

Licensed Vehicles Deductible: Standard Program Deductible\*

Contractors Equipment/Unlicensed Vehicles Deductible: \$10,000

\*\*Applicable Optional Coverages: A, B, C, D

Tower: VII

**Trinity County**

All Trinity County Court Operations

All Risk Deductible: \$25,000

Boiler and Machinery Deductible: \$1,000

Licensed Vehicles Deductible: Standard Program Deductible\*

Contractors Equipment/Unlicensed Vehicles Deductible: \$10,000

\*\*Applicable Optional Coverages: B, C

Tower: I, V

1\*Licensed Vehicle Standard Program Deductible

\$10,000 as respects vehicles valued on Actual Cash Value basis and \$10,000 as respects vehicles valued on **Replacement Cost Value**

basis, except a \$100,000 deductible applies for vehicles with **Replacement Cost Value** greater than or equal to \$250,000

\$100,000 as respects **buses**

Valuation as per on file with PRISM

\*\*Optional Coverages:

A. **Earthquake Shock**; B. Licensed Vehicles Including **Buses**; C. Contractors Equipment/Unlicensed Vehicles; D. Scheduled Fine Arts;

## SECTION I GENERAL CONDITIONS

### 1. Coverage Agreement

FUND, a joint powers authority comprised of California public agencies, in return for the payment of premiums as they become due, in reliance upon the statements in the declarations made a part hereof and subject to all the terms and conditions of this Memorandum of Coverage, the Joint Powers Agreement, Bylaws, and Master FUND Document, agrees to provide first party, pooled self -insurance coverage to the member agencies against all risk of direct physical loss or damage to the property covered from external cause except as excluded herein.

Coverage is provided according to terms, conditions, definitions and exclusions contained in the version of the PRISM PROPERTY PROGRAM MEMORANDUM OF COVERAGE (“PRISM”) applicable to the Coverage Period, which is incorporated by reference (hereinafter referred to as “the PRISM form”). Should any term in this Memorandum of Coverage conflict with the PRISM form, the language in this Memorandum of Coverage will prevail. The PRISM form is updated periodically, and the form number changes with each revision.

Coverage includes Sections II, III, IV, V, VI, VII, VIII, IX and X of the PRISM form, subject to the conditions, definitions and exclusions in the PRISM form.

**Specific Perils and Coverages with a lower deductible in the PRISM form than the individual member’s Limit of Liability herein shall be covered by PRISM, and this Memorandum will not apply to such losses. Specific Perils and Coverages with a deductible of \$500,000 or higher in the PRISM form shall not be covered by this Memorandum.**

### 2. Limits of Liability

This Memorandum of Coverage may contain sublimits applicable to specific locations, or specific coverages or specific causes of loss. Such limits shall be the total payable as a result of a single occurrence (or an annual aggregate of certain occurrences where so specified) and neither the Memorandum of Coverage limit nor any sublimits shall be increased by the application of one or more PRISM sublimits.



3. Losses Excluded

This Memorandum of Coverage does not cover loss or damage excluded under the terms of the PRISM form.

**This Memorandum of Coverage does not cover loss or damage due to flood, surface water, waves, tides, tidal waves, overflow of any body of water, or their spray, all whether driven by wind or not.**

4. Assignment

Assignment of interest under this Memorandum of Coverage shall not bind FUND until its consent is endorsed hereon.

5. Loss Clause

Except with respect to any aggregate limits of liability in this Memorandum of Coverage, any loss hereunder shall not reduce the limit.

6. Other Insurance

FUND shall not be liable for loss if, at the time of loss there is any other insurance that would attach if this coverage had not been in effect, except that this coverage shall apply only as excess and in no event as contributing coverage, and then only after all other insurance has been exhausted.

7. Excess Insurance

Permission is granted to the member agency to have excess insurance over the limit(s) of liability set forth in this Memorandum of Coverage without prejudice to this Memorandum of Coverage and the existence of such insurance, if any, shall not reduce any liability under this Memorandum of Coverage.

8. Underlying Insurance

Permission is granted to the member agency to purchase insurance on all or any part of the deductible and against all or any of the perils covered by this Memorandum of Coverage. The existence of such underlying insurance shall not prejudice or affect any recovery otherwise payable under this Memorandum of Coverage. If the limits of such underlying insurance exceed the deductible amount that would apply in the event of loss under this Memorandum of Coverage, then that portion which exceeds such a deductible amount shall be considered "other insurance."

9. Inspection and Examination

FUND shall be permitted, but not obligated, to inspect the member's property and operations. Neither the right to make inspections, nor the making thereof, nor any report thereon shall constitute an undertaking on behalf of or for the benefit of the member or others, to determine or warrant that such property or operations are safe.

FUND shall be permitted to inspect the premises and to examine and audit the member's books and records at any time during the coverage period and an extension thereof and within three years after the final termination of the Memorandum of Coverage to verify the amount of recoveries of accounts receivable, valuable papers and records on which FUND has made any settlement or any other subject matter related to this coverage.

10. Protection of Property

In case of actual or imminent danger of loss or damage, the member shall take all necessary steps to preserve and protect property from any further damage. Expense necessarily incurred for such preservation or protection shall be borne equally by the member and FUND, but any payment by FUND shall not be an additional amount of coverage and shall be subject to the deductible.

11. Notice of Loss

The member shall immediately notify FUND by written notice of any occurrence, the cost of which is likely to result in payment by FUND under this Memorandum of Coverage.

12. Abandonment

There can be no abandonment of any property to FUND.

13. Conformance

The terms of this Memorandum of Coverage that conflict with the applicable statutes of the state wherein this Memorandum of Coverage applies, are hereby amended to conform to such statutes.

14. Subrogation

In the event of any payment under this Memorandum of Coverage, FUND shall be subrogated to all the member's rights of recovery therefor against any person or organization, and the member shall execute and deliver

instruments and papers and do whatever else is necessary to secure such rights. The member shall do nothing after loss to prejudice such rights.

15.PRISM USA

Coverage is not provided by FUND above the level of \$500,000 per occurrence for any loss, and any such coverage above \$500,000 is subject to the terms and conditions of the excess policy provided by PRISM form. To the extent that any loss exceeds \$500,000, if the loss is subject to a sublimit in the PRISM form, that sublimit will apply to the loss even if the sublimit is not referred to in this Memorandum.

TRINDEL INSURANCE FUND  
**BOARD OF DIRECTORS**  
**AGENDA**

Alpine~Colusa~Del Norte~Lassen~Modoc~Mono~Plumas~San Benito~Sierra~Sutter~Trinity

A Joint Powers Authority Established in 1980

[www.trindel.org](http://www.trindel.org)

**TRINDEL BOARD MEETING**

May 2022

**PROGRAMS**

AGENDA ITEM V.b.

**SUBJECT:** Liability and Workers' Compensation Memorandum of Coverage for 2022/2023.

**ACTION FOR CONSIDERATION:** Review and approve the Liability and Workers' Compensation Memorandum of Coverage for 2022/2023 policy year.

**BACKGROUND:** Every year we adopt our MOC's for these two programs. We have made some changes to both MOC's this year. For liability we updated the years of coverage and the control of claims and denial of coverage is done by the Board of Directors with 2/3 vote and not the Claims Review Committee. In the Workers' Compensation MOC we updated the coverage years and added some clarifying language.

All changes were recommendations from our coverage counsel.

**FISCAL IMPACT:** None

**RECOMMENDATION:** Approve the Liability and Workers' Compensation Memorandum of Coverage for 2022/2023 policy year.



Alpine - Colusa - Del Norte - Lassen - Modoc - Mono - Plumas - San Benito - Sierra - Sutter - Trinity

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GENERAL LIABILITY ~~POOL~~  
MEMORANDUM OF COVERAGE  
Reference Number: GL~~P~~MOC-~~2021~~2022

ADOPTED \_\_\_\_\_

In consideration of the payment of the premium, if paid, in reliance upon the statements in the Declarations made a part hereof and subject to all of the terms of this General Liability Pool Program Memorandum of Coverage (Memorandum), Trindel Insurance Fund (**Fund**) agrees with the County (**Member**) as follows:

## **COVERAGE AGREEMENT**

The Fund will reimburse the **covered party** for **ultimate net loss** in excess of the self-insured retention hereinafter stated which the **covered party** shall become legally obligated to pay as **damages** by reason of liability imposed by law or liability assumed by contract because of:

Coverage A.                   **Bodily injury and property damage**

to which this Memorandum applies, caused by an **occurrence**;

Coverage B.                   **Personal injury**

to which this Memorandum applies, caused by an offense;

Coverage C.                   **Public officials errors and omissions liability** or

Coverage D.                   **Employment practices liability**

to which this Memorandum applies, caused by a **wrongful act**.

## DEFENSE AND SETTLEMENT COSTS

The Fund has no duty to defend under this Memorandum. The Fund, however, shall have the right, but not the duty, to associate itself with the **covered party** in the control, investigation, defense or appeal of any claim or **suit** which, in the opinion of the Fund, is or may be covered by the Memorandum. The **covered party** shall fully cooperate in all matters pertaining to such claim or **suit**. Costs of counsel associated into a claim by the Fund shall constitute Ultimate Net Loss under this Memorandum and shall reduce the Fund's Limit of Liability hereunder.

In addition, with respect to any covered Claim or **Suit** against the Member Entity, which in the sole discretion of the Fund is reasonably likely to result in an Ultimate Net Loss in excess of the Retained Limit, the **Fund** may select and assign counsel to defend the **covered party(s)** against the **Claim** or **Suit** and control the defense of the litigation. The **Fund** shall select counsel from a list of Panel Counsel established by the **Fund**. The **Fund** will consider the wishes of a **covered party** with respect to the assignment of counsel, however the **Fund** retains the sole right to make the assignment of counsel. In the event of a *disagreement regarding the assignment of counsel*, the Covered Party retains the right to appeal to the Trindel Insurance Fund ~~Claims Review~~ Committee Board of Directors, whose decision shall be final. If the **covered party** refuses to be defended by the counsel assigned by the **Fund**, then this **Memorandum** shall not provide any defense or indemnity coverage to such **covered party** for such **Claim** or **Suit**, and the **Fund** shall not be required to contribute to any **Defense Costs**, settlement or judgment arising from such Claim or Suit. Costs of defense within the Retained Limit shall be the responsibility of the **covered party**.

This authority to control the defense of a claim or **Suit** is a sharing of the power of the Named Covered Members pursuant to Government Code sections 990 through 990.8, 825, et seq., 995 et seq., 6503, and 25203.

With respect to any covered Claim or **Suit** for which the Fund elects not to select defense counsel, a **covered party** may select as its defense counsel from its own approved panel of outside counsel. In addition, the **covered party** may elect to select the in-house County Counsel, general counsel, or any other attorney directly employed as such by the **covered party** subject to approval from the Director of Property and Liability Claims. If the request to use in-house counsel is denied, the covered party shall retain the right to appeal in writing to the Trindel Insurance Fund ~~Claims Review~~ Committee Board of Directors, whose decision shall be final. For purposes of this provision, "in-house County Counsel, general counsel, or any other attorney employed by the **covered party**" shall not include any outside counsel or firm hired on a contract basis to act as a County Counsel or general counsel. In the event that a **covered party** selects the in-house County Counsel, general counsel, or any other attorney employed by the covered party to defend any **Claim**, the **Fund** shall not be required to contribute to any **Defense Costs** arising from such **Claim** or **Suit**, and any **Defense Costs** arising from such **Claim** or **Suit** or sums incurred by the covered party for salaries, fees, benefits or costs of any nature of the in-house counsel shall not apply toward satisfaction of the **Retained Limit**.

With respect to any covered **Claim** or **Suit** where the **covered party** selects in-house counsel to defend any **Claim** or **Suit**, the **covered party** shall make that request in writing to the Trindel Insurance Fund Director of Property and Liability Claims. The in-house counsel shall have a demonstrated record of defending **Claims** or **Suits** of the exact nature as the matter in question i.e., (employment, jail, dangerous condition, false arrest/use of force or whichever type may apply to the covered **Claim** or **Suit**) and the citations of the cases they have defended shall be provided with a reference from the entity that they defended. In addition to the foregoing, the covered party, at the time of request to use in-house counsel, shall provide in-house counsel's initial case analysis to include a brief summary of the allegations set forth by the plaintiff (s), the factual basis of the litigation, an evaluation of liability and damage exposure including risk transfer opportunities, worst case scenario analysis, and a preliminary strategy for handling the case, including early settlement opportunity in cases of liability for the **covered party**. The preliminary strategy shall include an assessment of any potential dispositive law and motion, the potential for success and the discovery or development of evidence which must be undertaken to bringing such motions. In-house counsel shall analyze what discovery is anticipated to put the case into perspective for proper evaluation. The Director of Property and Liability Claims will form the basis of approving the use of in-house counsel, or denying, on the foregoing criteria. The **covered party** may appeal the Director of Property and Liability Claims denial in writing to the Trindel Insurance Fund ~~Claims Review Committee~~Board of Directors, whose decision shall be final. In the event in-house counsel is approved to defend a covered **Claim** or **Suit** than the in-house counsel shall be obligated to defend the matter in accordance with the Trindel Insurance Fund Litigation Management Guidelines.

After the amount of the **covered party's** self-insured retention has been exhausted by payment of judgments, settlements and/or **defense fees and costs**, the Fund will reimburse the **covered party** for **excess defense fees and costs** the **covered party** incurs on covered losses. A final coverage determination will be made at the conclusion of a claim or **suit**, and if deemed not covered, then the associated defense costs will not be covered. The Fund's liability for **excess defense fees and costs** is subject to, and not in addition to, the Fund's Limit of Liability.

No claim or suit shall be settled for an amount in excess of the **covered party's** Self-Insured Retention without prior written consent of the Fund and the Fund shall not be responsible to contribute to any settlement to which it has not agreed.

The procedure for appealing decisions regarding assuming control of a claim shall be as follows:

1. The Executive Director shall submit the issue of assuming control of a claim directly to the Board of Directors, for decision, by presenting a written recommendation to that effect.

2. The Executive Director and the covered party will have the right to submit written materials and present oral arguments to the Board of Directors, subject to reasonable time constraints.

3. The Board of Directors may determine to assume control of a claim by a two-thirds vote of the Board.

4. The affected Board member (i.e. whose member entity is the defendant in the claim) shall be disqualified from the final discussion and vote on this issue.



## SELF-INSURED RETENTION – THE FUND'S LIMIT OF LIABILITY

Regardless of the number of (1) **covered parties** under this Memorandum, (2) persons or organizations who sustain injury or **damage**, (3) claims made, or (4) **suits** brought on account of **bodily injury, property damage, personal injury, public officials errors and omissions liability, or employment practices liability**, the Fund's liability is limited as follows:

- A. With respect to **bodily injury, property damage, personal injury, public officials errors and omissions liability, and employment practices liability**, or any combination thereof, the Fund's liability shall be only for the **ultimate net loss** in excess of: (1) the self-insured retention as specified in the Declarations as the result of any one **occurrence, offense, or wrongful act**, (2) collectible insurance available to a **covered party** also covering a loss hereunder, whether on a primary, excess or contingent basis; and then for an amount not exceeding the Fund's limit of liability specified in the Declarations as the result of any one **occurrence, offense, or wrongful act**.
- B. For the purpose of determining the limit of the Fund's liability, as respects Coverages A and B, all **damages** arising out of continuous or repeated exposure to substantially the same general conditions shall be considered as arising out of one **occurrence** under Coverage A or one offense under Coverage B. For the purpose of determining the limit of the Fund's liability, as respects Coverages C and D, all **damages** arising out of a single act, error or omission or a series of related acts, errors or omissions shall be treated as arising from a single **wrongful act**. There is no limit of the number of **occurrences** during the Memorandum Period for which claims may be made, except that the liability of the Fund arising out of the **Completed Operation Hazard** because of all **occurrences** shall not exceed the amount specified in the Declarations for each twelve months, commencing with the first day of the Memorandum Period.
- C. An **occurrence, offense, or wrongful act** taking place over more than one Memorandum Period shall be deemed to have taken place during the last Memorandum Period, but no later than the Memorandum Period in effect at the filing of the claim or **suit**, whichever filing occurs first, and only that limit shall apply.

Notwithstanding the foregoing, if a claim or **suit** names more than one Member, a separate self-insured retention and a separate limit shall apply to each Member.

## MEMORANDUM PERIOD, TERRITORY

This Memorandum applies to **bodily injury, property damage, personal injury, public officials errors and omissions liability, or employment practices liability**, which occur anywhere in the world during the Memorandum Period.

## COVERED PARTY, COVERED PERSONS OR ENTITIES

- A. The Member;
- B. Those individuals, including volunteers, who were or are now elected or appointed officials of the Member, whether or not compensated, including members of the Member's governing body or any other committees, boards, commissions or special districts of the Member, while acting for or on behalf of the Member;
- C. All special districts **governed directly** by the Member's governing board and other districts or agencies which are named on the Memorandum;
- D. Past or present employees of the Member, including volunteers, or other covered entities, whether or not compensated, while acting for or on behalf of the Member or other covered entity;
- E. Notwithstanding sub-paragraphs (A) through (D) above, the determination and findings made in good faith by the Member pursuant to California Government Code Section 995.2 or any other similar provision of law shall be conclusive and binding on PRISM-Trindel Insurance Fund and all other persons for the purposes of coverage under the Memorandum; and
- ~~F. 1937 Act Retirement Association of the Member County and the San Luis Obispo County Pension Trust.~~

Notwithstanding sections (b) and (d) above, the defense and indemnity coverage afforded by this agreement to a past or present official, employee or volunteer of a member entity (described in (a) above) is not broader than the member entity's duty to defend and indemnify its official, employee or volunteer pursuant to California Government Code sections 815 to 815.3, 825 to 825.6, and 995 to 996.6, inclusive and any amendments thereof. If the member entity which employs the official, employee or volunteer is not obligated under the Government Code to provide a defense, or to provide indemnity, for a claim, or if said member entity refuses to provide such defense and/or indemnity to said official, employee or volunteer, then this agreement shall not provide for any such defense or indemnity coverage to said official, employee or volunteer.

All immunities, defenses, rights and privileges afforded to a member entity under Government Code sections 815 to 815.3, 825 to 825.6, and 995 to 996.6, inclusive and any amendments thereof, shall be afforded to the Authority to bar any defense or indemnity coverage under this agreement to that member entity's official, employee or volunteer.

## EXCLUSIONS

As respects **ultimate net loss**, this Memorandum does not apply:

- A. To any obligation for which any **covered party** or any carrier as its insurer may be held liable under any workers' compensation, unemployment compensation or disability benefits law, or under any similar law;
- B. To **bodily injury** to any employee of any **covered party** arising out of and in the course of his/her employment by such **covered party**; but this exclusion does not apply to **employment practices liability** or liability assumed by the **covered party** under any written contract;
- C. To injury to or destruction of (1) property owned by a **covered party**, or (2) property rented or leased to the **covered party** where the **covered party** has assumed liability for damage to or destruction of such property unless the **covered party** would have been liable in the absence of such assumption of liability, or (3) **aircraft** or **watercraft** in the care, custody or control of any **covered party**;
- D. As respects liability assumed by the **covered party** under any contract:
  1. To any claim, judgment or agreement from any arbitration proceeding wherein the Fund is not entitled to exercise with the **covered party**, the **covered party's** rights in the choice of arbitrators, and in the conduct of such proceedings; or
  2. To any obligation for the rendering or failure to render professional services for the **covered party**, if the indemnitee of the **covered party** is an architect, engineer or surveyor, arising out of:
    - a.) The preparation or approval of contracts, maps, plans, drawings, opinions, reports, tests, surveys, change orders, designs or specifications; or
    - b.) The giving or the failure to give directions or instructions by the indemnitee, the indemnitee's agents or employees, provided such giving or failure to give directions or instructions is the primary cause of **bodily injury** or **property damage**;
- E. To **bodily injury** and **property damage** arising out of any **covered party's** ownership, maintenance, loading or unloading, use or operation of any:
  1. **Aircraft**;
  2. Airfields;
  3. Runways;
  4. Hangars; or
  5. Buildings or other properties in connection with aviation activities.

This exclusion shall not apply; however, (1) to liability arising out of the ownership,

operation, rental, or loan of vehicles licensed for highway use while being operated away from the premises of any airfield owned or operated by the **covered party**; or (2) to **non-owned aircraft** operated by or on behalf of the **covered party**;

This exclusion does not apply to liability arising out of the ownership, operation, use, maintenance or entrustment to others of any **Unmanned Aerial Vehicle (UAV)** that is owned or operated by or on behalf of, or rented to, or loaned by, any **covered party**.

F. To liability arising out of the rendering of or failure to render the following medical professional services:

1. Medical, surgical, dental, x-ray or nursing, service or treatment, to any person, including the furnishing of food or beverages in connection therewith;
2. Service or treatment related to physical or mental health;
3. Furnishing or dispensing of drugs or medical, dental, or surgical supplies or appliances;
4. Handling of or performing post-mortem examination on human bodies;
5. Service by any person as a member of a formal accreditation or similar professional board or committee of the **Member** or as a person charged with the duty of executing directives of any such board or committee; or
6. Any cosmetic or tonsorial service or treatment.

This exclusion shall not apply; however, to any professional activities arising out of the performance of occupational physical examinations, paramedics, emergency first aid, or preventative health services related to: alcoholism, drug abuse, well child healthcare, California children services, immunizations, sexually transmitted diseases, tuberculosis, and family planning.

Notwithstanding such exceptions to this exclusion as are set forth immediately above; however, if any collectible insurance or other coverage, including but not limited to coverage afforded by any other Fund program, is available to the **covered party**, for liability for loss, **damage** or injury arising from the operation of any clinic or other established health care facility (whether on a primary, excess or contingent basis), any coverage afforded hereunder shall apply in excess of, and shall not contribute with, such insurance or other coverage; provided that this clause does not apply with respect to excess insurance purchased specifically to be in excess of this Memorandum, or to insurance or reinsurance which is intended to provide the remainder of the limit of liability stated in the Declarations of this Memorandum when the coverage afforded under this Memorandum provides less than 100 percent of the limit set forth in the Declarations;

G. To liability, directly or indirectly, arising out of or in connection with the principles of eminent domain, condemnation proceedings or inverse condemnation, by whatever name called, whether grounded in federal or state law, regardless of whether such claims are made directly against the **covered party** or by virtue of any agreement entered into by or on behalf of the **covered party**.

This exclusion does not apply to any aspect of inverse condemnation liability directly arising out of physical injury to, or destruction of, tangible property neither expected nor intended from the standpoint of the **covered party**; provided; however, this exception does not apply to any nonphysical consequential **damages** or to expert or attorney fees claimed by or awarded to a claimant or a plaintiff in a **suit**.

- H. To liability arising out of the failure to provide an adequate supply of fuel, water or electricity; however, this exclusion applies only if such failure to provide results from any decision by the Member's governing body with respect to (1) obtaining such fuel, water or electricity, or (2) allocating such fuel, water or electricity among the users thereof;
- I. To **property damage** arising out of **subsidence**;
- J. To liability for **bodily injury** or **property damage** arising out of any transit authority, transit system or public transportation system owned or operated by any **covered party**. This exclusion shall not apply to transit or public transportation systems operating over non-fixed routes such as dial-a-ride, senior citizen transportation, or handicapped person's transportation;
- K. To liability arising out of the hazardous properties of **nuclear material**;
- L. To liability imposed upon a **covered party** (or which is imputed to a **covered party**) under the "Employment Retirement Income Security Act of 1974" and any law amendatory thereof;
- M. To liability arising out of the rupture, bursting, overtopping, accidental discharge, or partial or complete failure of any **dam(s)**;
- N. To any liability for past, present, or future claims or **suits** arising in whole or in part, either directly or indirectly, out of the mining, manufacture, distribution, sale, resale, rebranding, installation, repair, removal, encapsulation, abatement, replacement or handling of, or exposure to, asbestos or products containing asbestos, whether the asbestos is or was at any time airborne as a fiber or particle, contained in a product, carried on clothing, inhaled, transmitted in any fashion, or found in any form whatsoever;
- O. To liability arising out of the **contamination** of the **environment** by **pollutants** introduced at any time into or upon the **environment**. This exclusion applies whether the **contamination** is introduced into the **environment** intentionally, accidentally, gradually or suddenly, and whether the **covered party** or any other person or organization is responsible for the **contamination**.

Unless caused by any of the **covered party's** property that has been discarded, dumped, abandoned, or thrown away, this exclusion shall not apply with respect to:

1. Violent breaking open or explosion of any plant, equipment or building for which the **covered party** has legal responsibility, either as owner or operator;
2. Fire, lightning or windstorm damage to any plant, equipment or building for which the **covered party** has legal responsibility, either as owner or operator;
3. Collision, overturning or upset of any vehicle, railroad vehicle or mobile equipment; or
4. Unintended fire, lightning or explosion not otherwise specified under 1, 2, or 3 above.

It is further agreed that this exclusion does not apply to the actual, alleged or threatened discharge, dispersal, release or escape of **pollutants** if:

- a.) It was accidental and was neither expected nor intended by the **covered party**; and
- b.) It was instantaneous and was demonstrable as having commenced at a specific time and date during the term of this Memorandum; and
- c.) Its commencement became known to the Member within ten days; and
- d.) Its commencement was reported in writing to PRISM within thirty-one days of becoming known to the Member; and
- e.) Reasonable effort was expended by the Member to terminate the situation as soon as conditions permitted.

Notwithstanding the foregoing this Memorandum shall not apply to any claim or **suit** relating to: any liability to test for, monitor, clean-up, remove, contain, treat, detoxify, or neutralize **pollutants**, whether or not any of the foregoing are, or should be, performed by the **covered party** or by others;

- P. To injunctions, equitable relief, writs of mandate or any other form of relief other than the payment of **damages**.

However, this exclusion shall not apply to writs of mandate where **damages** are recoverable. Where this exception to the exclusion applies, coverage is afforded solely for those causes of action under which **damages** are recoverable.

- Q. Under Coverage C, **public officials errors and omissions liability**, to:

1. **Bodily injury, property damage, personal injury, or employment practices liability** as defined in the Memorandum;

2. Injury to, destruction or disappearance of any tangible property (including money) or the loss of use thereof; or
3. Failure to perform, or breach of, a contractual obligation.

Nothing contained in this exclusion shall limit the **covered party's** rights of recovery, if applicable, under Coverages A, B, and D of this Memorandum;

- R. To the refund of taxes, fees or assessments;
- S. To liability of a **covered party** arising in whole or in part, out of any **covered party** obtaining remuneration or financial gain to which the **covered party** was not legally entitled except that any act for which a **covered party** is responsible shall not be imputed to any other **covered party** for purposes of this exclusion;
- T. To liability arising out of the willful violation of a penal statute, code, or ordinance committed by or with the knowledge or consent of any **covered party** except that any act for which a **covered party** is responsible shall not be imputed to any other **covered party** for purposes of this exclusion;
- U. To liability of any **covered party** arising out of estimates of probable costs or cost estimates being exceeded or for faulty preparation of bid specifications or plans or failure to award contracts in accordance with statute or ordinance which under law must be submitted for bids;
- V. To benefits payable under an employee benefit **plan** (whether the **plan** is voluntarily established by the **covered party** or mandated by statute) because of unlawful discrimination;
- W. To any liability arising out of or in connection with any claim for punitive, exemplary or multiples of **damages/penalties**;
- X. Under Coverage D, **employment practices liability**, to:
  1. Strikes and lockouts. This Memorandum does not apply to any claim or **suit** for loss arising out of a lockout, strike, picket line, replacement or similar actions in connection with labor disputes or labor negotiations;
  2. W.A.R.N. Act. This Memorandum does not apply to any claim or **suit** for loss arising out of the Workers Adjustment and Retraining Notification Act, Public Law 100-379 (1988), or any amendment thereto, or any similar federal, state or local law;
  3. Any cost incurred by the **covered party** to modify or purchase any building or property in order to make said building or property more accessible or accommodating to any disabled person; or
  4. **Property damage, personal injury, and public officials errors and omissions liability**;

- Y. To liability arising out of (1) the ownership, maintenance, operation, use, loading or unloading of any mobile equipment or vehicle, including any motorized **watercraft**, while being used in any prearranged or organized racing, speed or demolition contest or in any stunting activity or in practice in preparation for any such contest or activity, if such contest or activity is sanctioned or permitted by a **covered party**, or (2) the operation or use of any snowmobile or trailer designed for use therewith when used for recreational, stunting or racing activities;

However, this exclusion shall not apply to liability arising out of the ownership, maintenance, operation, use, loading or unloading of any non-motorized **watercraft**.

For the purpose of this exclusion, "non-motorized **watercraft**" shall mean **watercraft** without power motors and **watercraft** with power motors, which are not in use during an event otherwise excluded hereunder;

- Z. Under Coverage A, **bodily injury** and **property damage**, to **personal injury** as defined in the Memorandum.

Nothing contained in this exclusion shall limit the **covered party's** rights of recovery, if applicable, under Coverage B.

- AA. To liability arising out of any breach of fiduciary duty with respect to a retirement **plan**. As used in this exclusion, breach of fiduciary duty means:

1. Violation of any of the responsibilities, obligations or duties imposed upon fiduciaries by:

a.) The Employee Retirement Income Security Act of 1974 (ERISA) or amendments thereto; or

b.) The common or statutory law of the United States of America, or of any state or other jurisdiction therein; and

2. Negligent acts, errors or omissions in administration.

Administration as used herein shall mean:

a.) Giving counsel to participants and beneficiaries with respect to a **plan**; b.) Interpreting a **plan**;

c.) Providing or failing to provide benefits under a **plan**;

d.) Funding of a **plan**;

e.) Handling the records connected with a **plan**; and

f.) Effecting enrollment, termination or cancellation of participants under a plan.



## DEFINITIONS

The following definitions shall govern the meaning of the defined terms for the purposes of this Memorandum. The defined terms are set forth in **bold face** type where used herein.

“**Aircraft**” means a vehicle designed for the transport of persons or property principally in the air.

“**Bodily injury**” means bodily harm, sickness, disability or disease sustained by a person, including death resulting from any of these at any time. **Bodily injury** includes mental injury, mental anguish, humiliation, shock or death if resulting directly from **bodily injury**. **Bodily injury** shall include care, loss of services, loss of consortium, or death resulting at any time from the **bodily injury**.

“**Completed operations hazard**” includes **bodily injury** and **property damage** arising out of operations or reliance upon a representation or warranty made at any time with respect thereto, but only if the **bodily injury** or **property damage** occurs after such operations have been completed or abandoned and occur away from premises owned by or rented to the **covered party**. “Operations” include materials, parts or equipment furnished in connection therewith. Operations shall be deemed completed at the earliest of the following times:

- A. When all operations to be performed by or on behalf of the **covered party** under the contract have been completed;
- B. When all operations to be performed by or on behalf of the **covered party** at the site of the operations have been completed; or
- C. When the portion of the work out of which the injury or **damage** arises has been put to its intended use by any person or organization other than another contractor or subcontractor engaged in performing operations for a principal as part of the same project.

Operations, which may require further service or maintenance work or correction, repair or replacement because of any defect or deficiency, but which are otherwise complete shall be deemed completed.

The **completed operations hazard** does not include liability arising out of:

- A. Operations in connection with the transportation of property unless the liability arises out of a condition in or on a vehicle created by the loading or unloading thereof;
- B. The existence of tools, uninstalled equipment or abandoned or unused materials.

“**Contamination**” includes any unclean, unsafe or unhealthful condition either actual or potential, which arises out of the presence in the **environment** of any **pollutant**, whether permanent or transient.

“**Covered party**” means any person or organization qualifying as a **covered party** under

the “COVERED PARTY, COVERED PERSONS OR ENTITIES” section of this Memorandum. The coverage afforded applies separately to each **covered party** against whom claim is made or **suit** is brought, except with respect to the limits of the Fund’s liability.

“**Dam**” means any artificial barrier together with appurtenant works which:

- A. Is twenty-five feet or more in height from the foot of a natural bed of stream or watercourse; or
- B. Has water impounding capacity of fifty acre feet or more.

Except that no structure specifically exempted from jurisdiction by the State of California Department of Water Resources, Division of Safety of Dams shall be considered a **dam**, unless such structure is under the jurisdiction of any agency of the federal government.

“**Damages**” means monetary compensation resulting from: (a) **bodily injury** or **property damage**, (b) **personal injury**, (c) **public officials errors and omissions liability**, or (d) **employment practices liability**.

“**Defense Fees and Costs**” means

- a) Reasonable fees charged by an attorney, including expenses of a claims servicing organization the **covered party** has engaged, and all other reasonable fees and costs, including expenses attributable to the investigation, defense, administration or appeal of a claim or **suit** within the scope of coverage afforded by this Memorandum; and
- b) Third-party attorney’s fees and costs as authorized by law or under a contract, interest of any kind, and any other costs taxed against a **covered party**, attributable to a claim or **suit** within the scope of coverage afforded by this Memorandum.

**Defense Fees and Costs** shall not include any allocated claims expenses, salaries, or overhead incurred by employees of the **covered party**.

**Defense Fees and Costs** shall not include any fees, costs, or expenses incurred in connection with administrative proceedings where a claimant does not seek **damages**.

“**Employment practices liability**” means liability, except as related to **property damage**, **personal injury**, or **public officials errors and omissions liability**, arising out of an actual or alleged **wrongful act** in connection with any person’s prospective employment, actual employment or termination of employment by a **covered party**, including but not limited to wrongful termination, discrimination or sexual harassment.

“**Environment**” includes land, bodies of water, underground water or water table or aquifer, the atmosphere and any other natural feature of the earth, whether or not altered, developed or cultivated.

“**Excess defense fees and costs**” means **defense fees and costs** incurred by the **covered party** with the written consent of the Fund after the self-insured retention has been exhausted by payment of judgments, settlements and **defense fees and costs**.

**“Governed directly”** means the special district is governed by the Member’s governing board.

**“Non-owned aircraft”** means any **aircraft** other than:

- A. **Aircraft** owned in whole or in part by or registered in the name of the **covered party**;
- B. **Aircraft** having a seating capacity in excess of forty-five passenger seats; or
- C. **Aircraft** which are the subject of a lease or service agreement with the **covered party** for a period in excess of thirty days.

**“Nuclear material”** means source material, special nuclear material, or byproduct material. “Source material”, “special nuclear material”, and “byproduct material” have the meanings given them in the Atomic Energy Act of 1954 or in any law amendatory thereof.

**“Occurrence”** means an accident, including injurious exposure to conditions, during the Memorandum Period, which results, in **bodily injury** or **property damage**, neither expected nor intended from the standpoint of the **covered party**. All **damages** arising out of continuous or repeated exposure to substantially the same general conditions shall be considered as arising out of one **occurrence**.

**“Personal injury”** means injury, including consequential **bodily injury** or **property damage**, arising out of one or more of the following offenses: (a) false arrest, detention or imprisonment or malicious prosecution; (b) the publication or utterance of libel or slander, including disparaging statements concerning the condition, value, quality or use of real or personal property, or publication or utterance in violation of rights of privacy; (c) wrongful entry or eviction, or other invasion of the right of private occupancy; (d) assault and battery, not committed by, at the direction of or with the consent of the **covered party**, unless committed or directed for the purpose of protecting persons or property from injury or death; (e) discrimination based upon race, religion, nationality, national origin, color, creed, sex, sexual orientation, age, nature of employment, or disability, but excluding unlawful discrimination intentionally committed by, at the direction of, or with consent of the **covered party**.

**“Plan”** means the written instrument, which sets forth specific benefits and eligibility under a named trust.

**“Pollutants”** include smoke, vapors, soot, fumes, acids, alkalis, chemicals, liquids or gases, thermal **pollutants** and all other irritants or contaminants.

**“Property damage”** means (1) physical injury to, or destruction of, tangible property, which occurs during the Memorandum Period, including the loss of use thereof at any time resulting therefrom; or (2) loss of use of tangible property which has not been physically injured or destroyed provided such loss of use is caused by an **occurrence** during the Memorandum Period.

**“Public officials errors and omissions liability”** means any actual or alleged error or

misstatement or act of omission or neglect or breach of duty including misfeasance, malfeasance or nonfeasance by the **covered parties** in the discharge of their duties with the public entity individually or collectively, or any matter claimed against them solely by reason of their being or having been **covered parties**.

**“Subsidence”** means any **property damage** directly or indirectly arising out of, caused by, resulting from, contributed to or aggravated by the settling, sinking, slipping, falling away, caving in, shifting, eroding, mud flow, rising, tilting, or any other movement of land or earth.

**“Suit”** means a civil or administrative proceeding, including arbitration and other alternative dispute resolution procedures, in which **damages**, because of **bodily injury, property damage, personal injury, public official’s errors and omissions liability, or employment practices liability** to which this coverage applies, are alleged.

**“Ultimate net loss”** means the total sum, which the **covered party** becomes legally liable to pay as **damages** by reason of judgments or by reason of settlements made with the written consent of the **covered party** and the Fund. **Excess defense fees and costs**, which are paid as a consequence of any **occurrence**, offense, or **wrongful act** covered hereunder are reimbursed by the Fund as part of the **ultimate net loss** as defined herein.

**“Unmanned Aerial Vehicle (UAV)”** or drone means an aircraft (with its aerial system or control device) that is not controlled directly by a person from within or on the aircraft, as defined by the Federal Aviation Administration (FAA) Small Unmanned Aircraft Regulations (Part 107).

**“Watercraft”** means a vehicle designed for the transport of persons or property principally on water.

**“Wrongful act”** means any actual or alleged negligent act, error or omission arising out of conduct or performance of the **covered party** in the performance of his or her or their duties or any actual or alleged act in connection with any person’s prospective employment, actual employment or termination of employment by a **covered party**. All **damages** arising out of a single act, error or omission or a series of related acts, errors or omissions shall be treated as arising from a single **wrongful act**. **Wrongful acts** do not include willful acts committed by a **covered party**. Willful act means a deliberate act committed by a **covered party** with the intent to cause harm or with knowledge that injury is highly probable or substantially certain to result.

## CONDITIONS

The **covered party's** duties with respect to **occurrence**, offense, event, claim, or suit likely to involve the **Fund** are as follows. These provisions are conditions precedent to coverage afforded under this MOC. In the event the **covered party** fails to comply with these provisions, the Trindel Insurance ~~Fund claims review committee~~Board of Directors shall have the right to deny coverage in whole or in part, unless the Trindel Insurance ~~Fund claims review committee~~Board of Directors agrees by majority two-thirds vote that the failure to comply was not unreasonable and did not materially prejudice the **Fund's** defense or settlement of such **occurrence**, claim or suit.

### 1. PREMIUM

The premium designated in the Declarations as "risk premium" is a deposit premium only, and shall be adjusted annually in accordance with the provisions for "risk premium adjustments" as adopted by the Board of Directors of the Fund.

### 2. INSPECTION

The Fund shall be permitted, but not obligated to, inspect the **covered party's** property and operations at any time. Neither the Fund's right to make inspections nor the making thereof nor any report thereon shall constitute an undertaking, on behalf of or for the benefit of the **covered party** or others, to determine or warrant that such property or operations are safe. The Fund may examine the **covered party's** books and records at any time during the Memorandum Period and extensions thereof and within three years after the final termination of this Memorandum, as far as they relate to the subject matter of this coverage.

### 3. CLAIM REPORTING REQUIREMENTS

It is agreed that with respect to claim reporting, the **covered party**, in addition to the terms set forth in this Memorandum, must report an **occurrence**, offense, or **wrongful act** in which the amount incurred has reached 50 percent or more of their individual self-insured retention or \$250,000, whichever is lower. The **covered party** must also give the Fund immediate written notice for any, occurrence, offense, event, claims or **suits** which the **covered party** becomes aware of that include injury of the following types:

- A. Death;
- B. Paralysis, paraplegia, or quadriplegia;
- C. Loss of eye(s) or limbs;
- D. Spinal cord or brain injury;
- E. Dismemberment or amputation;
- F. Sensory organ or nerve injury or neurological deficit;
- G. Serious burns;
- H. Severe scarring;
- I. Sexual assault or battery, including, but not limited to, rape, molestation, or sexual abuse;
- J. Substantial disability or disfigurement;
- K. Any class action;
- L. Any claim or **suit** in which Trindel Insurance Fund is named as a defendant; or
- M. Any injury caused by lead.

**4. COVERED PARTY'S DUTIES IN THE EVENT OF OCCURRENCE, OFFENSE, WRONGFUL ACT, CLAIM OR SUIT**

- A. In the event of an **occurrence**, offense, or a **wrongful act** reasonably likely to involve the Fund, written notice containing particulars sufficient to identify the **covered party** and also reasonably obtainable information with respect to the time, place, and circumstances thereof, and the names and addresses of the injured and of available witnesses, shall be given by or for the **covered party** to the Fund or any of its authorized agents as soon as practicable, after the individual responsible for the coverage at the Member, or his/her designee, has knowledge of the **occurrence**, offense, or **wrongful act**.
- B. If claim is made or **suit** is brought against the **covered party** which appears likely to involve the Fund, the **covered party** shall forward to the Fund every demand, notice, summons or other process received by him/her or his/her representative, immediately or within a reasonable amount of time after the individual responsible for coverage at the Member or his/her designee has knowledge of the claim or **suit**. Trindel Insurance Fund acting as claims administrator of the members retained limit shall assist the Member with the investigation, settlement, defense and appeal of any claims made, **suits** brought or proceeding instituted against the **covered party**. Trindel Insurance Fund as claims administrator of the Members retained limit shall also be responsible for timely periodic reporting developments in the claim, **suit**, or proceeding to the Fund sufficient to allow the Fund to fairly assess coverage under the Memorandum for the claim, **suit**, or proceeding at its conclusion.
- C. The **covered party** shall cooperate with the Fund and upon its request, assist in making settlements, in the conduct of **suits** and in enforcing any right to contribution, subrogation, or indemnity against any person or organization who may be liable to the **covered party** because of liability with respect to which coverage is afforded under this Memorandum, and the **covered party** shall attend hearings and trials and assist in securing and giving evidence and obtaining the attendance of witnesses. The **covered party** shall notify the Fund immediately of any claim, suit, offense, or wrongful act as outlined in section 3 in the conditions of this memorandum. The **covered party** shall appoint an administrative official to be a liaison between the **covered party** and the Fund. This person shall be responsible for coordination of the employees of the **covered party** and assist in obtaining all pertinent records essential to the case. The **covered party** shall assist in providing evidence and obtaining the cooperation of all pertinent witnesses. The **covered party** has a duty to cooperate fully with the Fund. This includes assistance in the investigation, settlement and or defense of the claim or suit. The **covered party** shall make every effort to preserve evidence. The **covered party** shall not, except at its own costs, voluntarily make any payment, assume any obligation, or incur any expense; however, in the event that the amount of **ultimate net loss** becomes certain either through trial court judgment, arbitration award, or agreement among the **covered party**, the claimant and the Fund, then the **covered party** may pay the amount of **ultimate net loss** to the claimant to effect settlement and, upon submission of due proof thereof, the Fund shall indemnify the

**covered party** for that part of such payment which is in excess of the self-insured retention.

- D. The Fund shall be entitled to and have complete access to all documents, witness information, investigative material, reports, and all files of the covered party related to any claim, within their self-insured retention, or within the Funds pooling layer that the covered party is seeking coverage from this memorandum. The covered party shall be responsible to report on the progress of the litigation and any significant developments at least quarterly to the Authority, and to provide the Authority with simultaneous copies of all correspondence provided to the covered party by its defense attorneys and/or agents.
  
- E. The Member shall be solely responsible for exhausting all collectible insurance and group coverage through another Joint Powers Authority, interlocal cooperative agreement, self-insurance, or other public entity group coverage available to a **covered party** also covering a loss hereunder, whether on a primary, excess or contingent basis.
  
- F. As to any claim for which the **Fund** has accepted responsibility and has so notified the **covered party**, if the **covered party's** refusal to change its position prevents settlement of the claim for a reasonable amount, defined as the amount the **Fund** is willing to pay and the claimant is willing to accept, and increases the **covered party's** potential liability for **damages** and continued **defense costs**, the **covered party** shall pay or shall reimburse the **Fund** for those **defense costs** incurred after the claim could have been settled, and for any **damages** awarded or settlement agreed upon in excess of the amount for which the claim could have been previously settled.

## 5. APPEALS

When a **suit** has proceeded to trial court judgment and neither the **covered party** nor the Fund have invoked the provisions of Condition 4.D.1. or 2. above and the **covered party** elects not to appeal a judgment in excess of the self-insured retention, the Fund may elect to do so at its own expense, but in no event shall the liability of the Fund for **ultimate net loss** exceed the applicable amount specified in the limits of liability section of the Declarations inclusive of all **defense fees and costs** necessary and incident to such appeal.

## 6. ACTION AGAINST THE FUND

No action shall lie against the Fund with respect to any one **occurrence**, offense, or **wrongful act** unless, as a condition precedent thereto, the **covered party** shall have fully complied with all the terms of this Memorandum, nor until the amount of the **covered party's** obligation to pay an amount of **ultimate net loss** in excess of the self-insured retention shall have been finally determined either by judgment against the **covered party** after actual trial, arbitration award, or by written agreement of the **covered party**, the claimant and the Fund. Any person or organization or the legal representative thereof who has secured such judgment or written agreement, shall thereafter be entitled to recover under this Memorandum the extent of the coverage afforded by this Memorandum. Nothing contained in this Memorandum shall give any person or organization any right to join the

Fund as a co-defendant in any action against the **covered party** to determine the **covered party's** liability.

Bankruptcy or insolvency of the **covered party** shall not relieve the Fund of any of its obligations hereunder.

## 7. OTHER COVERAGE

If collectible insurance with an insurer is available to the **covered party** covering a loss also covered hereunder (whether on a primary, excess or contingent basis), the coverage hereunder shall be in excess of, and shall not contribute with, such insurance; provided that this clause does not apply with respect to excess insurance purchased specifically to be in excess of this Memorandum, or to insurance or reinsurance which is intended to provide the remainder of the limit of liability stated in the Declarations of this Memorandum when the coverage afforded under this Memorandum provides less than 100 percent of the limit set forth in the Declarations.

Notwithstanding the foregoing paragraph, if, because of liability arising out of or in connection with the operation of any clinic or established health care facility, coverage for **damages** is available under this Memorandum and under PRISM's Medical Malpractice Program, it shall be conclusively presumed that the coverage afforded under the Medical Malpractice Program shall be primary and any coverage available under this Memorandum shall be excess only. For claims to which this provision applies, the exhaustion of PRISM's limit of liability under the Medical Malpractice Program will satisfy the **covered party's** self-insured retention under this Memorandum.

## 8. SUBROGATION

The Fund shall be subrogated to the extent of any payment hereunder to all the **covered party's** rights of recovery therefore; and the **covered party** shall do nothing after loss to prejudice such rights and shall do everything necessary to secure such rights. Any amount so recovered shall be apportioned as follows:

Any interest (including the **covered party's**) having paid an amount in excess of the self-insured retention, plus the limit of liability, hereunder shall be reimbursed first to the extent of actual payment. The Fund shall be reimbursed next to the extent of its actual payment hereunder. If any balance then remains unpaid, it shall be applied to reimburse the **covered party**. The expenses of all such recovery proceedings shall be apportioned in the ratio of respective recoveries. If there is no recovery in proceedings conducted solely by the Fund, it shall bear the expenses thereof.

## 9. CHANGES

Notice to the Fund or any agent of the Fund or knowledge possessed by the Fund or any agent of the Fund or by any other person shall not effect a waiver or change in any part of this Memorandum or stop the Fund from asserting any right under the terms of this Memorandum, nor shall the terms of this Memorandum be waived or changed, except by endorsement issued to form a part of this Memorandum.

## 10. ASSIGNMENT



Assignment of interest under this Memorandum shall not bind the Fund until its consent is endorsed hereon; if, however, the **covered party** shall die, such coverage as is afforded by this Memorandum shall apply (a) to the **covered party's** legal representative, as the **covered party**, but only while acting within the scope of his/her duties as such, and (b) with respect to the property of the **covered party**, to the person having proper temporary custody thereof, as **covered party**, but only until the appointment and qualification of the legal representative.

#### 11. FUNDING OF MEMBER'S SELF-INSURED RETENTION

The Member agrees to maintain a loss fund in an amount to be determined by mutual agreement among the Member, the servicing organization designated in the Memorandum Declarations (if any), and the Fund for the payment of all claims and expenses falling within the Member's self-insured retention.

This fund shall be reimbursed as necessary to maintain a balance in accordance with the terms of the servicing agreement between the Member and the servicing organization (if any).

In the event of cancellation, expiration or revision of the contract between the Member and the servicing organization, the Member shall notify the Fund thereof within thirty days of the effective date of such cancellation, expiration or revision; but failure to notify the Fund shall not invalidate the coverage.

#### 12. CANCELLATION AND NON-RENEWAL

This Memorandum may be canceled by the **covered party** only at the end of the Memorandum Period and pursuant to the provisions of Article XVII of the Joint Powers Agreement. The Fund may cancel this agreement pursuant to the provisions of Article XVIII of the Joint Powers Agreement or the Fund's Invoicing and Payment Policy established by the Board of Directors. This Memorandum does not apply to any **occurrence**, offense, or **wrongful act** taking place at or after the effective date of any such cancellation.

#### 13. MEMBER

The Member named in the Declarations is authorized to act on behalf of all Additional covered parties with respect to the giving and receiving of notice of cancellation and receiving any return premium that may become payable under this Memorandum. The Member named in the Declarations is responsible for the payment of all premiums but the other Additional covered parties jointly and severally agree to make such premium payments in full if the Member fails to pay the amount due within thirty days after the Fund gives a written demand for payment to the Member.

#### 14. SEVERABILITY OF INTERESTS

The term **covered party** is used severally and not collectively, but the inclusion herein of more than one **covered party** shall not operate to increase the limits of the Fund's liability.

**ENDORSEMENT GLP MOC - ~~2021~~2022-1**

**DESIGNATION OF NAMED COVERED MEMBERS**

Named Covered Parties of the declaration page amended to include the following Counties:

**COUNTY OF:**

ALPINE  
COLUSA  
DEL NORTE  
LASSEN  
MODOC  
MONO  
PLUMAS  
SAN BENITO  
SIERRA  
TRINITY  
SUTTER

**ADDITIONAL COVERED PARTIES:**

Alpine County First 5 Commission  
Alpine County Local Agency Formation Commission  
Colusa County Transit Agency Colusa  
County Transportation Commission  
Del Norte County Children and Families Commission  
Del Norte County Local Agency Formation Commission  
Del Norte Solid Waste Management Authority  
Lassen County Air Pollution Control District  
Lassen County Local Agency Formation Commission  
Lassen County Public Improvement Corporation  
Lassen County Transportation Commission  
Lassen Transit Service Agency  
Lassen – Modoc Flood Control and Water Conservation District  
County of Mono Economic Development Corporation  
Plumas County Child Abuse Prevention Council  
Plumas County Children and Families Commission (AKA: First 5 Plumas)  
Plumas County Local Agency Formation Commission  
San Benito County Local Agency Formation Commission  
Calpine Improvement Association  
Sierra County Historical Society  
Sierra County Local Agency Formation Commission  
Sierra County Transportation Commission

Sierraville Recreation Association  
Sutter County Children and Families First Commission  
Sutter County Local Agency Formation Commission  
Sutter-Yuba Behavioral Health Services  
Trindel Insurance Fund  
Trinity County Children and Families First Commission  
Trinity County Local Agency Formation Commission  
State of California it's Officers, Agents, Employees and Servants in respects to the WIC contract between State of California and the following counties: Mono, Sierra, Sutter, Trinity.  
City of Los Angeles Department of Water and Power  
CAL FIRE State of California it's Officers, Agents, Employees and Servants in respect to Agreement number 2CA05263 between the State of California and Trinity County.

**Attached to and Forming Part of Memorandum No. Trindel Insurance Fund GLPMOC-20212022**

**Endorsement No.: GLPMOC-20212022-1**

ON BEHALF OF TRINDEL INSURANCE FUND.

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Authorized Signature/ Date

**ENDORSEMENT GLP MOC – ~~2021-2022~~ - 2**

**ADDITIONAL COVERED PARTY AMENDATORY ENDORSEMENT**

It is agreed that the “COVERED PARTY, COVERED PERSONS OR ENTITIES” section of the Memorandum is amended to include the person or organization named on the Certificate of Coverage, but only with respect to liability arising out of premises owned by or rented to the Member, or operations performed by or on behalf of the Member or such person or organization so designated.

Coverage provided under this endorsement is limited to the lesser of the limits stated on the Certificate of Coverage or the minimum limits required by contract.

**Additional Covered Party:**

NAME OF PERSON OR ORGANIZATION SCHEDULED PER ATTACHED CERTIFICATE OF COVERAGE

**As Respects:**

PER ATTACHED CERTIFICATE OF COVERAGE

It is further agreed that nothing herein shall act to increase the Fund’s limit of liability.

This endorsement is part of the Memorandum and takes effect on the effective date of the Memorandum unless another effective date is shown below. All other terms and conditions remain unchanged.

**Effective Date:**

**Memorandum No.:** GLP MOC - 202~~1~~2

**Issued to:** ALL MEMBERS

**Issue Date:** June 29, 202~~1~~2

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Authorized Representative  
Trindel Insurance Fund

## ENDORSEMENT GLPMOC – 2021~~2~~- 3

### **VIOLATION OF COMMUNICATIONS OR INFORMATION LAW EXCLUSION**

As respects **ultimate net loss**, this Memorandum does not apply:

To any liability arising out of any act that violates any statute, ordinance or regulation of any federal, state, or local government, including any amendment or addition to such laws, which prohibits or limits the sending, transmitting or communicating of material or information by unsolicited sending of faxes, emails or other means of electronic transmission.

It is understood that to the extent any coverage may otherwise be available under this Memorandum or any of its endorsements, the provisions of this exclusion will supersede.

It is further agreed that nothing herein shall act to increase the Fund's limit of liability.

This endorsement is part of the Memorandum and takes effect on the effective date of the Memorandum unless another effective date is shown below. All other terms and conditions remain unchanged.

**Effective Date:**

**Memorandum No.:** GLPMOC - 2021~~2~~

**Issued to:** ALL MEMBERS

**Issue Date:** June 29, 2021~~2~~

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Authorized Representative  
Trindel Insurance Fund

## ENDORSEMENT GLPMOC – 2024<sup>2</sup> - 4

### STRIP SEARCH EXCLUSION

As respects **ultimate net loss**, this Memorandum does not apply:

To liability arising out of or in connection with a strip search or body cavity search of a detained person or persons. As used in this exclusion, strip search means a search, which includes a physical or visual inspection of the underclothing, breasts, buttocks, or genitalia of the searched person. As used in this exclusion, body cavity search means a visual or physical inspection of the stomach, rectal cavity and/or vagina.

This exclusion shall apply only to strip search or body cavity search activity that is alleged in a class action. As used in this exclusion, “class action” means a certified class action or a **suit** that includes class action allegations; provided however, “class action” does not include any **suit** in which class certification has been denied or withdrawn.

It is further agreed that nothing herein shall act to increase the Fund’s limit of liability.

This endorsement is part of the Memorandum and takes effect on the effective date of the Memorandum unless another effective date is shown below. All other terms and conditions remain unchanged.

**Effective Date:**

**Memorandum No.:** GLPMOC - 2024<sup>2</sup>

**Issued to:** ALL MEMBERS

**Issue Date:** June 29, 2024<sup>2</sup>

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Authorized Representative  
Trindel Insurance Fund

## ENDORSEMENT GLPMOC – 2024~~2~~ - 5

### ECONOMIC OR TRADE SANCTIONS

If coverage for a claim or **suit** under this Memorandum is in violation of any United States of America economic or trade sanctions, including but not limited to, sanctions administered and enforced by the United States Treasury Department's Office of Foreign Assets Control ("OFAC"), then coverage for that claim or **suit** will be null and void.

It is further agreed that nothing herein shall act to increase the Fund's limit of liability.

This endorsement is part of the Memorandum and takes effect on the effective date of the Memorandum unless another effective date is shown below. All other terms and conditions remain unchanged.

**Effective Date:**

**Memorandum No.:** GLPMOC - 2024~~2~~

**Issued to:** ALL MEMBERS

**Issue Date:** June 29, 2024~~2~~

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Authorized Representative  
Trindel Insurance Fund

**ENDORSEMENT GLP MOC – 2021~~2~~ - 6**

**FAIR LABOR STANDARDS EXCLUSION**

As respects **ultimate net loss**, this Memorandum does not apply:

To any liability arising from the failure to pay wages earned by an employee of a **covered party**, or to payment of expenses incurred by an employee of a **covered party**, including but not limited to any claim or **suit** brought under the overtime compensation or minimum wage provisions of the Fair Labor Standards Act, 29 U.S.C. 201 et seq., or any state or local law governing the payment of overtime compensation, minimum wage, or payment of expenses. However, this exclusion does not apply to any claim or **suit** brought pursuant to the Equal Pay Act, 29 U.S.C.S. 206 (d).

It is further agreed that nothing herein shall act to increase the Fund's limit of liability.

This endorsement is part of the Memorandum and takes effect on the effective date of the Memorandum unless another effective date is shown below. All other terms and conditions remain unchanged.

**Effective Date:**

**Memorandum No.:** GLP MOC - 2021~~2~~

**Issued to:** ALL MEMBERS

**Issue Date:** June 29, 2021~~2~~

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Authorized Representative  
Trindel Insurance Fund



## INVESTMENT RISK AMENDATORY ENDORSEMENT

As respects **ultimate net loss**, this Memorandum does not apply:

To liability arising, in any way, from any act, error, omission or breach of duty, whether in a **covered party's** capacity as a trustee or fiduciary or otherwise, in connection with any investing, reinvesting, purchasing, acquiring, exchanging, selling, or managing any public funds.

However, subject to the special limits of liability set forth in subparagraphs A and B below, this exclusion shall not apply:

1. To liability for the loss of funds belonging to or held for the benefit of individuals or entities who are not **covered parties** hereunder, provided that the Fund's liability shall be limited as set forth in the special limits of liability, sub-paragraph (A) below.
2. To excess **defense fees and costs** incurred on account of the actual or alleged loss of public funds belonging to, or held for the benefit of, any **covered party**, provided that such claim or **suit** is not brought by or on behalf of a **covered party** hereunder, and further provided that the Fund's liability for such **excess defense fees and costs** shall be limited as set forth in the special limits of liability, sub-paragraph (B) below.

### Special Limits of Liability

Regardless of the number of (A) **covered parties** under this Memorandum, (B) persons or organizations who sustain injury or damage, or (C) claims made or **suits** brought within the meaning of subparagraphs (1) and (2) above, the Fund's liability under this endorsement shall be limited as follows:

- A. As respects liability arising under subparagraph (1) above, the Fund's liability, as a result of any one **wrongful act**, and in the aggregate, shall be only for **ultimate net loss** not exceeding \$1,000,000, less the self-insured retention, as specified on the Declarations.
- B. As respects liability arising under subparagraph (2) above, the Fund's liability, as a result of any one **wrongful act**, and in the aggregate, shall be limited to **excess defense costs**, not exceeding \$1,000,000, less the self-insured retention as specified on the Declarations.
- C. There is no limit to the number of **wrongful acts** during the Memorandum Period for which claims hereunder may be made, except that the liability of the Fund because of all **wrongful acts** during each Memorandum Period shall not exceed the difference between \$1,000,000 and the self-insured retention, as specified on the Declarations.

- D. For the purpose of determining the limit of the Fund's liability, all **damages** arising out of continuous or repeated exposure to substantially the same general conditions shall be considered as arising out of one **wrongful act**.
- E. **Wrongful acts** taking place over more than one Memorandum Period shall be deemed to have taken place during the last Memorandum Period, and only that limit shall apply.

It is further agreed that nothing herein shall act to increase the Fund's limit of liability.

This endorsement is part of the Memorandum and takes effect on the effective date of the Memorandum unless another effective date is shown below. All other terms and conditions remain unchanged.

**Effective Date:** **Memorandum No.:** GLPMOC -20242

**Issued to:** ALL MEMBERS

**Issue Date:** June 29, 20242

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Authorized Representative  
Trindel Insurance Fund

## ENDORSEMENT GLPMOC – 2024~~2~~ - 8

### **LEAD EXCLUSION-FIRST PARTY EXPENSES ENDORSEMENT**

Any costs associated with the removal, remediation, encapsulation, abatement, monitoring, assessment or testing for the presence of lead or any materials containing lead, including but not limited to lead based paint, on, at, under or within any property owned, leased, rented or occupied by any **covered party**.

It is further agreed that nothing herein shall act to increase the Fund's limit of liability.

This endorsement is part of the Memorandum and takes effect on the effective date of the Memorandum unless another effective date is shown below. All other terms and conditions remain unchanged.

**Effective Date:**

**Memorandum No.:** GLPMOC - 2024~~2~~

**Issued to:** ALL MEMBERS

**Issue Date:** June 29, 2024~~2~~

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Authorized Representative  
Trindel Insurance Fund

## ENDORSEMENT GLPMOC – 2021~~2~~ - 9

### AMENDATORY ENDORSEMENT - WAIVER OF SUBROGATION

It is understood and agreed that Condition 8. SUBROGATION, of the Memorandum to which it is attached, is deleted in its entirety and replaced by the following:

#### 8. SUBROGATION

The Fund shall be subrogated to the extent of any payment hereunder to all the **covered party's** rights of recovery therefore; and the **covered party** shall do nothing after loss to prejudice such rights and shall do everything necessary to secure such rights. Any amount so recovered shall be apportioned as follows:

Any interest (including the **covered party's**) having paid an amount in excess of the self-insured retention, plus the limit of liability, hereunder shall be reimbursed first to the extent of actual payment. The Fund shall be reimbursed next to the extent of its actual payment hereunder. If any balance then remains unpaid, it shall be applied to reimburse the **covered party**. The expenses of all such recovery proceedings shall be apportioned in the ratio of respective recoveries. If there is no recovery in proceedings conducted solely by the Fund, it shall bear the expenses thereof.

Notwithstanding the above, the Fund waives its rights of subrogation against any person or organization with whom the **covered party** has entered into a written agreement that includes a waiver of subrogation, but only if the agreement is in effect before the injury, damage or liability occurs.

It is further agreed that nothing herein shall act to increase the Fund's limit of liability.

This endorsement is part of the Memorandum and takes effect on the effective date of the Memorandum unless another effective date is shown below. All other terms and conditions remain unchanged.

**Effective Date:**

**Memorandum No.:** GLPMOC - 2021~~2~~

**Issued to:** ALL MEMBERS

**Issue Date:** June 29, 2021~~2~~

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Authorized Representative  
Trindel Insurance Fund

**AMENDATORY ENDORSEMENT-PRIMARY/NON-CONTRIBUTORY**

It is understood and agreed that Condition 7. OTHER COVERAGE of the Memorandum to which it is attached, is deleted in its entirety and replaced by the following:

7. OTHER COVERAGE

If collectible insurance with an insurer, or collectible group coverage through another joint powers authority, interlocal cooperative agreement, self-insurance or other public entity group coverage is available to the **covered party** covering a loss also covered hereunder (whether on a primary, excess or contingent basis), the coverage hereunder shall be: (a) in excess of, and shall not contribute with, such insurance; and (b) shall contribute only with any excess group coverage available through another joint powers authority according to a pro-rata, time on the risk basis. However, this clause does not apply with respect to excess insurance purchased specifically to be in excess of this Memorandum, or to insurance or reinsurance which is intended to provide the remainder of the limit of liability stated in the Declarations of this Memorandum when the coverage afforded under this Memorandum provides less than 100 percent of the limit set forth in the Declarations. However, if the **covered party** has entered into a written agreement, prior to any loss event, in which it is agreed that this coverage shall be primary and/or non-contributory with respect to an additional **covered party** as specified in Endorsement U-1 of this Memorandum, then this coverage shall respond as primary and/or non-contributory, but shall be limited to the lesser of the limits stated on the Certificate of Coverage or the minimum limits required by the written agreement.

Notwithstanding the foregoing paragraph, if coverage for a claim or **suit** is available under this Memorandum and a memorandum of coverage issued in connection with PRISM's Medical Malpractice Program, this Memorandum shall afford primary coverage only where the gravamen of the claim or **suit** involves liability covered hereunder. PRISM staff will preliminarily assess the gravamen of the claim or **suit** and refer it to the committee responsible for the coverage believed to be applicable under this paragraph. Where that committee disputes PRISM's assessment of the gravamen of the claim or **suit** and rejects primary coverage, PRISM will thereafter refer the claim or **suit** to the committee responsible for the other applicable coverage. If that committee also rejects the primary coverage responsibility, the Executive Committee will determine which of PRISM's coverages is primary under this paragraph.

If the Member disputes the acceptance of primary coverage by a committee of PRISM responsible for the coverage, the Member may appeal that decision to the Executive Committee. Appeal must be requested within 60 days of the coverage acceptance by PRISM.

If the Member is not satisfied with the outcome of the Executive Committee appeal or the determination by the Executive Committee as to which of PRISM's coverages is primary where no committee agreed to accept primary responsibility, the Member may invoke Section (d) and (e) of Article 31 of PRISM's Joint Powers Agreement and proceed to arbitration and, if necessary, litigation. For purposes of this paragraph, the Member must request to invoke Article 31 dispute resolution process within 60 days of the Executive Committee's determination as to which of PRISM's coverages is primary.

Where a memorandum of coverage issued in connection with PRISM's Medical Malpractice Program is determined to afford primary coverage pursuant to this section, the exhaustion of PRISM's limit of liability under the Medical Malpractice Program will satisfy the **covered party's** self-insured retention under this Memorandum.

Coverage for the additional **covered party** under this endorsement is limited to the written contract or agreement as specified on the Certificate of Coverage and Endorsement U-1 of this Memorandum.

It is further agreed that nothing herein shall act to increase the Fund's limit of liability.

This endorsement is part of the Memorandum and takes effect on the effective date of the Memorandum unless another effective date is shown below. All other terms and conditions remain unchanged.

**Effective Date:**

**Memorandum No.:** GLPMOC - 2024~~2~~

**Issued to:** ALL MEMBERS

**Issue Date:** June 29, 2024~~2~~

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Authorized Representative  
Trindel Insurance Fund

## ENDORSEMENT GLPMOC – 2024~~2~~ - 11

### WRONGFUL INCARCERATION ENDORSEMENT

It is agreed this endorsement addresses the scope of coverage afforded, if any, for **wrongful incarceration claims**, as defined below, notwithstanding any provisions of the Memorandum to the contrary.

As respects **ultimate net loss**, this Memorandum does not apply to **wrongful incarceration claims** where the arrest and conviction occurred while the member was not a participant in one of the Fund's General Liability Programs.

For a **wrongful incarceration claim** that is afforded coverage, only the memorandum in effect at the time the claimant is found factually innocent or his or her conviction is set aside, whichever occurs earlier, shall be deemed to have been triggered and only that limit shall apply. Where the member is not participating in one of the Fund's General Liability Programs at the time the claimant is found factually innocent or his or her conviction is set aside, then only the last memorandum in effect prior thereto shall be deemed to have been triggered and only that limit shall apply.

As used herein, **wrongful incarceration claim** means a claim or suit against a **covered party** alleging **personal injury** arising out of the claimant being arrested and incarcerated for a crime of which he or she was later found factually innocent or which his or her conviction was later set aside.

This endorsement is part of the Memorandum and takes effect on the effective date of the Memorandum unless another effective date is shown below. All other terms and conditions remain unchanged.

**Effective Date:**

**Memorandum No.:** GLPMOC - 2024~~2~~

**Issued to:** ALL MEMBERS

**Issue Date:** June 29, 2024~~2~~

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Authorized Representative  
Trindel Insurance Fund

**CYBER EXCLUSION**

As respects ultimate net loss, this Memorandum does not apply:

To liability arising out of, or related to, either directly or indirectly, in whole or in part, by:

1. The unauthorized access, theft, alteration, corruption or disclosure of confidential, intellectual, proprietary or personal information and data, including but not limited to patents, trade secrets, processing methods, customer lists, financial information, credit card information, health information or any other type of nonpublic information.
2. The following non-exhaustive list of events regardless of any other cause or other event contributing concurrently or in any other sequence to the loss, liability, cost, damage, expense, fine or penalty:
  - a) Damage to or loss of data occurring on computer systems;
  - b) An unauthorized access of computer systems;
  - c) Computer malware on computer systems;
  - d) Human error affecting computer systems;
  - e) System failure occurring on computer systems;
  - f) A defect of computer systems;
  - g) Social engineering; or
  - h) Cyber extortion.

This exclusion applies even if loss, damages or expenses are claimed for notification costs, credit monitoring and repair expenses, forensic expenses, public relation expenses or any other loss, damage or expense incurred arising out of any access to or disclosure of any person's or organization's confidential, intellectual, proprietary or personal information and data.

However, this exclusion shall not apply to any liability for **bodily injury** or **property damage**.

It is further agreed that nothing herein shall act to increase the Funds's limit of liability.

This endorsement is part of the Memorandum and takes effect on the effective date of the Memorandum unless another effective date is shown below. All other terms and conditions remain unchanged.

**Effective Date:**

**Memorandum No.:** GLPMOC - 2024~~2~~

**Issued to:** ALL MEMBERS

**Issue Date:** June 29, 2024~~2~~

\_\_\_\_\_  
Authorized Representative  
Trindel Insurance Fund





*Alpine - Colusa - Del Norte - Lassen - Modoc - Mono - Plumas - San Benito - Sierra - Sutter - Trinity*  
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**GENERAL LIABILITY POOL  
MEMORANDUM OF COVERAGE  
DECLARATIONS**

1. MEMORANDUM COVERAGE PROVIDER

TRINDEL INSURANCE FUND, 51 Arbuckle Drive, Weaverville, California 96093

2. MEMORANDUM COVERED PARTIES

Named Covered Parties as Per Endorsement GLPMC-2022~~+~~-1

3. MEMORANDUM COVERAGE PERIOD

July 1, 2022~~+~~ (12:01 AM. PST) to June 30, 2023~~+~~ (12:01 A.M. PST)

4. MEMORANDUM NUMBER

Trindel Insurance Fund GLPMC - 2022~~+~~

5. SELF-INSURED RETENTION

\$250,000

6. TRINDEL INSURANCE FUND LIMIT OF LIABILITY

\$1,000,000 Inclusive of self-insured retention in item ~~5~~4

**Ultimate net loss** excess of the self-insured retention as the result of: any one **occurrence**, offense, **wrongful act** or any combination thereof, and annual aggregate as respects the **completed operations hazard**.

7. EXCESS INSURER

Public Risk Innovation Solutions and Management (PRISM) - Limit of Liability: \$25,000,000

**Ultimate net loss** excess of the self-insured retention, and Trindel Insurance Fund General Liability Pool Limit of Liability, as the result of: any one **occurrence**, offense, **wrongful act** or any combination thereof, and annual aggregate as respects the **completed operations hazard**.

FORMS AND ENDORSEMENTS ATTACHED AT INCEPTION

Memorandum of Coverage - GLPMC-2022, Endorsement GLPMC-2022~~+~~-1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12.



WORKERS' COMPENSATION POOL  
MEMORANDUM OF COVERAGE  
Reference Number: WCPMOC ~~-2021~~ 2022

ADOPTED \_\_\_\_\_



The Trindel Insurance Fund (**Fund**), in consideration for the payment of the contribution and subject to all terms of the Memorandum attached, does hereby agree to provide coverage to the County named in Endorsement No. WCPMOC-2018U-1 (**County**) subject to the terms and conditions set forth in this Memorandum:

## I GENERAL SECTION

### A. The Memorandum

This Memorandum includes at its effective date the Declaration Page, this Coverage Document and all endorsements listed on the Declaration Page. This Memorandum is the coverage document between the **County** and the **Fund**. The terms of this Memorandum may not be changed or waived except by endorsement issued by the **Fund** to be part of this Memorandum. This memorandum of Coverage does not provide insurance, but instead provides for pooled self-insurance. This Memorandum is a negotiated agreement among the members of the **FUND** and none of the parties to the Memorandum is entitled to rely on any contract interpretation principles that require interpretation of ambiguous language against the drafter of such agreement. This Memorandum shall be applied according to the principles of contract law. Giving full effect to the intent of the members of the **FUND**, acting through the Board of Directors in adopting this Memorandum.

### B. Who Is Covered

The **County** is a party named in Endorsement No. WCPMOC-2018U-1. If the **County** loses its status as a member of the **Fund**, the coverage under this Memorandum of Coverage shall terminate immediately upon such change in status.

However, if the County is subject to the Workers' Compensation law when not a duly qualified self-insurer for a Loss that would otherwise be covered by the Memorandum, the **FUND** will reimburse the County for such Loss not exceeding the amount which would have been aid had the County been a duly qualified self-insurer.

County shall mean for Members of the **FUND** participating in the Workers' Compensation program, all entities named on the Declarations page, including any and all commissions, agencies, districts, authorities, boards (including the governing board) or similar entities coming under the County's direction or control, or for which the County's board members sit as the governing body, provided that the payroll for such has been included in the deposit premium calculations.

### C. Workers' Compensation Law

Workers' Compensation Law means the Workers' Compensation Law and occupational disease laws of the State of California. It includes any amendments to that law that are in



effect during the term of this Memorandum. It does not include any federal workers' compensation law, any federal occupational disease law, or the provisions of any law that provide non-occupational disability benefits.

D. Qualified Self-Insurer

The **County** represents that it is duly qualified to be a Self-Insurer under the Workers' Compensation Law of the State of California and will continue to maintain such qualifications during the term this Memorandum is in effect. If the **County** should fail to qualify or fail to maintain such qualifications, the coverage provided under this Memorandum shall automatically terminate on the first date of such failure.

II WORKERS' COMPENSATION COVERAGE

**Application of Coverage:**

Except as provided otherwise by this Memorandum, the **Fund** will pay on behalf of the **County** benefits required of Workers' Compensation Law in the same content and manner as that of the **Excess Insurance Carrier** named in Item 6 of the Declarations Page, up to the **Fund's** Limit of Liability stated in Item 5 of the Declaration.

Except as provided otherwise by this Memorandum, Exclusions and Conditions of this Memorandum shall mirror that of the **Excess Insurance Carrier** named in Item 6 of the Declarations Page, up to the **Fund's** Limit of Liability stated in Item 5 of the Declaration Page.

This **MOCU** does not extend coverage to peace officers under the circumstances addressed in Labor Code Section 3600.2(4).

For **County** participating in **Fund's** Self-Insured Workers Compensation Program, **Fund** will pay on behalf of the **County** all amounts payable to an employee in response to a workers' compensation claim. The claim must arise from (a) bodily or psychological injury caused by accident, as long as the accident occurs during the coverage period, and (b) bodily or psychological disease caused or aggravated by the conditions of employment during the coverage period. **Fund's** Program does not, however, pay (a) fines, penalties or enhanced damage awards issued against a Member pursuant to Labor Code Section 132a and 4553; (b) final awards or judgments based on an adjudicated finding that the Member engaged in intentional conduct intended or expected to cause harm or injury to the employee, or (c) any amount for which indemnity is barred by governing California public policy.

With respect to all notified claims, including those claims for which no indemnity obligation may ultimately be owed, **Fund** shall pay all costs and expenses associated with the investigation, adjustment, and defense of the claim. The Member will, in turn, (a) cooperate at all times with **Fund's** investigatory, claim evaluation, return to work, claim mitigation, and



claim management activities, (b) agree to be represented by counsel and vendors selected and supervised by **Fund**, and (c) proactively assist **Fund** in any subrogation or apportionment efforts.

### III EMPLOYERS' LIABILITY COVERAGE

Except as provided otherwise by this Memorandum, the **Fund** will pay on behalf of the **County** for employers' liability losses in the same content and manner as that of the **Excess Insurance Carrier**, up to the **Fund's** Limit of Liability stated in Item 5 of the Declaration Page. The **Excess Insurance Carrier** shall be that named in Item 6 of the Declarations Page.

### IV THE FUND'S LIMIT OF LIABILITY

The **Fund's** Limit of Liability for Workers' Compensation Coverage under Part One above will not exceed the limit stated in Item 5 of the Declaration Page. The **Fund's** Limit of Liability for Employers' Liability Coverage under Part Two above will not exceed the limit stated in Item 5 of the Declaration Page.

### V CLAIMS

#### A. The County's Claims Reporting Duties

The **County** shall give prompt notice to the **Fund** of any claim for injury, illness, or disease that appears to involve coverage triggered by this memorandum.

The **County** must immediately notify the **Fund** in writing of any claim due to any of the following events: award, verdict, action, suit, proceeding, or judgment involving coverage by the **Fund**.

Notice of accident given to the **Fund** shall contain complete details of the injury, disease, or death. If a suit, claim, or other proceeding commenced because of an injury listed in Part I and Part II above, or of any injury that appears to involve coverage by the **Fund**, the **County** shall give the **Fund**:

1. all notices and legal papers related to the claim, proceeding or suit, or copies of these notices and legal papers; and
2. copies of reports on investigations made by the **County** on such claims, proceedings, or suits.
- ~~2.3.~~ authority to make payments, assume obligations or incur expenses as needed.



B. Settlement

Claims in excess of the **County's** retention shall not be settled without the written consent of the **Fund**. **Fund** has the right to control the settlement, defense, or appeal of any claim, suit, or proceeding which might involve a loss to **Fund**.

C. Payments Covered Party Must Make: The Covered Party shall be responsible for any payments in excess of the benefits regularly provided by the Workers' Compensation Act, including but not limited to those required because:

1. of serious and willful misconduct on the part of the Covered Party;
2. the Covered Party knowingly employs an employee in violation of the law;
3. the Covered Party fails to comply with a health or safety law or regulation; however, this does not apply to recommendations promulgated by the Joint Commission for Accreditation of Health;
4. of discharge, coercion, or discrimination against any employee in violation of the Workers' Compensation Act;
5. of claims relating to or in any way arising out of California Labor Code Section 132(a);
6. of the unreasonable delay or failure to make payments of compensation by or on behalf of the Covered Party, including the legal fees associated with defending resulting claims or suits;
7. the Covered Party violates or fails to comply with the Workers' Compensation Act.

If the **Fund** makes any payments on behalf of the **County** in excess of the benefits regularly provided by the Workers' Compensation Act, the **County** will reimburse the Authority promptly.

VI CONDITIONS

A. Acceptance

By acceptance of this Memorandum, the **County** agrees that the statements made on the Declaration Page are the **County's** agreements and representations and that this Memorandum is issued in reliance upon the truth of such representations. The **County**



understands the coverage provided under this Memorandum is conditioned on the timely reporting of injuries that may become a loss covered under this Memorandum and agrees to report all claims in a timely fashion and cooperate fully in the investigation, defense and settlement of any and all claims.

B. Inspection

The **Fund** has the right, but is not obligated, to inspect the **County's** workplaces at any time for the purpose of determining insurability of the workplaces and premiums to be charged. The **Fund** may give the **County** reports on the conditions that the **Fund** find and make recommended changes. While they may help reduce losses, the **Fund** does not undertake to perform the duty of any person to provide for the health or safety of the **County's** employees or the public. The **Fund** does not warrant that the **County's** workplaces are safe or healthful or that they comply with law, regulations, codes, or standards.

C. Subrogation – Recovery from Others

The **Fund** has the **County's** rights to recover the **Fund's** loss from any third party liable for the injury or disease. The **County** will do everything necessary to protect those rights for the **Fund** and to assist in enforcing them.

D. Transfer of the **County's** Rights and Duties

The **County's** rights and duties under this Memorandum may not be transferred without the **Fund's** written consent.

# Trindel

## Insurance Fund

*Alpine - Colusa - Del Norte - Lassen - Modoc - Mono - Plumas - San Benito - Sierra - Sutter - Trinity*

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### WORKERS' COMPENSATION ~~POOL~~ MEMORANDUM OF COVERAGE DECLARATIONS

Reference Number: ~~WCPMOC-2021~~20222022

1. MEMORANDUM COVERAGE PROVIDER

TRINDEL INSURANCE FUND, 51 Arbuckle Drive, Weaverville, California 96093

2. MEMORANDUM COVERED PARTIES

Named Covered Parties as Per Endorsement ~~WCPMOC-2018~~U-1

3. MEMORANDUM COVERAGE PERIOD

July 1, 20212(12:01 AM. PST) to June 30, ~~2022~~ 20232023 (12:01 A.M. PST)

4. MEMORANDUM SELF-INSURED RETENTION

\$300,000

5. COVERAGE LIMITS

\$1,000,000

6. EXCESS INSURER

PRISM/ Public Risk Innovation Solutions and Management

Excess Workers' Compensation Memorandum of Coverage (attachment at \$1,000,000 to 50,000,000) Liberty Insurance Corp. (statutory excess of \$50,000,000)

7. FORMS AND ENDORSEMENTS ATTACHED AT INCEPTION

Memorandum of Coverage - ~~WCPMOC-2021~~20222022

Endorsement ~~WCPMC~~WCMOC-2018U-1

8. INTRODUCTION

Trindel Insurance Fund, a public entity formed pursuant to California Government Code sections 6500 through 6512.1, and the Named Covered Members listed in Endorsement ~~WCPMOC-2018~~U-1, enters into this Memorandum of Pooled Workers' Compensation Coverage ("WCPMOC").

In consideration of each Named Covered Member's payment of its Contribution, coverage is provided for Workers' Compensation Claims to which this WCPMOC and its Endorsements apply. Pursuant to Government Code Section 990.8(c), the coverage provided by this MOC is not "insurance." Laws or regulations pertaining to insurance or insurance companies do not control the Covered Parties' rights and obligations. Such rights and obligations are solely governed by the terms of this WCPMC and any Endorsements hereto.

Issue Date: \_\_\_\_\_

\_\_\_\_\_  
Authorized Representative  
David Nelson, Executive Director  
Trindel Insurance Fund





ENDORSEMENT WCPMOC-2018U-1

DESIGNATION OF NAMED COVERED MEMBERS

Named Covered Parties of the declaration page amended to include the following Counties:

COUNTY OF:

ALPINE  
COLUSA  
DEL NORTE  
LASSEN  
MODOC  
MONO  
PLUMAS  
SAN BENITO  
SIERRA  
TRINITY  
SUTTER

Attached to and Forming Part of Memorandum No. ~~WCPMOC-2021~~20222022

Endorsement No.: ~~WCPMC~~WCMOC-2018-1

ON BEHALF OF TRINDEL INSURANCE FUND.

---

Authorized Signature/ Date

TRINDEL INSURANCE FUND  
**BOARD OF DIRECTORS**  
**AGENDA**

Alpine~Colusa~Del Norte~Lassen~Modoc~Mono~Plumas~San Benito~Sierra~Sutter~Trinity

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**TRINDEL BOARD MEETING**

May 2022

**PROGRAMS**

AGENDA ITEM V.c.

**SUBJECT:** Budgets for all programs activities and Salary Schedule for 2022-2023 Fiscal year.

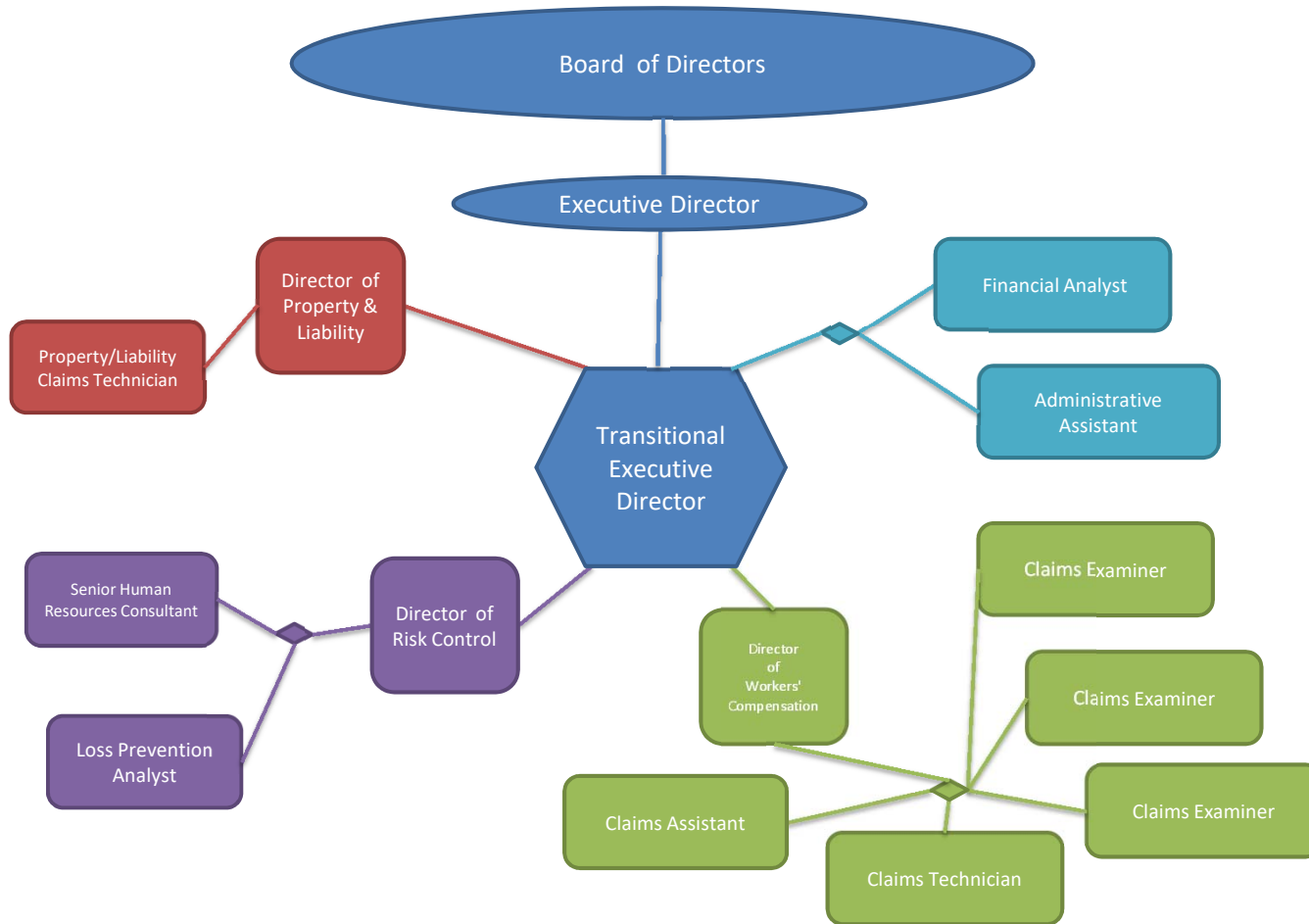
**ACTION FOR CONSIDERATION:** Adopting Budgets for all programs and Salary Schedule for fiscal year 2022-2023.

**BACKGROUND:** Annual budget assembled with cost effectiveness in mind in relation to prior year actuals and budgets.

**FISCAL IMPACT:** See attached

**RECOMMENDATION:** Adopt budgets for all programs and Salary Schedule for fiscal year 2022-2023.

# Trindel Organization Chart



# Trindel Salary Schedule

|    |                                     | 2022/2023<br>Annual Salary<br>Range |         |
|----|-------------------------------------|-------------------------------------|---------|
|    |                                     | Low                                 | High    |
| 10 | <b><u>Admin</u></b>                 |                                     |         |
|    | 1 Executive Director                | 160,000                             | 200,000 |
|    | 1 Transitional Executive Director   | 110,000                             | 140,000 |
|    | 1 Financial Analyst                 | 62,000                              | 87,000  |
|    | 1 Administrative Technician         | 36,000                              | 56,000  |
| 20 | <b><u>Risk Control Services</u></b> |                                     |         |
|    | 1 Dir of Loss Prevention            | 90,000                              | 115,000 |
|    | 0 Senior Human Resources Consultant | 62,000                              | 87,000  |
|    | 2 Loss Prevention Analyst           | 62,000                              | 87,000  |
|    | 0 Loss Prevention Coordinator & IT  | 36,000                              | 56,000  |
| 25 | <b><u>P/L Claims Handling</u></b>   |                                     |         |
|    | 1 Dir of Property and Liability     | 90,000                              | 115,000 |
|    | 1 P/L Claims Adjuster               | 62,000                              | 87,000  |
|    | 0 P/L Claims Technician             | 36,000                              | 56,000  |
| 30 | <b><u>WC Claims Handling</u></b>    |                                     |         |
|    | 1 Dir of Workers' Comp Program      | 90,000                              | 115,000 |
|    | 3 Claims Examiner                   | 62,000                              | 87,000  |
|    | 2 Claims Technician                 | 36,000                              | 56,000  |

Revised and adopted by the Board as of \_\_\_\_\_

California Code of Regulation CCR570.5

**Trindel Insurance Fund  
Revenue and Expense Budget 22-23  
Administration Funds Summary**

|   | <b>20/21<br/>Actual</b> | <b>21/22<br/>Budget</b> | <b>21/22 Actual<br/>(as of 03/31/22)</b> | <b>21/22 Projected</b> | <b>22/23<br/>Proposed</b> | <b>Proposed Budget<br/>Increase/Decrease</b> |
|---|-------------------------|-------------------------|--|------------------------|---------------------------|--|
| <b>Revenues</b>                               |                         |                         |  |                        |                           |  |
| Administration                                | 512,518                 | 589,022                 | 591,291                                  | 592,381                | 920,389                   | 56%  |
| Risk Control                                  | 572,120                 | 610,804                 | 617,804                                  | 617,804                | 633,177                   | 4%   |
| Claims Administration - Property & Liability  | 242,819                 | 254,503                 | 254,503                                  | 254,503                | 278,248                   | 9%   |
| Claims Administration - Workers' Compensation | 643,802                 | 723,760                 | 723,760                                  | 723,760                | 784,436                   | 8%   |
| <b>Total Revenues</b>                         | <b>1,971,259</b>        | <b>2,178,089</b>        | <b>2,187,358</b>                         | <b>2,188,448</b>       | <b>2,616,250</b>          | <b>20%</b>                                   |
| <b>Expenditures</b>                           |                         |                         |  |                        |                           |  |
| Administration                                | 478,698                 | 588,022                 | 422,680                                  | 558,832                | 918,389                   | 56%  |
| Risk Control                                  | 498,150                 | 610,804                 | 311,250                                  | 414,083                | 633,177                   | 4%   |
| Claims Administration - Property & Liability  | 240,066                 | 254,503                 | 172,191                                  | 236,576                | 278,248                   | 9%   |
| Claims Administration - Workers' Compensation | 598,749                 | 713,760                 | 422,293                                  | 584,566                | 784,436                   | 10%  |
| <b>Total Expenditures</b>                     | <b>1,815,663</b>        | <b>2,167,089</b>        | <b>1,328,414</b>                         | <b>1,794,057</b>       | <b>2,614,250</b>          | <b>21%</b>                                   |

**Trindel Insurance Fund  
Revenue and Expense Budget 2022-2023  
Administration**

|                           | 20/21<br>Actual | 21/22<br>Budget | 21/22 Actual<br>(as of 03/31/22) | 21/22<br>Projected | 22/23<br>Proposed | Proposed Budget<br>Increase/Decrease | Description   |
|---------------------------|-----------------|-----------------|----------------------------------|--------------------|-------------------|--------------------------------------|---|
| <b>Revenues</b>           |                 |                 |                                  |                    |                   |                                      |   |
| Contributions             | 508,606         | 588,022         | 588,022                          | 588,022            | 918,389           | 56%                                  |   |
| Dividend income           | 2,030           | 0               | 0                                | 0                  | 0                 |                                      |   |
| Admin Fee Inc             | 1,507           | 1,000           | 2,995                            | 3,993              | 2,000             | 100%                                 |   |
| (Gain) Loss               | 100             | 0               | 0                                | 0                  | 0                 |                                      |   |
| Other Income              | 274             | 0               | 274                              | 366                | 0                 |                                      |   |
| <b>Total Revenues</b>     | <b>512,518</b>  | <b>589,022</b>  | <b>591,291</b>                   | <b>592,381</b>     | <b>920,389</b>    | <b>56%</b>                           |   |
| <b>Expenditures</b>       |                 |                 |                                  |                    |                   |                                      |   |
| Insurance Exp             | 34,036          | 37,000          | 41,385                           | 41,385             | 45,000            | 22%                                  | Increased to reflect rising actual cost trend                         |
| State Fees                | 2               | 2               | 1                                | 1                  | 2                 | 0%                                   |   |
| Training                  | 3,378           | 4,500           | 3,076                            | 4,101              | 4,500             | 0%                                   |   |
| Prof. Fees                | 4,972           | 4,000           | 6,668                            | 8,891              | 50,000            | 1150%                                | Increased to accommodate planned strategic plan                       |
| Actuarial Study           |                 | 0               | 4,400                            | 5,867              | 6,000             | 100%                                 |   |
| Audit Expenses            | 23,200          | 25,000          | 24,260                           | 24,260             | 24,635            | -1%                                  |   |
| CAJPA Accred.             | 0               | 5,100           | 7,100                            | 9,467              | 7,600             | 49%                                  |   |
| Invest. Advisor           | 33,151          | 34,000          | 26,257                           | 35,009             | 40,000            | 18%                                  |   |
| Salaries                  | 212,423         | 260,000         | 181,344                          | 241,792            | 441,000           | 70%                                  | Includes Transitional Executive Director, full year                   |
| Emp. Benefits             | 88,137          | 107,000         | 69,412                           | 92,550             | 167,580           | 57%                                  | % of estimated salaries   |
| Pension Expense           | 17,042          | 15,581          | 0                                | 17,139             | 20,775            | 33%                                  | 21-22 expected expense +1 additional person                           |
| Service Charges           | 315             | 400             | 165                              | 220                | 180               | -55%                                 | Reduced due to continuous trend of less service charges               |
| Dues & Subscrip           | 6,729           | 7,000           | 8,828                            | 11,771             | 9,000             | 29%                                  | Increased to reflect rising actual cost trend                         |
| Conferences               | 15,720          | 25,000          | 10,382                           | 13,842             | 25,000            | 0%                                   |   |
| CAJPA                     | 0               | 6,000           | 0                                | 0                  | 10,000            | 67%                                  | Estimated to return to in-person 22-23                                |
| PARMA                     | 1,841           | 13,000          | 11,688                           | 15,583             | 15,000            | 15%                                  | Estimated to return to in-person 22-23                                |
| Printing & Rep.           | 1,227           | 2,000           | 219                              | 292                | 500               | -75%                                 | Reduced as built up inventory reduces need                            |
| Utilities/House           | 2,770           | 3,500           | 3,055                            | 4,074              | 5,879             | 68%                                  |   |
| Travel Expenses           | 533             | 4,000           | 809                              | 1,079              | 4,000             | 0%                                   |   |
| BOD Expense               | 10,688          | 12,000          | 2,854                            | 3,805              | 20,000            | 67%                                  | Estimated to return to in-person Sept & May 22-23, Jan meeting remote |
| Office Material           | 2,533           | 2,500           | 1,892                            | 2,523              | 2,500             | 0%                                   |   |
| Communications            | 14,562          | 15,000          | 13,446                           | 17,928             | 15,000            | 0%                                   |   |
| Depreciation              | 5,439           | 5,439           | 5,439                            | 7,252              | 4,238             | -22%                                 | Server will be fully depreciated 22-23                                |
| Miscellaneous             | 0               | 0               | 0                                | 0                  | 0                 | 0%                                   |   |
| <b>Total Expenditures</b> | <b>478,698</b>  | <b>588,022</b>  | <b>422,680</b>                   | <b>558,832</b>     | <b>918,389</b>    | <b>56%</b>                           |   |

**Trindel Insurance Fund**  
**Revenue and Expense Budget 2022-2023**  
**Risk Control**

|                                | 20/21<br>Actual | 21/22<br>Budget | 21/22 Actual<br>(as of 03/31/22) | 21/22<br>Projected | 22/23<br>Proposed | Proposed Budget<br>Increase/Decrease | Description  |
|--------------------------------|-----------------|-----------------|----------------------------------|--------------------|-------------------|--------------------------------------|--|
| <b>Revenues</b>                |                 |                 |                                  |                    |                   |                                      |  |
| Contributions                  | 570,020         | 610,804         | 610,804                          | 610,804            | 633,177           | 4%                                   |  |
| Other Income                   | 2,100           | -               | 7,000                            | 7,000              | -                 |                                      |  |
| <b>Total Revenues</b>          | <b>572,120</b>  | <b>610,804</b>  | <b>617,804</b>                   | <b>617,804</b>     | <b>633,177</b>    | <b>4%</b>                            |  |
| <b>Expenditures</b>            |                 |                 |                                  |                    |                   |                                      |  |
| Safety Funds                   | 26,202          | 18,000          | 9,336                            | 12,949             | 18,000            | 0%                                   | Swag & Incentives, Health Fairs (plan to be back in person)  |
| Training                       | 7,356           | 15,000          | 4,797                            | 6,396              | 15,000            | 0%                                   | Plan to return to regular trainings in 22/23.  |
| Law Enforcement                | 30,178          | 30,000          | 48,284                           | 50,284             | 60,000            | 100%                                 | Increased budget to provide multiple different POST/STC certified trainings.   |
| Loss Prevention Specialist     | 11,334          | 25,000          | 10,238                           | 10,238             | 25,000            | 0%                                   | Previous two years have been impacted by covid. 22/23 will have LPS meetings back in-person (held 1 in person meeting in Feb 22) |
| Road Commisioner Meeting       | 9,222           | 12,000          | 9,675                            | 11,500             | 12,000            | 0%                                   |  |
| Department Safety Reps Meeting | 13,695          | 30,000          | 382                              | 2,582              | 30,000            | 0%                                   | Previous two years have been impacted by covid. 2022/23 will have DSR meeting back in-person                                     |
| Prof. Fees                     | 15,281          | 60,000          | 6,563                            | 8,751              | 30,000            | -50%                                 | Reduced professional fees and moved 30K to LE budget as focus for this was to provide POST/STC Certified training                |
| Salaries                       | 241,659         | 245,000         | 120,310                          | 160,414            | 253,750           | 4%                                   | Includes three positions with step increase at anniversary of hire   |
| Emp. Benefits                  | 59,856          | 62,000          | 33,961                           | 45,281             | 76,125            | 23%                                  |  |
| Pension Expense                | 15,391          | 15,040          | -                                | 15,391             | 15,040            | 0%                                   |  |
| Service Charges                | 127             | 300             | -                                | -                  | -                 | -100%                                |  |
| Dues & Subscrip                | 3,852           | 9,000           | 6,348                            | 6,690              | 7,500             | -17%                                 | Reduced dues & subscriptions as we plan to renew 3 subs to GoToMeeting and maintain only 2 Subs to GoToWebinar                   |
| Printing & Rep.                | 1,119           | 2,000           | 219                              | 1,600              | 2,000             | 0%                                   | Will be getting the Law Enforcement LEAP brochure professionally designed and printed  |
| Utilities/House                | 2,118           | 3,000           | 1,464                            | 1,952              | 3,000             | 0%                                   |  |
| Travel Expenses                | 11,728          | 37,400          | 24,727                           | 32,970             | 37,400            | 0%                                   |  |
| Office Material                | 9,429           | 7,500           | 7,009                            | 7,500              | 5,000             | -33%                                 | Reduced office material as we now conduct so much business virtually that less printed material is necessary                     |
| Communications                 | 25,155          | 25,000          | 13,354                           | 25,005             | 30,000            | 20%                                  | New website development planned  |
| Depreciation                   | 14,564          | 14,564          | 14,564                           | 14,564             | 13,362            | -8%                                  |  |
| Miscellaneous                  | (116)           | -               | 18                               | 18                 | -                 | 0%                                   |  |
| <b>Total Expenditures</b>      | <b>498,150</b>  | <b>610,804</b>  | <b>311,250</b>                   | <b>414,083</b>     | <b>633,177</b>    | <b>4%</b>                            |  |

New Vehicle to replace Forester      \$ 45,000.00  
Auction off Forrester                      ?

\*Has been budgeted for prior two years but not purchased due to covid travel restrictions.

**Trindel Insurance Fund  
Revenue and Expense Budget 2022-2023  
Claims Administration Property & Liability**

|                           | 20/21<br>Actual | 21/22<br>Budget | 21/22 Actual<br>(as of 03/31/22) | 21/22<br>Projected | 22/23<br>Proposed | Proposed Budget<br>Increase/Decrease | Description   |
|---------------------------|-----------------|-----------------|----------------------------------|--------------------|-------------------|--------------------------------------|---|
| <b>Revenues</b>           |                 |                 |                                  |                    |                   |                                      |   |
| Contributions             | 242,819         | 254,503         | 254,503                          | 254,503            | 278,248           | 9%                                   |   |
| <b>Total Revenues</b>     | <b>242,819</b>  | <b>254,503</b>  | <b>254,503</b>                   | <b>254,503</b>     | <b>278,248</b>    | <b>9%</b>                            |   |
| <b>Expenditures</b>       |                 |                 |                                  |                    |                   |                                      |   |
| Employee Assist           | 240             | 240             | 240                              | 240                | 240               | 0%                                   |   |
| Training                  | 671             | 3,500           | 2,927                            | 3,500              | 3,500             | 0%                                   |   |
| Prof. Fees                | 35,009          | 20,000          | 11,100                           | 14,800             | 30,000            | 50%                                  | JDI Claims Manager, anticipated Tehama costs, Uncovered Legal Opinion Etc., |
| Salaries                  | 130,860         | 138,000         | 101,501                          | 137,734            | 159,938           | 16%                                  | One Director and One Adjuster Allocation                                    |
| Emp. Benefits             | 46,233          | 50,000          | 37,257                           | 50,557             | 56,000            | 12%                                  | % of Salaries   |
| Pension Expense           | 9,152           | 5,645           | -                                | 5,645              | 5,645             | 0%                                   |   |
| Service Charges           | -               | 250             | -                                | -                  | -                 | -100%                                |   |
| Dues & Subscriptions      | 382             | 1,200           | 86                               | 500                | 1,200             | 0%                                   |   |
| Conferences               | -               | 15,000          | 1,596                            | 1,596              | -                 | -100%                                |   |
| Printing & Rep.           | 862             | 1,500           | 146                              | 195                | 1,500             | 0%                                   |   |
| Utilities/House           | 1,412           | 1,200           | 976                              | 1,301              | 1,200             | 0%                                   |   |
| Travel Expenses           | 809             | 5,000           | 2,565                            | 3,420              | 5,000             | 0%                                   |   |
| Office Material           | 944             | 1,200           | 665                              | 887                | 1,200             | 0%                                   |   |
| Communications            | 9,865           | 10,000          | 9,206                            | 12,275             | 10,000            | 0%                                   |   |
| Depreciation              | 3,626           | 1,768           | 3,626                            | 3,626              | 2,825             | 60%                                  | % of Building and Server  |
| Miscellaneous             | -               | -               | 300                              | 300                | -                 | 0%                                   |   |
| Transfer In/Out           | -               | -               | -                                | -                  | -                 | 0%                                   |   |
| <b>Total Expenditures</b> | <b>240,066</b>  | <b>254,503</b>  | <b>172,191</b>                   | <b>236,576</b>     | <b>278,248</b>    | <b>9%</b>                            |   |



**Trindel Insurance Fund**  
**Revenue and Expense Budget 2022-2023**  
**Claims Administration Workers' Compensation**

|                           | 20/21<br>Actual | 21/22<br>Budget | 21/22 Actual<br>(as of 03/31/22) | 21/22<br>Projected | 22/23<br>Proposed | Proposed Budget<br>Increase/Decrease | Description   |
|---------------------------|-----------------|-----------------|----------------------------------|--------------------|-------------------|--------------------------------------|---|
| <b>Revenues</b>           |                 |                 |                                  |                    |                   |                                      |   |
| Contributions             | 643,802         | 723,760         | 723,760                          | 723,760            | 784,436           | 8%                                   |   |
| <b>Total Revenues</b>     | <b>643,802</b>  | <b>723,760</b>  | <b>723,760</b>                   | <b>723,760</b>     | <b>784,436</b>    | <b>8%</b>                            |   |
| <b>Expenditures</b>       |                 |                 |                                  |                    |                   |                                      |   |
| Employee Assist           | 280             | -               | -                                | -                  | -                 | 0%                                   |   |
| Training                  | 5,677           | 13,000          | 3,395                            | 4,526              | 14,000            | 8%                                   | In-person trainins expected to increase as country reopens      |
| Professional Fees         | 54,293          | 65,000          | 35,029                           | 46,705             | 69,000            | 6%                                   | Verisk, JDI, Shred  |
| Actuarial Study           | 2,500           | -               | -                                | -                  | -                 | 0%                                   |   |
| Salaries                  | 308,240         | 385,000         | 228,197                          | 304,263            | 430,000           | 12%                                  | 6 budgeted employees with regular merit increases               |
| Employee Benefits         | 125,935         | 142,000         | 95,098                           | 126,797            | 163,400           | 15%                                  | 6 budgeted employees with regular merit increases               |
| Pension Expense           | 24,756          | 19,261          | -                                | 23,113             | 19,261            | 0%                                   |   |
| Service Charges           | -               | 300             | -                                | -                  | -                 | -100%                                |   |
| Dues & Subscriptions      | 2,421           | 3,500           | 2,301                            | 3,068              | 3,500             | 0%                                   | IAIABC, CA WC law, CWCR, Matthew Bender, SOC                    |
| Conferences               | -               | -               | -                                | -                  | -                 | 0%                                   |   |
| Printing & Replication    | 6,600           | 10,000          | 460                              | 3,000              | 7,500             | -25%                                 | Coastal, FP mailing, Harvest, Imprint, Alpha                    |
| Utilities/House           | 4,876           | 5,800           | 3,292                            | 4,390              | 6,200             | 7%                                   |   |
| Travel Expenses           | 508             | 5,500           | 74                               | 1,500              | 6,500             | 18%                                  | Travel expected to increase as the country reopens              |
| Office Material           | 12,349          | 15,000          | 7,745                            | 10,326             | 12,500            | -17%                                 | office supplies, kitchen, bathroom                              |
| Communications            | 33,035          | 35,000          | 30,524                           | 40,699             | 40,000            | 14%                                  | Increased due to rising IT costs and expected necessary repairs |
| Depreciation              | 17,279          | 14,399          | 16,179                           | 16,179             | 12,575            | -13%                                 | Server will be fully depreciated mid-year                       |
| Transfer In/Out           | -               | -               | -                                | -                  | -                 | 0%                                   |   |
| <b>Total Expenditures</b> | <b>598,749</b>  | <b>713,760</b>  | <b>422,293</b>                   | <b>584,566</b>     | <b>784,436</b>    | <b>10%</b>                           |   |

**Trindel Insurance Fund**  
**Revenue and Expense Budget 22-23**  
**Workers' Compensation Pool and Liability Pool**

| <b>Workers' Compensation Pool</b> | <b>19/20 Actual</b> | <b>20/21 Actual</b> | <b>21/22 Budget</b> | <b>21/22 Actual (as of 03/31/22)</b> | <b>21/22 Projected</b> | <b>22/23 Proposed</b> | <b>Proposed Budget Increase/Decrease</b> |
|-----------------------------------|---------------------|---------------------|---------------------|--------------------------------------|------------------------|-----------------------|--|
| <b>Revenues</b>                   |                     |                     |                     |                                      |                        |                       |  |
| Contributions                     | 1,758,002           | 2,096,000           | 2,201,000           | 2,201,000                            | 2,201,000              | 2,688,481             | 22%                                      |
| Interest Income                   | 4,456               | 6,616               | 5,000               | 3,611                                | 4,815                  | 5,000                 | 0%                                       |
| Invest. Income                    | 31,375              | 38,472              | 35,000              | 29,628                               | 39,504                 | 40,000                | 14%                                      |
| Change FMV                        | 30,658              | (34,733)            | -                   | (128,170)                            | (170,894)              | -                     | 0%                                       |
| <b>Total Revenues</b>             | <b>1,824,491</b>    | <b>2,106,356</b>    | <b>2,241,000</b>    | <b>2,106,069</b>                     | <b>2,074,425</b>       | <b>2,733,481</b>      | <b>22%</b>                               |
| <b>Expenditures</b>               |                     |                     |                     |                                      |                        |                       |  |
| Claims Paid                       | -                   | -                   | 100,000             | -                                    | -                      | 100,000               | 0%                                       |
| Claim Accrual                     | 905,000             | 1,716,000           | 1,300,000           | (76,000)                             | (76,000)               | 1,300,000             | 0%                                       |
| <b>Total Expenditures</b>         | <b>905,000</b>      | <b>1,716,000</b>    | <b>1,400,000</b>    | <b>(76,000)</b>                      | <b>(76,000)</b>        | <b>1,400,000</b>      | <b>0%</b>                                |

| <b>Liability Pool</b>     | <b>19/20 Actual</b> | <b>20/21 Actual</b> | <b>21/22 Budget</b> | <b>21/22 Actual (as of 03/31/22)</b> | <b>21/22 Projected</b> | <b>22/23 Proposed</b> | <b>Proposed Budget Increase/Decrease</b> |
|---------------------------|---------------------|---------------------|---------------------|--------------------------------------|------------------------|-----------------------|--|
| <b>Revenues</b>           |                     |                     |                     |                                      |                        |                       |  |
| Contributions             | -                   | -                   | 1,830,999           | 1,830,999                            | 1,830,999              | 2,041,135             | 11%                                      |
| Interest Income           | -                   | -                   | -                   | 128                                  | 170                    | -                     | 0%                                       |
| Invest. Income            | -                   | -                   | -                   | 1,464                                | 1,952                  | 2,000                 | 100%                                     |
| Change FMV                | -                   | -                   | -                   | (11,187)                             | (14,916)               | -                     | 0%                                       |
| <b>Total Revenues</b>     | <b>-</b>            | <b>-</b>            | <b>1,830,999</b>    | <b>1,821,404</b>                     | <b>1,818,205</b>       | <b>2,043,135</b>      | <b>12%</b>                               |
| <b>Expenditures</b>       |                     |                     |                     |                                      |                        |                       |  |
| Claims Paid               | -                   | -                   | -                   | -                                    | -                      | 100,000               | 100%                                     |
| Claim Accrual             | -                   | -                   | -                   | 947,000                              | 947,000                | 1,200,000             | 100%                                     |
| <b>Total Expenditures</b> | <b>-</b>            | <b>-</b>            | <b>-</b>            | <b>947,000</b>                       | <b>947,000</b>         | <b>1,300,000</b>      | <b>100%</b>                              |

**Trindel Insurance Fund  
Revenue and Expense Budget 22-23  
Program Funds Summary**

|                           | <b>19/20<br/>Actual</b> | <b>20/21<br/>Actual</b> | <b>21/22<br/>Budget</b> | <b>21/22 Actual<br/>(as of 03/31/22)</b> | <b>21/22 Projected</b> | <b>22/23<br/>Proposed</b> | <b>Proposed Budget<br/>Increase/Decrease</b> |
|---------------------------|-------------------------|-------------------------|-------------------------|--|------------------------|---------------------------|--|
| <b>Revenues</b>           |                         |                         |                         |  |                        |                           |  |
| Workers' Compensation     | 11,898,199              | 12,146,052              | 10,569,922              | 9,459,310                                | 9,364,205              | 11,810,199                | 12%  |
| General Liability         | 7,097,907               | 7,284,447               | 8,515,974               | 6,381,184                                | 6,334,208              | 7,853,458                 | -8%  |
| Property                  | 1,343,674               | 1,249,083               | 1,510,817               | 1,513,721                                | 1,514,422              | 2,269,687                 | 50%  |
| Pollution                 | 95,138                  | 86,356                  | 87,092                  | 85,077                                   | 84,405                 | 559,486                   | 542%   |
| Med-Mal                   | 3,328,789               | 448,385                 | 779,614                 | 782,266                                  | 783,150                | 1,033,212                 | 33%  |
| Leadership Training Fund  | 107,142                 | 80,306                  | 104,500                 | 60,002                                   | 54,335                 | 82,000                    | -22%   |
| <b>Total Revenues</b>     | <b>23,870,849</b>       | <b>21,294,629</b>       | <b>21,567,919</b>       | <b>18,281,560</b>                        | <b>18,134,725</b>      | <b>23,608,042</b>         | <b>9%</b>                                    |
| <b>Expenditures</b>       |                         |                         |                         |  |                        |                           |  |
| Workers' Compensation     | 6,493,402               | 4,581,721               | 6,349,600               | 8,949,380                                | 10,211,823             | 7,056,600                 | 11%  |
| General Liability         | 6,460,250               | 6,868,645               | 7,384,900               | 4,922,694                                | 5,567,059              | 7,166,400                 | -3%  |
| Property                  | 1,130,756               | 1,195,968               | 1,645,500               | 1,121,185                                | 1,121,185              | 1,691,000                 | 3%   |
| Pollution                 | 86,767                  | 86,176                  | 87,201                  | 36,570                                   | 36,570                 | 273,000                   | 213%   |
| Med-Mal                   | 428,317                 | 658,463                 | 743,000                 | 415,681                                  | 428,716                | 854,000                   | 15%  |
| Leadership Training Fund  | 96,914                  | 53,493                  | 99,500                  | 62,131                                   | 64,097                 | 73,000                    | -27%   |
| <b>Total Expenditures</b> | <b>14,696,406</b>       | <b>13,444,466</b>       | <b>16,309,701</b>       | <b>15,507,641</b>                        | <b>17,429,450</b>      | <b>17,114,000</b>         | <b>5%</b>                                    |

**Trindel Insurance Fund**  
**Revenue and Expense Budget 22-23**  
**Workers' Compensation**

|                           | 19/20<br>Actual   | 20/21<br>Actual   | 21/22<br>Budget   | 21/22 Actual<br>(as of 03/31/22) | 21/22 Projected   | 22/23<br>Proposed | Proposed Budget<br>Increase/Decrease |
|---------------------------|-------------------|-------------------|-------------------|----------------------------------|-------------------|-------------------|--------------------------------------|
| <b>Revenues</b>           |                   |                   |                   |                                  |                   |                   |                                      |
| Contributions             | 10,802,533        | 12,020,314        | 10,079,922        | 10,102,782                       | 10,102,782        | 11,335,199        | 12%                                  |
| Interest Income           | 69,563            | 71,567            | 70,000            | 23,556                           | 31,408            | 55,000            | -21%                                 |
| Invest. Income            | 549,139           | 418,188           | 420,000           | 244,216                          | 330,000           | 420,000           | 0%                                   |
| Change FMV                | 476,964           | (364,017)         | -                 | (911,259)                        | (1,100,000)       | -                 | -100%                                |
| Other Income              | -                 | -                 | -                 | 15                               | 15                | -                 | 0%                                   |
| <b>Total Revenues</b>     | <b>11,898,199</b> | <b>12,146,052</b> | <b>10,569,922</b> | <b>9,459,310</b>                 | <b>9,364,205</b>  | <b>11,810,199</b> | <b>12%</b>                           |
| <b>Expenditures</b>       |                   |                   |                   |                                  |                   |                   |                                      |
| Claims Expense            | -                 | (10,000)          | -                 | -                                | -                 | (5,000)           | 100%                                 |
| Claims Paid               | 4,058,625         | 2,993,700         | 4,000,000         | 2,346,557                        | 3,128,743         | 3,500,000         | -13%                                 |
| Claim Accrual             | 946,338           | (1,272,485)       | 100,000           | 1,423,339                        | 1,897,785         | 500,000           | 400%                                 |
| Claims Refund             | (10,466)          | (110)             | (1,000)           | (5,979)                          | (7,500)           | (5,000)           | 400%                                 |
| Subrogation               | (8,307)           | (27,137)          | (10,000)          | (6,506)                          | (8,000)           | (10,000)          | 0%                                   |
| Excess Recovery           | (178,704)         | (45,594)          | (100,000)         | (28,111)                         | (37,482)          | (75,000)          | -25%                                 |
| Excess Expense            | 568,470           | 527,384           | 635,000           | 758,088                          | 758,088           | 850,000           | 34%                                  |
| State Fees                | 209,726           | 158,944           | 160,000           | 155,048                          | 155,048           | 180,000           | 13%                                  |
| Safety Funds              | 22,050            | 29,905            | -                 | -                                | -                 | -                 | 100%                                 |
| Hearing Tests             | 16,040            | 20,150            | 22,000            | 10,000                           | 13,333            | 18,000            | -18%                                 |
| RM Subsidy                | 55,000            | 55,000            | 55,000            | 55,000                           | 55,000            | 60,000            | 9%                                   |
| Loss Prevention           | 456,000           | 442,200           | 468,600           | 468,600                          | 468,600           | 507,600           | 8%                                   |
| Employee Assist           | 16,205            | 16,045            | 20,000            | 10,920                           | 14,560            | 16,000            | -20%                                 |
| Printing & Rep.           | -                 | -                 | -                 | 11,891                           | 23,114            | 20,000            | -100%                                |
| Miscellaneous             | 6,914             | 3,455             | -                 | -                                | -                 | -                 | 0%                                   |
| Transfer In/Out           | (200,000)         | 235,031           | -                 | 383,000                          | 383,000           | -                 | 0%                                   |
| Return of Funds           | 535,511           | 1,461,232         | 1,000,000         | 3,367,533                        | 3,367,533         | 1,500,000         | 50%                                  |
| <b>Total Expenditures</b> | <b>6,493,402</b>  | <b>4,587,721</b>  | <b>6,349,600</b>  | <b>8,949,380</b>                 | <b>10,211,823</b> | <b>7,056,600</b>  | <b>11%</b>                           |

**Trindel Insurance Fund  
Revenue and Expense Budget 22-23  
General Liability**

|                       | 19/20<br>Actual  | 20/21<br>Actual  | 21/22<br>Budget  | 21/22 Actual<br>(as of 03/31/22) | 21/22 Projected  | 22/23<br>Proposed | Proposed Budget<br>Increase/Decrease |
|-----------------------|------------------|------------------|------------------|----------------------------------|------------------|-------------------|--------------------------------------|
| <b>Revenues</b>       |                  |                  |                  |                                  |                  |                   |                                      |
| Contributions         | 6,865,414        | 7,262,656        | 8,427,974        | 6,521,814                        | 6,521,814        | 7,768,458         | -8%                                  |
| Interest Income       | 15,462           | 13,648           | 13,000           | 4,955                            | 6,607            | 10,000            | -23%                                 |
| Invest. Income        | 112,024          | 80,264           | 75,000           | 50,954                           | 67,939           | 75,000            | 0%                                   |
| Change FMV            | 105,007          | (72,122)         | -                | (196,837)                        | (262,450)        | -                 | 0%                                   |
| Dividend income       | -                | -                | -                | 298                              | 298              | -                 | 0%                                   |
| <b>Total Revenues</b> | <b>7,097,907</b> | <b>7,284,447</b> | <b>8,515,974</b> | <b>6,381,184</b>                 | <b>6,334,208</b> | <b>7,853,458</b>  | <b>-8%</b>                           |
| <b>Expenditures</b>   |                  |                  |                  |                                  |                  |                   |                                      |
| Claims Paid           | 929,260          | 1,127,959        | 1,500,000        | 15,563,921                       | 16,200,000       | 2,000,000         | 33%                                  |
| Claim Accrual         | (350,970)        | 589,743          | 100,000          | 206,638                          | 275,517          | 200,000           | 100%                                 |
| Claims Refund         | (1,200)          | -                | -                | -                                | -                | -                 | 0%                                   |
| Subrogation           | -                | (31,126)         | (1,000)          | (7,000)                          | (7,000)          | (10,000)          | 900%                                 |
| Excess Recovery       | (610,754)        | (130,625)        | (250,000)        | (14,139,407)                     | (14,200,000)     | (330,000)         | 32%                                  |
| Claims Admin          | 38,400           | -                | -                | -                                | -                | -                 | 0%                                   |
| Insurance Exp         | 310,680          | 293,072          | 350,000          | 189,946                          | 189,946          | 250,000           | -29%                                 |
| Excess Expense        | 3,494,306        | 4,281,990        | 5,000,000        | 2,922,696                        | 2,922,696        | 4,850,000         | -3%                                  |
| RM Subsidy            | 27,500           | 27,500           | 27,500           | 27,500                           | 27,500           | 30,000            | 9%                                   |
| Loss Prevention       | 237,600          | 217,800          | 158,400          | 158,400                          | 158,400          | 176,400           | 11%                                  |
| Transfer In/Out       | 200,000          | (95,031)         | -                | -                                | -                | -                 | 0%                                   |
| Return Funds          | 2,185,428        | 587,362          | 500,000          | -                                | -                | -                 | -100%                                |
| <b>Total Expenses</b> | <b>6,460,250</b> | <b>6,868,645</b> | <b>7,384,900</b> | <b>4,922,694</b>                 | <b>5,567,059</b> | <b>7,166,400</b>  | <b>-3%</b>                           |

**Trindel Insurance Fund  
Revenue and Expense Budget 22-23  
Property**

|                           | 19/20<br>Actual  | 20/21<br>Actual  | 21/22<br>Budget  | 21/22 Actual<br>(as of 03/31/22) | 21/22 Projected  | 22/23<br>Proposed | Proposed Budget<br>Increase/Decrease |
|---------------------------|------------------|------------------|------------------|----------------------------------|------------------|-------------------|--------------------------------------|
| <b>Revenues</b>           |                  |                  |                  |                                  |                  |                   |                                      |
| Contributions             | 1,341,744        | 1,249,736        | 1,510,817        | 1,511,618                        | 1,511,618        | 2,269,687         | 50%                                  |
| Interest Income           | 341              | 2                | -                | (200)                            | (267)            | -                 | 0%                                   |
| Invest. Income            | 1,109            | 191              | -                | (2,135)                          | (2,846)          | -                 | 0%                                   |
| Change FMV                | 480              | (846)            | -                | 4,438                            | 5,917            | -                 | 0%                                   |
| <b>Total Revenues</b>     | <b>1,343,674</b> | <b>1,249,083</b> | <b>1,510,817</b> | <b>1,513,721</b>                 | <b>1,514,422</b> | <b>2,269,687</b>  | <b>50%</b>                           |
| <b>Expenditures</b>       |                  |                  |                  |                                  |                  |                   |                                      |
| Claims Expense            | -                | (6,449)          | -                | -                                | -                | -                 | 0%                                   |
| Claims Paid               | 731,951          | 435,670          | 500,000          | 696,964                          | 929,286          | 750,000           | 50%                                  |
| Claim Accrual             | (230,254)        | 24,736           | 100,000          | 9,775                            | 13,033           | 50,000            | -50%                                 |
| Subrogation               | (36,468)         | (24,505)         | (15,000)         | (22,335)                         | (29,780)         | (25,000)          | 67%                                  |
| Excess Recovery           | (156,246)        | (300,914)        | (200,000)        | (450,354)                        | (600,472)        | (400,000)         | 100%                                 |
| Insurance Exp             | 150              | -                | -                | -                                | -                | -                 | 0%                                   |
| Excess Expense            | 794,124          | 1,089,929        | 1,200,000        | 1,026,635                        | 1,026,635        | 1,350,000         | 13%                                  |
| RM Subsidy                | 27,500           | 27,500           | 27,500           | 27,500                           | 27,500           | 30,000            | 9%                                   |
| Loss Prevention           | -                | -                | 33,000           | 33,000                           | 33,000           | 36,000            | 9%                                   |
| Transfer In/Out           | -                | (50,000)         | -                | (200,000)                        | (200,000)        | (100,000)         | 100%                                 |
| <b>Total Expenditures</b> | <b>1,130,756</b> | <b>1,195,968</b> | <b>1,645,500</b> | <b>1,121,185</b>                 | <b>1,121,185</b> | <b>1,691,000</b>  | <b>3%</b>                            |

**Trindel Insurance Fund**  
**Revenue and Expense Budget 22-23**  
**Pollution, Medical Malpractice, and Leadership Training Funds**

| Pollution                 | 19/20<br>Actual | 20/21<br>Actual | 21/22<br>Budget | 21/22 Actual<br>(as of 03/31/22) | 21/22 Projected | 22/23<br>Proposed | Proposed Budget<br>Increase/Decrease |
|---------------------------|-----------------|-----------------|-----------------|----------------------------------|-----------------|-------------------|--------------------------------------|
| <b>Revenues</b>           |                 |                 |                 |                                  |                 |                   |                                      |
| Contributions             | 94,615          | 86,184          | 87,092          | 87,092                           | 87,092          | 559,486           | 542%                                 |
| Interest Income           | 50              | 116             | -               | 49                               | 66              | -                 | 0%                                   |
| Invest. Income            | 147             | 677             | -               | 285                              | 380             | -                 | 0%                                   |
| Change FMV                | 326             | (621)           | -               | (2,349)                          | (3,132)         | -                 | 0%                                   |
| <b>Total Revenues</b>     | <b>95,138</b>   | <b>86,356</b>   | <b>87,092</b>   | <b>85,077</b>                    | <b>84,405</b>   | <b>559,486</b>    | <b>542%</b>                          |
| <b>Expenditures</b>       |                 |                 |                 |                                  |                 |                   |                                      |
| Insurance Exp             | 19,201          | 19,201          | 19,201          | 167,752                          | 167,752         | 180,000           | 837%                                 |
| Excess Expense            | 67,566          | 66,975          | 68,000          | 68,818                           | 68,818          | 93,000            | 37%                                  |
| Transfers Out             | -               | -               | -               | (200,000)                        | (200,000)       | -                 | 0%                                   |
| <b>Total Expenditures</b> | <b>86,767</b>   | <b>86,176</b>   | <b>87,201</b>   | <b>36,570</b>                    | <b>36,570</b>   | <b>273,000</b>    | <b>213%</b>                          |

| Medical<br>Malpractice    | 19/20<br>Actual | 20/21<br>Actual | 21/22<br>Budget | 21/22 Actual<br>(as of 03/31/22) | 21/22 Projected | 22/23<br>Proposed | Proposed Budget<br>Increase/Decrease |
|---------------------------|-----------------|-----------------|-----------------|----------------------------------|-----------------|-------------------|--------------------------------------|
| <b>Revenues</b>           |                 |                 |                 |                                  |                 |                   |                                      |
| Contributions             | 335,460         | 448,752         | 779,614         | 779,614                          | 779,614         | 1,033,212         | 33%                                  |
| Interest Income           | (138)           | (322)           | -               | (114)                            | (152)           | -                 | 0%                                   |
| Invest. Income            | (1,296)         | (2,147)         | -               | (1,152)                          | (1,536)         | -                 | 0%                                   |
| Change FMV                | (1,148)         | 2,102           | -               | 3,917                            | 5,223           | -                 | 0%                                   |
| <b>Total Revenues</b>     | <b>332,879</b>  | <b>448,385</b>  | <b>779,614</b>  | <b>782,266</b>                   | <b>783,150</b>  | <b>1,033,212</b>  | <b>33%</b>                           |
| <b>Expenditures</b>       |                 |                 |                 |                                  |                 |                   |                                      |
| Claims Expense            | -               | 68              | -               | -                                | -               | -                 | 0%                                   |
| Claims Paid               | 6,123           | 9,949           | 10,000          | -                                | -               | 10,000            | 0%                                   |
| Claim Accrual             | -               | 108,893         | 100,000         | 39,107                           | 52,142          | 100,000           | 0%                                   |
| Excess Expense            | 422,194         | 629,553         | 633,000         | 626,574                          | 626,574         | 744,000           | 18%                                  |
| Transfer In/Out           | -               | (90,000)        | -               | (250,000)                        | (250,000)       | -                 | 0%                                   |
| <b>Total Expenditures</b> | <b>428,317</b>  | <b>658,463</b>  | <b>743,000</b>  | <b>415,681</b>                   | <b>428,716</b>  | <b>854,000</b>    | <b>15%</b>                           |

| Leadership<br>Training Funds | 19/20<br>Actual | 20/21<br>Actual | 21/22<br>Budget | 21/22 Actual<br>(as of 03/31/22) | 21/22 Projected | 22/23<br>Proposed | Proposed Budget<br>Increase/Decrease |
|------------------------------|-----------------|-----------------|-----------------|----------------------------------|-----------------|-------------------|--------------------------------------|
| <b>Revenues</b>              |                 |                 |                 |                                  |                 |                   |                                      |
| Contributions                | 77,000          | 77,000          | 104,500         | 77,000                           | 77,000          | 82,000            | -22%                                 |
| Interest Income              | 1,880           | 1,818           | -               | 684                              | 912             | -                 | 0%                                   |
| Invest. Income               | 15,380          | 10,574          | -               | 5,715                            | 7,620           | -                 | 0%                                   |
| Change FMV                   | 12,882          | (9,087)         | -               | (23,397)                         | (31,196)        | -                 | 0%                                   |
| <b>Total Revenues</b>        | <b>107,142</b>  | <b>80,306</b>   | <b>104,500</b>  | <b>60,002</b>                    | <b>54,335</b>   | <b>82,000</b>     | <b>-22%</b>                          |
| <b>Expenditures</b>          |                 |                 |                 |                                  |                 |                   |                                      |
| Subsidy                      | (32,000)        | (43,000)        | (43,000)        | (43,000)                         | (43,000)        | (43,000)          | 0%                                   |
| Safety Funds                 | 1,791           | 188             | 27,500          | 5,899                            | 7,866           | 10,000            | -64%                                 |
| Training                     | 111,709         | 95,636          | 100,000         | 99,082                           | 99,082          | 105,000           | 5%                                   |
| Dues & Subscrip              | 15,414          | 669             | 15,000          | 150                              | 150             | 1,000             | -93%                                 |
| <b>Total Expenditures</b>    | <b>96,914</b>   | <b>53,493</b>   | <b>99,500</b>   | <b>62,131</b>                    | <b>64,097</b>   | <b>73,000</b>     | <b>-27%</b>                          |

TRINDEL INSURANCE FUND  
**BOARD OF DIRECTORS**  
**AGENDA**

Alpine~Colusa~Del Norte~Lassen~Modoc~Mono~Plumas~San Benito~Sierra~Sutter~Trinity

A Joint Powers Authority Established in 1980

[www.trindel.org](http://www.trindel.org)

**TRINDEL BOARD MEETING**

May 2022

**PROGRAMS**

AGENDA ITEM V.d.

**SUBJECT:** Funding deductibles and claim repayments plan for the medical malpractice and pollution programs

**ACTION FOR CONSIDERATION:** Review and approve resolution 22-02

**BACKGROUND:** At our January 2022 board meeting Del Norte County suggested we update resolution 17-05 given that the deductible amount have changed.

Discussion on possible pooling of pollution program from 25k to 250,000. Reducing the SIR amount from 250k to 25K.

**FISCAL IMPACT:** N/A

**RECOMMENDATION:** Adopt the Resolution 22-02



**TRINDEL INSURANCE FUND  
RESOLUTION NO. 17-05**

IN THE MATTER OF FUNDED DEDUCTIBLES AND CLAIM REPAYMENT PLAN FOR  
MEDICAL MALPRACTICE AND POLLUTION PROGRAMS

WHEREAS, the Executive Director feels the need to have a formal way to fund claim losses in the Medical Malpractice and Pollution funds, and

WHEREAS, the Board finds that it is good practice to have funds on deposit with Trindel Insurance Fund to mitigate large impacts on current member County budgets, and

WHEREAS, the Board deems it appropriate to establish a method of funding losses in the Medical Malpractice and Pollution programs.

NOW THEREFORE BE IT RESOLVED THAT THE BOARD OF DIRECTORS OF THE TRINDEL INSURANCE FUND HEREBY ADOPTS THE FUNDING CLAIMS LOSSES IN THE MEDICAL MALPRACTICE AND POLLUTION PROGRAMS AS FOLLOWS:

Med Mal deductible \$5,000 (San Benito \$10,000)

A balance of two deductibles on account with Trindel. Insufficient balances will be billed at ½ the current deductible rate on the annual premium. Claim expenses above the deductibles on hand will be recovered up to 100% in the following year.

Pollution deductible \$75,000; Landfill deductible \$25,000 (Modoc \$50,000)

A balance of \$75,000 on account with Trindel. Insufficient balances will be billed \$25,000 on the annual premium until a balance of \$75,000 is attained.

Adopted by the Board of Directors of the Trindel Insurance Fund on the 18<sup>th</sup> day of May, 2017, by the following vote:

AYES: Alpine, Del Norte, Lassen, Modoc, Mono, Plumas, Sierra, Sutter, Trinity

NOES: None


ABSTAIN: None

ABSENT: Colusa and San Benito

ATTEST:

  
Roberta Allen, Vice-President

TRINDEL INSURANCE FUND

  
Chester Robertson, President

**TRINDEL INSURANCE FUND  
RESOLUTION NO. 22-02**

**IN THE MATTER OF FUNDING DEDUCTIBLES AND CLAIM REPAYMENT PLAN FOR  
MEDICAL MALPRACTICE AND POLLUTION PROGRAMS  
REPLACING RESOLUTION 17-05**

WHEREAS, The Executive Director sees the need to have a formal way to fund the deductible portion of claim losses in the Medical Malpractice and Pollution funds, and

WHEREAS, the Board finds that it is good practice to have funds on deposit with Trindel Insurance Fund to fund deductibles and thereby mitigate large impacts on current member county budgets, and

WHEREAS, the Board deems it appropriate to establish a method of funding losses in the Medical Malpractice and Pollution programs through a non-risk-sharing, banking program.

NOW THEREFORE BE IT RESOLVED THAT THE BOARD OF DIRECTORS OF THE TRINDEL INSURANCE FUND HEREBY ADOPTS THE FUNDING OF THE DEDUCTIBLE PORTION OF CLAIMS LOSSES IN THE MEDICAL MALPRACTICE AND POLLUTION PROGRAMS AS FOLLOWS:

**Medical Malpractice:** The increased frequency of claims supports having an actuarial report done for this program. It will be funded at a recommended confidence level from the report and each member will maintain a cash balance equal to the amount of at least one deductible, plus additional funding on a pro rata basis if needed to meet the Board-approved actuarial confidence level for the banking layer as a whole. If a member does not have a full deductible on deposit, because it is depleted through claim payments, the member will be billed for the deficit to bring its balance up to the required amount, with the next annual premium. If the amount of deficit is more than one-half of the deductible amount, however, the member will have the option of paying the amount necessary to bring its balance up to the required amount over the next two annual premiums. Provided further, however that if a member has a negative cash balance, with claims payments exceeding the total amount deposited by the member, it shall be responsible to pay the amount necessary to bring its cash balance out of a deficit position with the next annual premium, and to deposit the full deductible amount over the following two annual premiums.

**Pollution:** The lack of frequency of claims in this program does not support an actuarial report to be prepared. Each member should maintain one deductible on deposit. If a member's balance is depleted by claims payments such that it does not have a full deductible on deposit, the amount necessary to bring its balance up to the required amount shall be billed in installments, up to one third of the deficit each year in the ensuing three annual premiums. Provided further, however that if a member has a negative cash balance, with claims payments exceeding the total amount deposited by the member, it shall be responsible to pay the amount necessary to bring its cash balance out of a deficit position with the next annual premium, and to deposit the full deductible amount over the following three annual premiums.

These programs are designed to provide smoother cash flow for members. Although funds may be advanced in excess of an individual member's amount on deposit, this is not a risk sharing program, and the individual member is responsible for its full payment of deductibles under the Medical Malpractice and Pollution policies. The terms and conditions of the coverage documents jointly purchased to provide coverage for this program are hereby incorporated by reference, and will determine whether coverage is available in the banking layer. Termination of membership by a member, or of participation in the Medical Malpractice and/or Pollution programs shall not relieve the member of the obligation to bring its banking layer balance out of a deficit position under the terms described above.

Adopted by the Board of Directors of the Trindel Insurance Fund on the \_\_\_\_ day of May, 2022, by the following vote:

AYES:

NOES:

ABSTAIN:

ABSENT:

ATTEST:

TRINDEL INSURANCE FUND

\_\_\_\_\_  
Nathan Black, President

\_\_\_\_\_  
Van Maddox, Secretary

TRINDEL INSURANCE FUND  
**BOARD OF DIRECTORS**  
**AGENDA**

Alpine~Colusa~Del Norte~Lassen~Modoc~Mono~Plumas~San Benito~Sierra~Sutter~Trinity

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**TRINDEL BOARD MEETING**

May 2022

**PROGRAMS**

AGENDA ITEM V.e.

**SUBJECT:** Captive Feasibility Study

**ACTION FOR CONSIDERATION:** Authorize Executive Director to execute the Bickmore feasibility study.

**BACKGROUND:** Discussion on the benefits of a captive were discussed at the last board meeting. Direction from board to bring a proposal back to this meeting.

**FISCAL IMPACT:** \$ 25,000.

**RECOMMENDATION:** Authorize Executive Director to execute the Bickmore feasibility study.

Wednesday, April 13, 2022

Mr. David Nelson  
Executive Director  
The Trindel Insurance Fund  
P.O. Box 2069  
Weaverville, CA 96093

RE: Actuarial Services Agreement – **Analysis of Captive Feasibility**

Dear Mr. Nelson:

Thank you for the opportunity to provide actuarial services to Trindel Insurance Fund (Trindel). Trindel is seeking professional actuarial advice regarding its insurance program. The objective of this study is to counsel Trindel on the feasibility of establishing a captive insurance company to provide risk financing and investment options for the insurance programs. Our report will discuss the following considerations in establishing a captive:

- Benefits of transferring risk to a captive, rather than retaining by risk pool
- Review alternative risk financing options
- Review the structure and governance of a captive
- Consideration of potential regulation of government risk pools
- Review of the benefits of various domiciles for the captive
- Financial projections compared to existing pool
- Increased investment returns
- Cost savings by underwriting across coverage programs (liability, workers' compensation, property, etc.)
- Sell coverage to other pools and public entities
- Reduction in funding requirements of risk pool
- Write buffer layer(s) to access market capacity
- Write unique coverages
- Timeline and key tasks for establishment of the captive

Specifically, we see the analysis of captive feasibility proceeding in two phases:

- Feasibility: Survey of domiciles, analysis of basic formation issues, and preparation of preliminary feasibility study.
- Implementation: Development of business plan and implementation timeline, preparation of feasibility study for regulatory submission, and assistance proceeding through the implementation.

We will enlist the services of Dick Huntington from the Huntington Group to assist with the analysis. He has many years of experience in the Captive industry, including development, implementation, and consulting.

### PHASE 1

Phase 1 of this project will consist of a survey of the likely domiciles, an analysis of basic formation issues, and a preliminary feasibility study. We understand there are three possible purposes for the captive:

- To accept only the exposures and risks of Trindel.
- To accept the exposures and risks of the members of Trindel.
- To accept the exposures and risks from outside Trindel and its members.

We will provide comparisons of domiciles in following locations:

- Utah
- Nevada
- Arizona
- Hawaii
- District of Columbia

*Qualitative* comparisons will be made across the following categories:

- Regulatory issues (permitted business, corporate form, meeting requirements, etc.);
- Premium taxes and fees;
- Capitalization requirements;
- Taxation issues, if any; and
- Investment restrictions.

A preliminary *quantitative* analysis of captive feasibility will be made in the following areas:

- Startup costs (e.g. application fees, incorporation fees, license fees, renewal fees, minimum premium, required capitalization);
- Annual operating costs (e.g. renewal fees, captive management, financial audit, travel costs);

- Expected cost of insuring coverages that would be put in the captive; and
- Five-year forecast of pro-forma financial statements.

Additionally, we will:

- Address the likely form of the captive (e.g. mutual, stock or reciprocal);
- Discuss a governance structure for the captive;
- Cover other pertinent issues.

## PHASE 2

Phase 2 of this project will consist of development of a business plan and implementation timeline, preparation of a feasibility study for regulatory submission, and assistance proceeding through the implementation.

The following topics will be considered and evaluated:

- Business plan development. A business plan will be required to establish the purpose of the captive, including coverages to be offered.
- The Cost of services to be provided. These costs could be fees to service providers or increase in internal administrative costs for tasks associated with the captive. These services would include accounting, underwriting, risk management, claim management and regulatory reporting.
- Policy issuing. There could be a need to engage a commercial insurance company to issue the insurance policy to the insureds, or the newly formed captive could issue the policy directly.
- Capital and/or surplus requirements. The selected domicile will have minimum capital and surplus requirements; however, additional to surplus which may be appropriate to maintain a financially stable organization.
- Excess or reinsurance requirements. The combination of premium flow, surplus, and need to meet regulator's guidelines will determine the need for and attachment points of excess or reinsurance to support limits provided by the captive.
- Cost comparisons. Direct cost comparisons will be prepared for the various alternatives to demonstrate the current and future cost differences. Cost comparisons will also include recognition for the time value of expenses and income.

- Actuarial forecast of losses. A forecast of losses at various confidence levels will be developed and used in the comparison of the existing programs versus the captive program.
- Pro forma financial statements will be prepared for the captive alternatives.
- Development of an implementation timeline with key milestones.
- Assistance with meetings with legal and regulatory bodies, as well as captive application completion.

We will prepare a report summarizing the above information and conclude with a recommendation, or recommendations, as to the feasibility of creating a captive insurance company for the risks of Trindel and its members. The recommendations will be presented with sufficient background and supporting information for review and consideration by the leadership of Trindel and its members.

The timeline involved for both Phase 1 and Phase 2 can vary greatly depending upon the extent of domiciles investigated for feasibility and timing of board decisions and direction. Typically, twelve months should be sufficient to complete both phases. Phase 1 takes three to six months, while Phase 2 takes an additional three to twelve months.

We will agree to complete the scope of work discussed above for the following flat fee:

| <u>Project Component</u>      | <u>Fees</u>     |
|-------------------------------|-----------------|
| Captive Feasibility Study     | \$25,000        |
| <u>Captive Implementation</u> | <u>20,000</u>   |
| <b>Total</b>                  | <b>\$45,000</b> |

Personal visits will be charged at \$250 per visit, plus applicable travel costs (not to exceed \$1000). There is no fee for teleconferences or videoconferences. Should other services beyond the scope of work outlined above be required, we will bill for our time and out of pocket expenses at the rates specified below.

| <u>Consultant</u>    | <u>Hourly Rate</u> |
|----------------------|--------------------|
| Fellow               | \$250              |
| Associate            | 200                |
| Actuarial Staff      | 125                |
| Administrative Staff | 75                 |



Upon delivery of a draft report, consultant shall be entitled to the entire fee. If this agreement is terminated prior to delivery of a draft report, client agrees to pay contractor for all hours incurred through the date when notice of termination is given. Such amount shall be limited to the maximum fees stated in this agreement.

Please call me at 916-244-1162 with any questions you may have regarding our proposal.

Respectfully Submitted,

Bickmore Actuarial



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Mike Harrington, FCAS, MAAA  
President and Principal, Bickmore Actuarial

Accepted By:  
**Bickmore Actuarial**



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Mike Harrington, FCAS, MAAA  
President and Principal, Bickmore Actuarial

Accepted By:  
**Trindel Insurance Fund**

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TRINDEL INSURANCE FUND  
**BOARD OF DIRECTORS**  
**AGENDA**

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**TRINDEL BOARD MEETING**

May 2022

**PROGRAMS**

AGENDA ITEM V.f.

**SUBJECT:** Program Premiums

**ACTION FOR CONSIDERATION:** Discussion/Adoption on proposed premiums for the 2022-23 fiscal year.

**BACKGROUND:** The attached premiums have been prepared using current year excess premiums, budget projections and actuarial estimations. These are the premiums discussed at our previous meeting with no changes.

**FISCAL IMPACT:** An overall 1.87 % increase over last year.

**RECOMMENDATION:** Adoption of 2022-23 premiums for all programs.

**TRINDEL INSURANCE FUND**  
**SUMMARY OF PREMIUM CALCULATIONS**  
**2022-23 PREMIUM**

|                            | ALPINE             | COLUSA             | DEL NORTE          | LASSEN             | MODOC              | MONO               | PLUMAS             | SAN BENITO         | SIERRA             | SUTTER             | TRINITY            | TOTAL               |
|----------------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|---------------------|
| WORKERS COMP               | \$582,864          | \$527,430          | \$1,215,706        | \$1,446,053        | \$786,813          | \$1,270,724        | \$1,121,416        | \$1,676,618        | \$827,728          | \$2,981,234        | \$996,765          | \$13,433,352        |
| LIABILITY                  | \$233,157          | \$596,610          | \$747,057          | \$795,635          | \$519,116          | \$509,440          | \$859,799          | \$935,894          | \$219,402          | \$2,164,164        | \$792,839          | \$8,373,113         |
| PROPERTY                   | \$114,692          | \$119,255          | \$391,924          | \$186,018          | \$157,739          | \$149,419          | \$316,302          | \$278,965          | \$67,602           | \$209,415          | \$115,855          | \$2,107,187         |
| AIRPORT/CRAFT              | \$2,079            | \$2,960            | \$3,924            | \$5,856            | \$10,135           | \$3,607            | \$5,003            | \$0                | \$1,711            | \$0                | \$7,882            | \$43,157            |
| CRIME/BOND                 | \$3,846            | \$6,667            | \$8,259            | \$6,290            | \$4,884            | \$5,233            | \$7,924            | \$6,838            | \$3,962            | \$12,450           | \$3,212            | \$69,565            |
| WATERCRAFT                 | \$46               | \$1,359            | \$1,291            | \$1,538            | \$156              | \$583              | \$2,130            | \$0                | \$369              | \$1,290            | \$1,252            | \$10,014            |
| CYBER                      | \$4,000            | \$4,431            | \$6,343            | \$5,681            | \$4,000            | \$4,874            | \$6,483            | \$4,261            | \$4,000            | \$10,820           | \$4,458            | \$59,351            |
| MED MAL                    | \$19,563           | \$87,361           | \$83,657           | \$56,790           | \$63,607           | \$26,266           | \$80,854           | \$60,257           | \$18,490           | \$393,895          | \$40,473           | \$931,212           |
| POLLUTION                  | \$35,825           | \$50,222           | \$41,233           | \$41,233           | \$53,690           | \$62,536           | \$41,233           | \$48,288           | \$44,476           | \$46,646           | \$44,104           | \$509,486           |
| CIMI                       | \$13,551           | \$0                | \$0                | \$44,942           | \$25,541           | \$0                | \$0                | \$53,555           | \$13,551           | \$0                | \$73,950           | \$225,090           |
| <b>TOTAL</b>               | <b>\$1,009,623</b> | <b>\$1,396,295</b> | <b>\$2,499,394</b> | <b>\$2,590,035</b> | <b>\$1,625,681</b> | <b>\$2,032,683</b> | <b>\$2,441,145</b> | <b>\$3,064,676</b> | <b>\$1,201,291</b> | <b>\$5,819,914</b> | <b>\$2,080,790</b> | <b>\$25,761,528</b> |
| <b>Totals from FY21/22</b> | <b>\$1,004,264</b> | <b>\$1,378,602</b> | <b>\$2,452,607</b> | <b>\$2,943,975</b> | <b>\$1,631,527</b> | <b>\$1,979,672</b> | <b>\$2,353,034</b> | <b>\$3,179,094</b> | <b>\$1,224,659</b> | <b>\$5,507,704</b> | <b>\$1,633,871</b> | <b>\$25,289,008</b> |
| \$ Change from prior year  | \$5,359            | \$17,693           | \$46,788           | (\$353,939)        | (\$5,846)          | \$53,012           | \$88,111           | (\$114,418)        | (\$23,367)         | \$312,209          | \$446,918          | \$472,520           |
| % Change from prior year   | 0.53%              | 1.28%              | 1.91%              | -12.02%            | -0.36%             | 2.68%              | 3.74%              | -3.60%             | -1.91%             | 5.67%              | 27.35%             | 1.87%               |

TRINDEL INSURANCE FUND  
**BOARD OF DIRECTORS**  
**AGENDA**

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**TRINDEL BOARD MEETING**

May 2022

**PROGRAMS**

AGENDA ITEM V.g.

**SUBJECT:** New Membership County of Tehama

**ACTION FOR CONSIDERATION:** Discussion/Approval of Tehama County's Membership with Trindel Joint Powers Authority and add them to all programs an MOC's as covered parties for policy year 2022-23.

**BACKGROUND:** We received a letter of interest November 2021, had a few meetings, underwriting process began, Reviewing Financials, organizational chart, and demographics. Prism provided loss data policy attachment levels we had Bickmore provide loss data analysis for WC and Liability and appropriate funding and reserve levels. We performed a loss prevention audit. Provided service proposal and funding requirements by the first part of March 2022. Tehama board of Supervisors April 26<sup>th</sup>.

**FISCAL IMPACT:** N/A

**RECOMMENDATION:** Approval of Tehama County's Membership with Trindel Joint Powers Authority and add them to all programs an MOC's as covered parties for policy year 2022-23.

Wednesday, January 26, 2022

Mr. David Nelson  
Executive Director  
Trindel Insurance Fund  
P.O. Box 2069  
Weaverville, CA 96093

RE: Addition of Tehama County to the Trindel Workers' Compensation and Liability Programs

Dear Mr. Nelson:

As requested, we have completed our review of the potential addition of Tehama County (the County) to the Trindel Insurance Fund (the Fund) Workers' Compensation and Liability Programs.

A significant consideration in deciding whether to add the County to the Fund's self-insurance program is a comparison of historical and expected costs between the County and the Fund. In analyzing loss experience it is useful to break down the results into the following component parts:

- Claim Frequency - Number of claims per \$1 million of payroll
- Severity – Average cost per claim
- Loss Rate – Ultimate losses per \$100 of payroll

The losses used in our analysis have been limited to \$100,000 per claim to reduce the variability the results of the analysis.

Based upon a comparison of expected loss rates we have also derived a preliminary relativity factor, similar to an experience modification factor (x-mod) for the County.

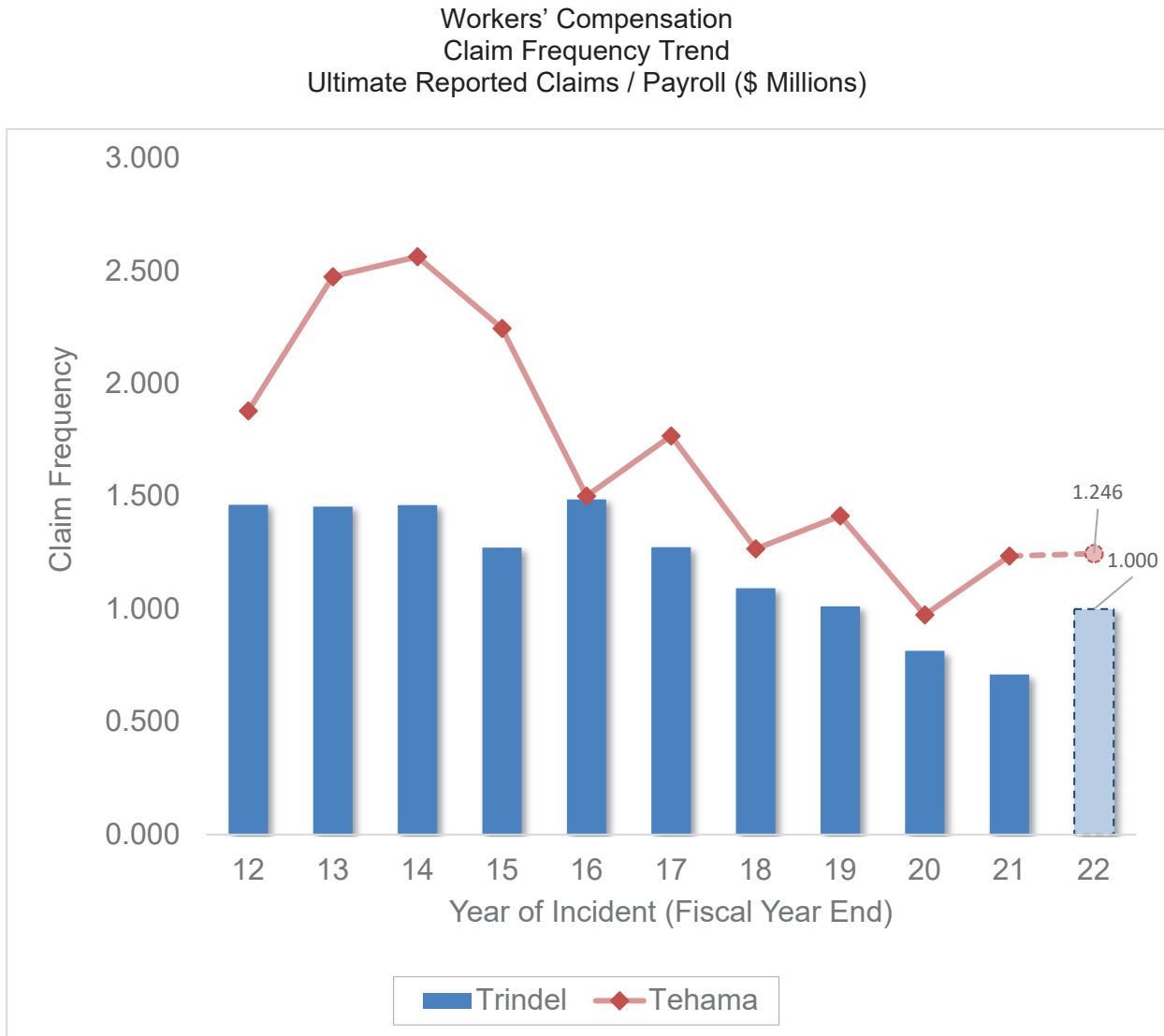
A brief summary of the results of our analysis is as follows:

- Workers' Compensation – The historical loss rates for the County have been consistently higher than those of the Fund. This is driven by both higher claim frequency and higher severity.
  - Relativity = 1.53 (County loss rate expected to be 53% higher than Fund average)
- Liability – On average, historical loss rates for the County have been higher than those of the Fund. This is driven by higher severity for the County, offset somewhat by lower frequency for the County.
  - Relativity = 1.15 (County loss rate expected to be 15% higher than Fund average)

A summary of historical and prospective estimates are included in the graphs which follow, and detailed calculations underlying these cost estimates are included in the exhibits attached.

### Workers' Compensation – Claim Frequency

We have evaluated the trend in claim frequency for both the County and the Fund. The claim frequency equals projected ultimate number of reported claims divided by payroll in \$ millions, as displayed in the following graph.

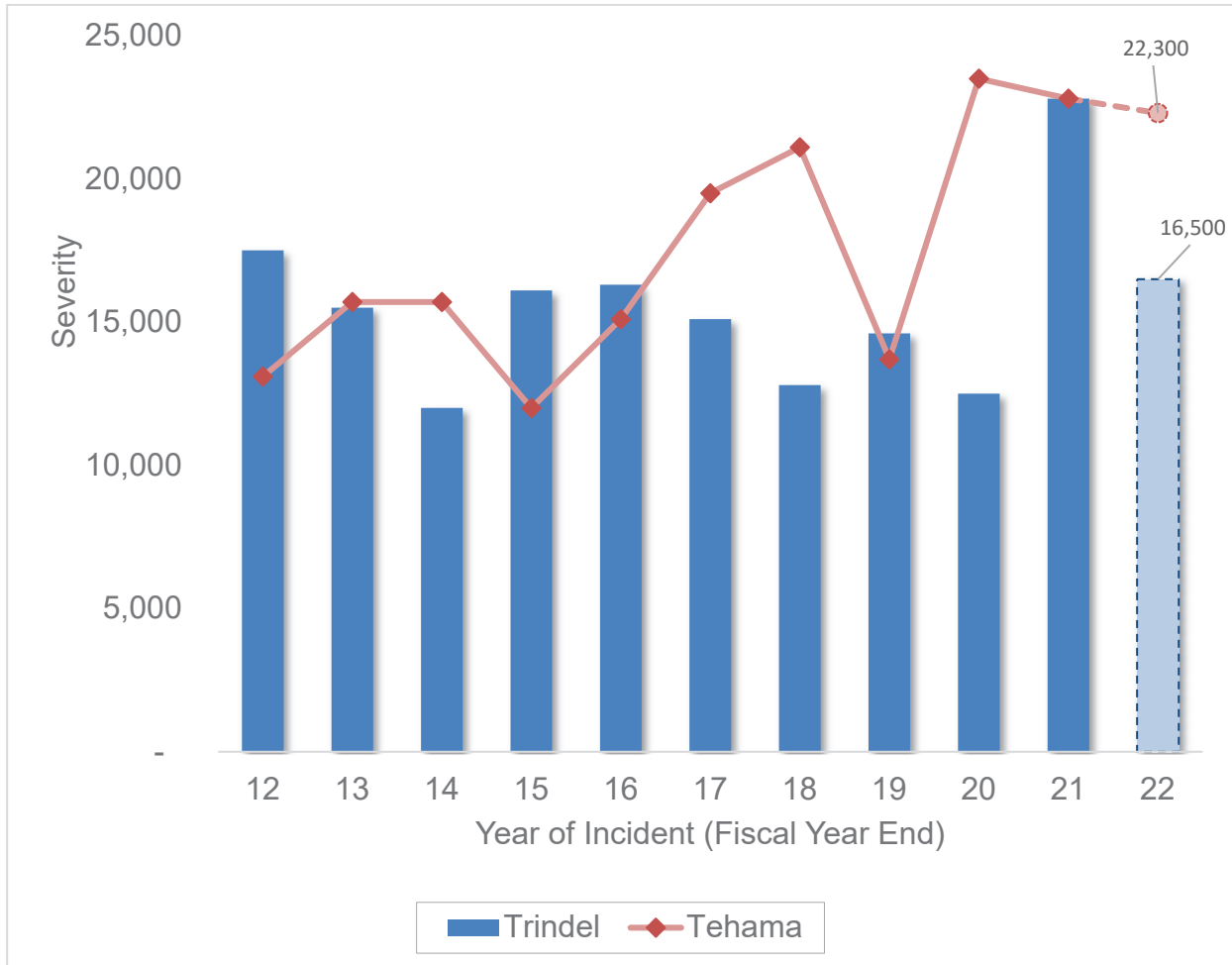


As shown, historically claim frequency has decreased from year to year, which is typical for the industry. The historical claim frequency for the County has been consistently higher on average than the historical claim frequency for the Fund, leading to a higher projected claim frequency for the County than the Fund.

## Workers' Compensation – Severity

We have evaluated the trend in the severity (average cost per claim) for both the County and the Fund. The ultimate severity equals projected ultimate loss & ALAE (limited to \$100K per occurrence) divided by the projected ultimate number of reported claims, as displayed in the following graph.

Workers' Compensation  
Severity Trend<sup>1</sup>  
Ultimate Loss & ALAE / Ultimate Reported Claims



<sup>1</sup> Losses are at the ultimate expected level (i.e. no risk margin), limited to \$100,000 per claim, and are not discounted to reflect net present value.

As shown, historically there has been variability in the County severity from year to year, which is typical for a program of this size. In general, the historical severity for the County has been similar to the historical severity for the Fund. However, there has been a significant upward trend in recent years, leading to a higher projected severity for the County than the Fund.

## Workers' Compensation – Loss Rate

We have evaluated the trend in the ultimate loss rate for both the County and the Fund. This rate equals projected ultimate loss and ALAE (limited to \$100K per occurrence) divided by payroll in \$100s, as displayed in the following graph.

Workers' Compensation  
Loss Rate Trend<sup>1</sup>  
Ultimate Loss & ALAE / Payroll (\$100s)



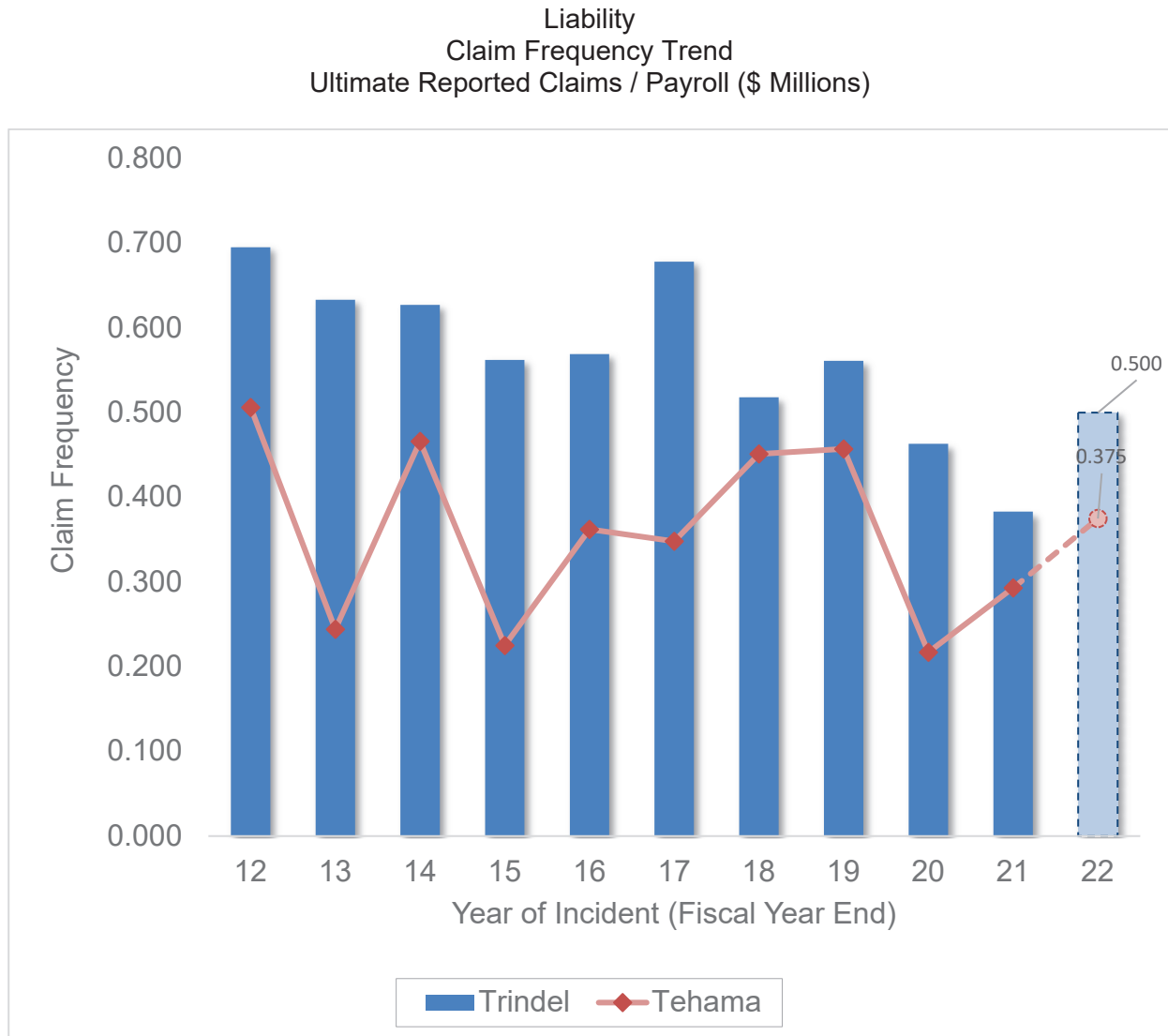
<sup>2</sup> Losses are at the ultimate expected level (i.e. no risk margin), limited to \$100,000 per claim, and are not discounted to reflect net present value.

As shown, historically there has been variability in the County loss rate from year to year, which is typical for a program of this size. The general trend in the loss rate has been decreasing for both the County and the Fund. The historical loss rate for the County has been consistently higher on average than the historical loss rate for the Fund, leading to a higher projected loss rate for the County than the Fund. The implied x-mod for County based upon these projected loss rates is 1.53.



### Liability – Claim Frequency

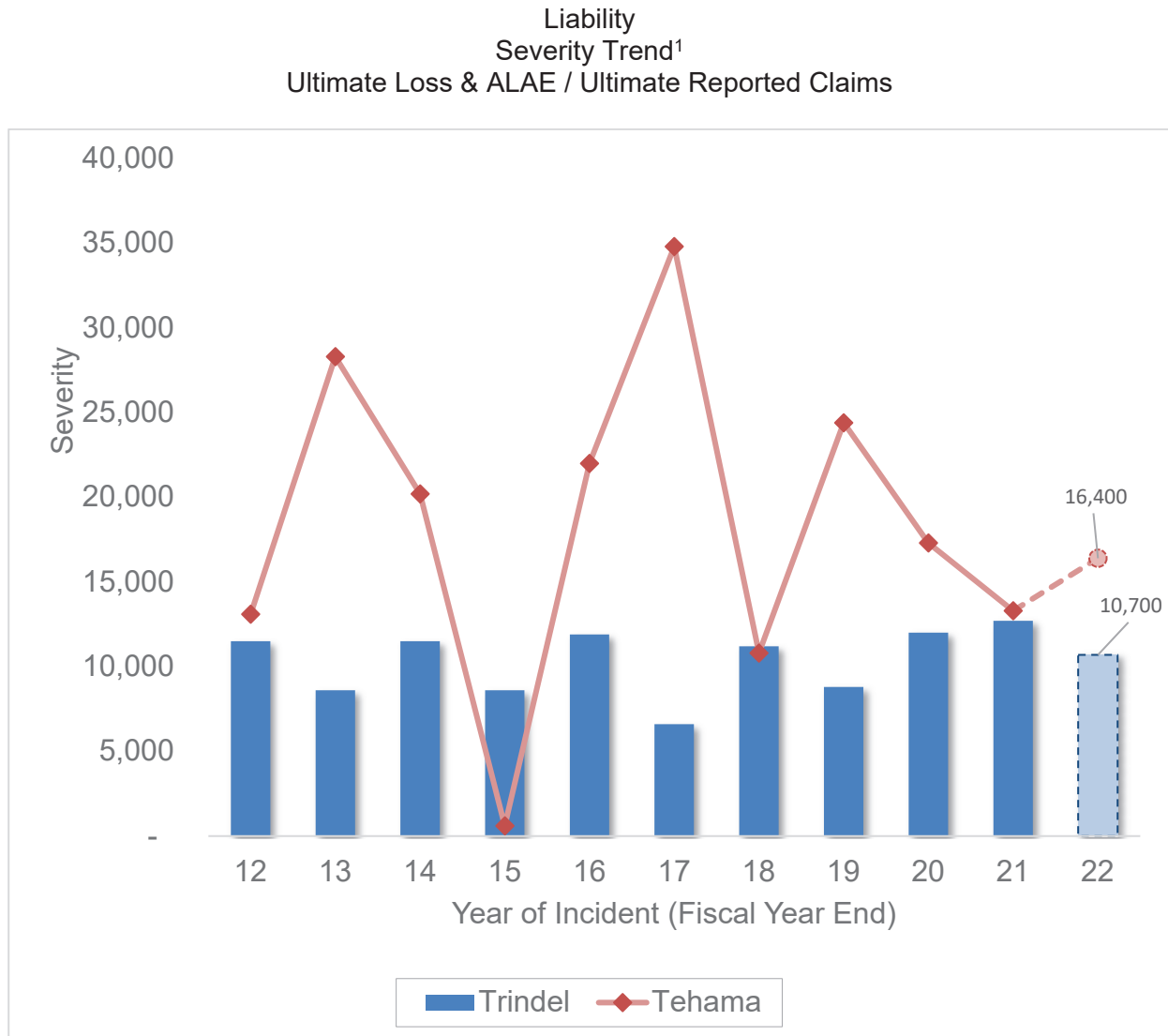
We have evaluated the trend in claim frequency for both the County and the Fund. The claim frequency equals projected ultimate number of reported claims divided by payroll in \$ millions, as displayed in the following graph.



As shown, historically claim frequency has decreased from year to year, which is typical for the industry. The historical claim frequency for the County has been consistently lower on average than the historical claim frequency for the Fund, leading to a lower projected claim frequency for the County than the Fund.

## Liability – Severity

We have evaluated the trend in the severity (average cost per claim) for both the County and the Fund. The ultimate severity equals projected ultimate loss & ALAE (limited to \$100K per occurrence) divided by the projected ultimate number of reported claims, as displayed in the following graph.

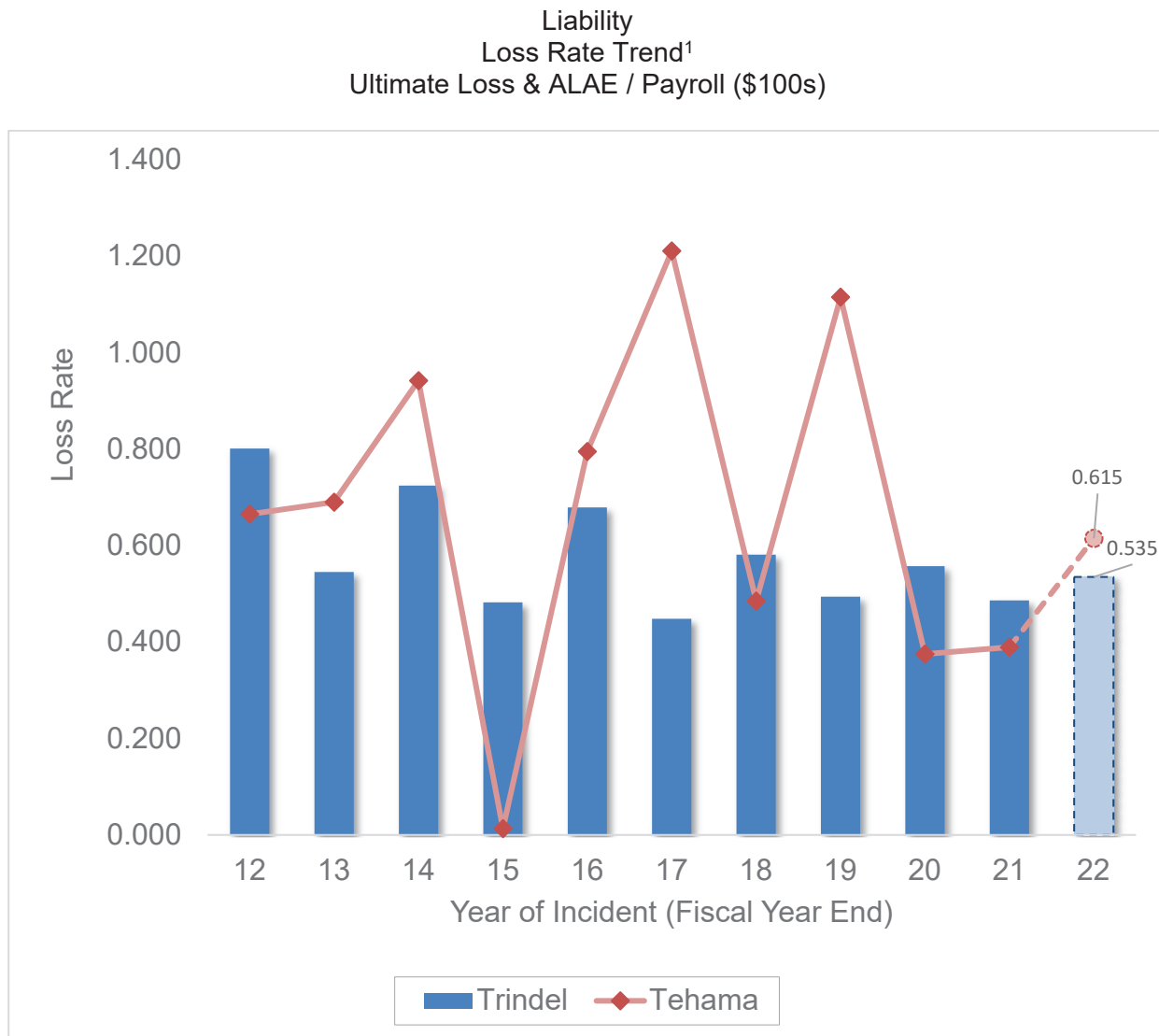


<sup>1</sup> Losses are at the ultimate expected level (i.e. no risk margin), limited to \$100,000 per claim, and are not discounted to reflect net present value.

As shown, historically there has been variability in the County severity from year to year, which is typical for a program of this size. The historical severity for the County has been consistently higher than the historical severity for the Fund. This has led to a higher projected severity for the County than the Fund.

## Liability – Loss Rate

We have evaluated the trend in the ultimate loss rate for both the County and the Fund. This rate equals projected ultimate loss and ALAE (limited to either \$100K per occurrence or the SIR) divided by payroll in \$100s, as displayed in the following graph.



<sup>1</sup> Losses are at the ultimate expected level (i.e. no risk margin), limited to \$100,000 per claim, and are not discounted to reflect net present value.

As shown, historically there has been significant variability in the County loss rate from year to year, which is typical for a program of this size. In general, the historical loss rate for the County has been higher on average than the historical loss rate for the Fund, leading to a higher projected loss rate for the County than the Fund. The implied x-mod for County based upon these projected loss rates is 1.15

Our estimates are based upon the following data and assumptions:

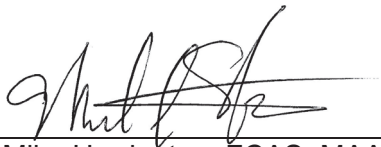
- Trindel workers' compensation actuarial report dated November 10, 2021.
- Trindel liability actuarial report dated November 18, 2021.
- Loss data valued as of November 30, 2021 for Tehama County.
- Historical and projected payroll for Tehama County from PRISM.
- Loss development and inflationary trends for Tehama County assumed to be similar to that for Trindel.

The report that follows outlines the scope of our study, its background, and our conclusions, recommendations, and assumptions. Judgments regarding the appropriateness of our conclusions and recommendations should be made only after studying the report in its entirety, including the graphs, attachments, exhibits and appendices. Our report has been developed for the Fund's internal use. It is not intended for general circulation.

We appreciate the opportunity to be of service to Trindel Insurance Fund in preparing this report. Please feel free to call Mike Harrington at (916) 244-1162 or Greg Beaulieu at (916) 290-4632 with any questions you may have concerning this report.

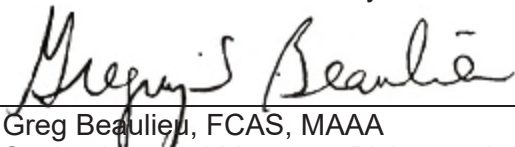
Sincerely,

Bickmore Actuarial



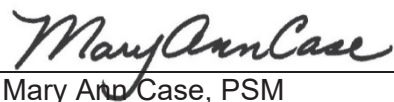
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Mike Harrington, FCAS, MAAA  
President and Principal, Bickmore Actuarial  
Fellow, Casualty Actuarial Society  
Member, American Academy of Actuaries



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Greg Beaulieu, FCAS, MAAA  
Senior Actuarial Manager, Bickmore Actuarial  
Fellow, Casualty Actuarial Society  
Member, American Academy of Actuaries



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Mary Ann Case, PSM  
Senior Actuarial Analyst, Bickmore Actuarial

County of Tehama - Workers' Compensation

Selection of Projected Limited Loss Rate  
and Projection of Program Losses and ULAE

| Accident Year                 | Ultimate Limited Losses (A) | Trend Factor (B) | Trended Limited Losses (C) | Trended Payroll (\$00) (D) | Trended Limited Loss Rate (E) |
|-------------------------------|-----------------------------|------------------|----------------------------|----------------------------|-------------------------------|
| 2011-2012                     | 679,551                     | 0.940            | 638,778                    | 354,205                    | 1.803                         |
| 2012-2013                     | 1,114,963                   | 0.960            | 1,070,364                  | 358,388                    | 2.987                         |
| 2013-2014                     | 1,207,000                   | 0.974            | 1,175,618                  | 366,258                    | 3.210                         |
| 2014-2015                     | 838,000                     | 0.965            | 808,670                    | 370,711                    | 2.181                         |
| 2015-2016                     | 876,000                     | 1.001            | 876,876                    | 448,135                    | 1.957                         |
| 2016-2017                     | 1,288,000                   | 1.055            | 1,358,840                  | 422,595                    | 3.215                         |
| 2017-2018                     | 1,245,000                   | 1.050            | 1,307,250                  | 513,956                    | 2.544                         |
| 2018-2019                     | 892,000                     | 1.029            | 917,868                    | 495,408                    | 1.853                         |
| 2019-2020                     | 1,058,000                   | 1.035            | 1,095,030                  | 485,432                    | 2.256                         |
| 2020-2021                     | 1,344,000                   | 1.027            | 1,380,288                  | 489,757                    | 2.818                         |
| 2021-2022                     | 1,215,000                   | 1.000            | 1,215,000                  | 481,354                    | 2.524                         |
| Totals                        | \$11,757,514                |                  | \$11,844,582               | 4,786,199                  | \$2.475                       |
| 15/16-19/20                   | 5,359,000                   |                  | 5,555,864                  | 2,365,526                  | 2.349                         |
| 16/17-20/21                   | 5,827,000                   |                  | 6,059,276                  | 2,407,148                  | 2.517                         |
|                               |                             |                  | (F) Selected Limited Rate: |                            | \$2.450                       |
|                               |                             |                  | Trindel:                   |                            | \$1.650                       |
| Program Year:                 |                             | 2021-2022        | 2022-2023                  |                            |                               |
| (G) Factor to SIR:            |                             | 1.000            | 1.000                      |                            |                               |
| (H) Trend Factor:             |                             | 1.000            | 1.011                      |                            |                               |
| (I) Program Rate:             |                             | \$2.524          | \$2.477                    |                            |                               |
| (J) Trended Payroll (\$00):   |                             | 481,354          | 483,153                    |                            |                               |
| (K) Projected Program Losses: |                             | 1,215,000        | 1,197,000                  |                            |                               |

Notes appear on the next page.

County of Tehama - Workers' Compensation

Selection of Projected Limited Loss Rate  
and Projection of Program Losses and ULAE

Notes:

- (A) For purposes of projecting future losses, losses are capped at \$100,000 per occurrence.
- (B) From Appendix E, Page 1, Column (B).
- (C)  $(A) \times (B)$ .
- (D) Appendix G, Column (C).
- (E)  $(C) / (D)$ .
- (F) Selected based on (E).
- (G) Based on a Weibull distribution, a mathematical model of claims sizes. 2021-2022 is  $(K) / (A)$ .
- (H) From Appendix E.
- (I)  $(F) \times (G) \times (H)$ . 2021-2022 is  $(K) / (J)$ .
- (J) Appendix G, Column (C).
- (K)  $(I) \times (J)$ . 2021-2022 is adjusted for development through 11/30/21.

This exhibit shows the calculation of future loss costs based on the past loss rates. The projections will be accurate only to the extent that what has happened in the past is representative of what will happen in the future.

## County of Tehama - Workers' Compensation

## Reported Loss Development

| Accident Year<br>(A) | Limited Reported Losses as of 11/30/21<br>(B) | Reported Loss Development Factor<br>(C) | Ultimate Limited Losses<br>(D) | Program Reported Losses as of 11/30/21<br>(E) | Reported Loss Development Factor<br>(F) | Ultimate Program Losses<br>(G) |
|----------------------|---|---|--------------------------------|---|---|--------------------------------|
| 2011-2012            | 679,551                                       | 1.037                                   | 704,694                        | 679,551                                       | 1.037                                   | 704,694                        |
| 2012-2013            | 1,114,963                                     | 1.038                                   | 1,157,332                      | 1,114,963                                     | 1.038                                   | 1,157,332                      |
| 2013-2014            | 1,161,954                                     | 1.038                                   | 1,206,108                      | 1,161,954                                     | 1.038                                   | 1,206,108                      |
| 2014-2015            | 807,213                                       | 1.038                                   | 837,887                        | 807,213                                       | 1.038                                   | 837,887                        |
| 2015-2016            | 835,253                                       | 1.038                                   | 866,993                        | 835,253                                       | 1.038                                   | 866,993                        |
| 2016-2017            | 1,240,316                                     | 1.038                                   | 1,287,448                      | 1,240,316                                     | 1.038                                   | 1,287,448                      |
| 2017-2018            | 1,197,524                                     | 1.039                                   | 1,244,227                      | 1,197,524                                     | 1.039                                   | 1,244,227                      |
| 2018-2019            | 827,427                                       | 1.070                                   | 885,347                        | 827,427                                       | 1.070                                   | 885,347                        |
| 2019-2020            | 883,478                                       | 1.165                                   | 1,029,252                      | 883,478                                       | 1.165                                   | 1,029,252                      |
| 2020-2021            | 1,050,967                                     | 1.478                                   | 1,553,329                      | 1,050,967                                     | 1.478                                   | 1,553,329                      |
| 2021-2022            | 307,650                                       | 4.793                                   | 1,474,566                      | 307,650                                       | 4.793                                   | 1,474,566                      |
| Totals               | \$10,106,296                                  |   | \$12,247,184                   | \$10,106,296                                  |   | \$12,247,184                   |

## Notes:

- (A) Years are 7/1 to 6/30.
- (B) Provided by the County. These losses exclude amounts over \$100,000 per occurrence.
- (C) Based upon Comparative Loss Development Factors.
- (D) (B) x (C). These estimated losses exclude amounts over \$100,000 per occurrence.
- (E) Losses capped at the County's SIR. Amounts are provided by the County.
- (F) Based upon Comparative Loss Development Factors.
- (G) (E) x (F).

This method tends to understate ultimate losses for the most recent several years because the large losses for those years generally have not yet emerged at the time of our review.

This exhibit shows the calculation of estimated ultimate losses for each year based on paid losses and case reserves as reported by the claims administrator. These losses tend to "develop" or change from period to period as more information becomes available about the cases. This development tends to follow quantifiable patterns over time.

## County of Tehama - Workers' Compensation

## Paid Loss Development

| Accident Year<br>(A) | Limited Paid Losses as of 11/30/21<br>(B) | Paid Loss Development Factor<br>(C) | Ultimate Limited Losses<br>(D) | Program Paid Losses as of 11/30/21<br>(E) | Paid Loss Development Factor<br>(F) | Ultimate Program Losses<br>(G) |
|----------------------|---|-------------------------------------|--------------------------------|---|-------------------------------------|--------------------------------|
| 2011-2012            | 679,551                                   | 1.082                               | 735,274                        | 679,551                                   | 1.082                               | 735,274                        |
| 2012-2013            | 1,058,817                                 | 1.092                               | 1,156,228                      | 1,058,817                                 | 1.092                               | 1,156,228                      |
| 2013-2014            | 995,120                                   | 1.103                               | 1,097,617                      | 995,120                                   | 1.103                               | 1,097,617                      |
| 2014-2015            | 766,783                                   | 1.118                               | 857,263                        | 766,783                                   | 1.118                               | 857,263                        |
| 2015-2016            | 793,199                                   | 1.137                               | 901,867                        | 793,199                                   | 1.137                               | 901,867                        |
| 2016-2017            | 1,032,949                                 | 1.180                               | 1,218,880                      | 1,032,949                                 | 1.180                               | 1,218,880                      |
| 2017-2018            | 1,127,756                                 | 1.262                               | 1,423,228                      | 1,127,756                                 | 1.262                               | 1,423,228                      |
| 2018-2019            | 532,422                                   | 1.404                               | 747,520                        | 532,422                                   | 1.404                               | 747,520                        |
| 2019-2020            | 546,062                                   | 1.801                               | 983,458                        | 546,062                                   | 1.801                               | 983,458                        |
| 2020-2021            | 414,416                                   | 3.404                               | 1,410,672                      | 414,416                                   | 3.404                               | 1,410,672                      |
| 2021-2022            | 55,720                                    | 14.972                              | 834,240                        | 55,720                                    | 14.972                              | 834,240                        |
| Totals               | \$8,002,795                               |                                     | \$11,366,248                   | \$8,002,795                               |                                     | \$11,366,248                   |

## Notes:

- (A) Years are 7/1 to 6/30.
- (B) Provided by the County. These losses exclude amounts over \$100,000 per occurrence.
- (C) Based upon Comparative Loss Development Factors.
- (D) (B) x (C). These estimated losses exclude amounts over \$100,000 per occurrence.
- (E) Losses capped at the County's SIR. Amounts are provided by the County.
- (F) Based upon Comparative Loss Development Factors.
- (G) (E) x (F).

This method tends to understate ultimate losses for the most recent several years because the large losses for those years generally have not yet emerged at the time of our review.

This exhibit shows the calculation of estimated ultimate losses for each year based on paid losses as reported by the claims administrator. These losses tend to "develop" or change from period to period as more information becomes available about the cases. This development tends to follow quantifiable patterns over time.



## County of Tehama - Workers' Compensation

Exposure and Development Method  
Based on Reported Losses

| Accident Year | Trended Payroll (\$00) (A) | Reported Losses as of 11/30/21 (B) | Reported Loss Development Factor (C) | Percentage of Losses Yet to Be Reported (D) | Program Rate (E) | Incurred but not Reported (IBNR) (F) | Ultimate Program Losses (G) |
|---------------|----------------------------|------------------------------------|--------------------------------------|---|------------------|--------------------------------------|-----------------------------|
| 2011-2012     | 354,205                    | 679,551                            | 1.037                                | 0.036                                       | 1.919            | 24,470                               | 704,021                     |
| 2012-2013     | 358,388                    | 1,114,963                          | 1.038                                | 0.037                                       | 3.111            | 41,253                               | 1,156,216                   |
| 2013-2014     | 366,258                    | 1,161,954                          | 1.038                                | 0.037                                       | 3.295            | 44,652                               | 1,206,606                   |
| 2014-2015     | 370,711                    | 807,213                            | 1.038                                | 0.037                                       | 2.261            | 31,013                               | 838,226                     |
| 2015-2016     | 448,135                    | 835,253                            | 1.038                                | 0.037                                       | 1.955            | 32,416                               | 867,669                     |
| 2016-2017     | 422,595                    | 1,240,316                          | 1.038                                | 0.037                                       | 2.360            | 36,901                               | 1,277,217                   |
| 2017-2018     | 513,956                    | 1,197,524                          | 1.039                                | 0.038                                       | 2.371            | 46,306                               | 1,243,830                   |
| 2018-2019     | 495,408                    | 827,427                            | 1.070                                | 0.065                                       | 2.420            | 77,928                               | 905,355                     |
| 2019-2020     | 485,432                    | 883,478                            | 1.165                                | 0.142                                       | 2.406            | 165,849                              | 1,049,327                   |
| 2020-2021     | 489,757                    | 1,050,967                          | 1.478                                | 0.323                                       | 2.425            | 383,614                              | 1,434,581                   |
| 2021-2022     | 481,354                    | 307,650                            | 4.793                                | 0.791                                       | 2.490            | 948,070                              | 1,255,720                   |
| Totals        | 4,786,199                  | \$10,106,296                       |                                      |   |                  | \$1,832,472                          | \$11,938,768                |

## Notes:

- (A) Appendix G, Column (C).
- (B) Provided by the County. These losses exclude amounts incurred above the County's SIR for each year.
- (C) From Appendix A, Column (F).
- (D)  $1 - 1 / (C)$ .
- (E) From Appendix C, Page 3, Column (H).
- (F)  $(A) \times (D) \times (E)$ .
- (G)  $(B) + (F)$ .

This exhibit shows the calculation of ultimate losses based on the assumption that there is an underlying relationship between losses and exposure that changes in regular ways over time. The method relies on the premise that the losses that are currently unreported will cost what this relationship would suggest.

County of Tehama - Workers' Compensation

Exposure and Development Method  
Based on Paid Losses

| Accident Year | Trended Payroll (\$00) (A) | Paid Losses as of 11/30/21 (B) | Paid Loss Development Factor (C) | Percentage of Losses Yet to Be Paid (D) | Program Rate (E) | Incurred but not Paid (F) | Ultimate Program Losses (G) |
|---------------|----------------------------|--------------------------------|----------------------------------|---|------------------|---------------------------|-----------------------------|
| 2011-2012     | 354,205                    | 679,551                        | 1.082                            | 0.076                                   | 1.919            | 51,659                    | 731,210                     |
| 2012-2013     | 358,388                    | 1,058,817                      | 1.092                            | 0.084                                   | 3.111            | 93,655                    | 1,152,472                   |
| 2013-2014     | 366,258                    | 995,120                        | 1.103                            | 0.093                                   | 3.295            | 112,234                   | 1,107,354                   |
| 2014-2015     | 370,711                    | 766,783                        | 1.118                            | 0.106                                   | 2.261            | 88,847                    | 855,630                     |
| 2015-2016     | 448,135                    | 793,199                        | 1.137                            | 0.120                                   | 1.955            | 105,132                   | 898,331                     |
| 2016-2017     | 422,595                    | 1,032,949                      | 1.180                            | 0.153                                   | 2.360            | 152,591                   | 1,185,540                   |
| 2017-2018     | 513,956                    | 1,127,756                      | 1.262                            | 0.208                                   | 2.371            | 253,467                   | 1,381,223                   |
| 2018-2019     | 495,408                    | 532,422                        | 1.404                            | 0.288                                   | 2.420            | 345,280                   | 877,702                     |
| 2019-2020     | 485,432                    | 546,062                        | 1.801                            | 0.445                                   | 2.406            | 519,737                   | 1,065,799                   |
| 2020-2021     | 489,757                    | 414,416                        | 3.404                            | 0.706                                   | 2.425            | 838,488                   | 1,252,904                   |
| 2021-2022     | 481,354                    | 55,720                         | 14.972                           | 0.933                                   | 2.490            | 1,118,267                 | 1,173,987                   |
| Totals        | 4,786,199                  | \$8,002,795                    |                                  |   |                  | \$3,679,358               | \$11,682,153                |

Notes:

- (A) Appendix G, Column (C).
- (B) Provided by the County. These losses exclude amounts paid above the County's SIR for each year.
- (C) From Appendix B, Column (F).
- (D)  $1 - 1 / (C)$ .
- (E) From Appendix C, Page 3, Column (H).
- (F)  $(A) \times (D) \times (E)$ .
- (G)  $(B) + (F)$ .

This exhibit shows the calculation of ultimate losses based on the assumption that there is an underlying relationship between losses and exposure that changes in regular ways over time. The method relies on the premise that the losses that are currently unpaid will cost what this relationship would suggest.

County of Tehama - Workers' Compensation

Exposure and Development Method

| Accident Year | Trended Payroll (\$00) (A) | Ultimate Limited Losses (B) | Trend Factor (C) | Trended Limited Losses (D) | Trended Limited Loss Rate (E) | Limited Loss Rate (F) | Factor to SIR (G) | Program Loss Rate (H) |
|---------------|----------------------------|-----------------------------|------------------|----------------------------|-------------------------------|-----------------------|-------------------|-----------------------|
| 2011-2012     | 354,205                    | 679,551                     | 0.940            | 638,778                    | 1.803                         | 1.919                 | 1.000             | 1.919                 |
| 2012-2013     | 358,388                    | 1,114,963                   | 0.960            | 1,070,364                  | 2.987                         | 3.111                 | 1.000             | 3.111                 |
| 2013-2014     | 366,258                    | 1,207,000                   | 0.974            | 1,175,618                  | 3.210                         | 3.295                 | 1.000             | 3.295                 |
| 2014-2015     | 370,711                    | 838,000                     | 0.965            | 808,670                    | 2.181                         | 2.261                 | 1.000             | 2.261                 |
| 2015-2016     | 448,135                    | 876,000                     | 1.001            | 876,876                    | 1.957                         | 1.955                 | 1.000             | 1.955                 |
| 2016-2017     | 422,595                    | 1,281,000                   | 1.055            | 1,351,455                  | 3.198                         | 2.360                 | 1.000             | 2.360                 |
| 2017-2018     | 513,956                    | 1,245,000                   | 1.050            | 1,307,250                  | 2.544                         | 2.371                 | 1.000             | 2.371                 |
| 2018-2019     | 495,408                    | 886,000                     | 1.029            | 911,694                    | 1.840                         | 2.420                 | 1.000             | 2.420                 |
| 2019-2020     | 485,432                    | 1,007,000                   | 1.035            | 1,042,245                  | 2.147                         | 2.406                 | 1.000             | 2.406                 |
| 2020-2021     | 489,757                    | 1,483,000                   | 1.027            | 1,523,041                  | 3.110                         | 2.425                 | 1.000             | 2.425                 |
| 2021-2022     | 481,354                    | 1,155,000                   | 1.000            | 1,155,000                  | 2.399                         | 2.490                 | 1.000             | 2.490                 |
| Total/Avg     | 4,786,199                  | \$11,772,514                |                  | \$11,860,991               | \$2.478                       |                       |                   |                       |
| 15/16-19/20   | 2,365,526                  | 5,295,000                   |                  | 5,489,520                  | 2.321                         |                       |                   |                       |
| 16/17-20/21   | 2,407,148                  | 5,902,000                   |                  | 6,135,685                  | 2.549                         |                       |                   |                       |
|               |                            |                             |                  | Selected Limited Rate:     | \$2.490                       |                       |                   |                       |
|               |                            |                             |                  | Trindel:                   | \$1.820                       |                       |                   |                       |

Notes:

- (A) Appendix G, Column (C).
- (B) Selected average of results from Appendices A and B.
- (C) From Appendix E, Page 1, Column (B).
- (D) (B) x (C).
- (E) (D) / (A).
- (F) Selected Limited Rate / (C). For 2015-2016 and prior (B) / (A).
- (G) Based on a Weibull distribution, a mathematical model of claim sizes.
- (H) (F) x (G).

This exhibit shows the calculation of the underlying historical relationship between losses and exposure that is needed to apply the estimation methods shown on pages 1 and 2 of this Appendix.

County of Tehama - Workers' Compensation

Frequency and Severity Method

| Accident Year | Ultimate Program Severity (A) | Adjusted Ultimate Claims (B) | Ultimate Program Losses (C) |
|---------------|-------------------------------|------------------------------|-----------------------------|
| 2011-2012     | 13,068                        | 52                           | 679,536                     |
| 2012-2013     | 15,704                        | 71                           | 1,114,984                   |
| 2013-2014     | 15,675                        | 77                           | 1,206,975                   |
| 2014-2015     | 11,971                        | 70                           | 837,970                     |
| 2015-2016     | 15,103                        | 58                           | 875,974                     |
| 2016-2017     | 18,782                        | 66                           | 1,239,612                   |
| 2017-2018     | 19,261                        | 59                           | 1,136,399                   |
| 2018-2019     | 20,055                        | 65                           | 1,303,575                   |
| 2019-2020     | 20,334                        | 45                           | 915,030                     |
| 2020-2021     | 20,897                        | 59                           | 1,232,923                   |
| 2021-2022     | 21,900                        | 60                           | 1,314,000                   |
| Total         |                               | 682                          | \$11,856,978                |

Notes:

- (A) From Appendix D, Page 2, Column (H).
- (B) From Appendix D, Page 2, Column (B).
- (C) (A) x (B).

This exhibit shows the calculation of the estimated ultimate losses for each year based on the observed average frequency and severity of claims.

County of Tehama - Workers' Compensation

Frequency and Severity Method

| Accident Year | Ultimate Limited Losses (A) | Adjusted Ultimate Claims (B) | Ultimate Limited Severity (C) | Trend Factor (D) | Trended Limited Severity (E) | Limited Severity (F) | Factor to SIR (G) | Program Severity (H) |
|---------------|-----------------------------|------------------------------|-------------------------------|------------------|------------------------------|----------------------|-------------------|----------------------|
| 2011-2012     | 679,551                     | 52                           | 13,068                        | 1.147            | 14,989                       | 13,068               | 1.000             | 13,068               |
| 2012-2013     | 1,114,963                   | 71                           | 15,704                        | 1.148            | 18,028                       | 15,704               | 1.000             | 15,704               |
| 2013-2014     | 1,207,000                   | 77                           | 15,675                        | 1.141            | 17,885                       | 15,675               | 1.000             | 15,675               |
| 2014-2015     | 838,000                     | 70                           | 11,971                        | 1.108            | 13,264                       | 11,971               | 1.000             | 11,971               |
| 2015-2016     | 876,000                     | 58                           | 15,103                        | 1.128            | 17,036                       | 15,103               | 1.000             | 15,103               |
| 2016-2017     | 1,288,000                   | 66                           | 19,515                        | 1.166            | 22,754                       | 18,782               | 1.000             | 18,782               |
| 2017-2018     | 1,245,000                   | 59                           | 21,102                        | 1.137            | 23,993                       | 19,261               | 1.000             | 19,261               |
| 2018-2019     | 892,000                     | 65                           | 13,723                        | 1.092            | 14,986                       | 20,055               | 1.000             | 20,055               |
| 2019-2020     | 1,058,000                   | 45                           | 23,511                        | 1.077            | 25,321                       | 20,334               | 1.000             | 20,334               |
| 2020-2021     | 1,344,000                   | 59                           | 22,780                        | 1.048            | 23,873                       | 20,897               | 1.000             | 20,897               |
| 2021-2022     | 1,215,000                   | 60                           | 20,250                        | 1.000            | 20,250                       | 21,900               | 1.000             | 21,900               |

Average Limited Severity: \$19,307  
Average 15/16-19/20 Limited Severity: 20,818  
Average 16/17-20/21 Limited Severity: 22,185

Selected Limited Severity: \$21,900  
Trindel: \$18,100

Notes:

- (A) Selected average of results from Appendices A, B, and C.
- (B) Appendix D, Page 3, Column (C).
- (C) (A) / (B).
- (D) From Appendix E, Page 1, Column (J).
- (E) (C) x (D).
- (F) Selected Limited Severity / (D).
- (G) Based on a Weibull distribution, a mathematical model of claim sizes.
- (H) (F) x (G).

This exhibit shows the calculation of the historical average cost per claim, or severity. The observed average severity is used in the method shown on page 1 of this Appendix.

County of Tehama - Workers' Compensation

Frequency and Severity Method  
Projection of Ultimate Claims

| Accident Year | Reported Claim Development (A) | Closed Claim Development (B) | Selected Ultimate Claims (C) | Trended Payroll (\$000,000) (D) | Claim Frequency (E) | Trend Factor (F) | Trended Claim Frequency (G) |
|---------------|--------------------------------|------------------------------|------------------------------|---------------------------------|---------------------|------------------|-----------------------------|
| 2011-2012     | 52                             | 54                           | 52                           | 35.4                            | 1.468               | 0.817            | 1.199                       |
| 2012-2013     | 71                             | 71                           | 71                           | 35.8                            | 1.981               | 0.834            | 1.652                       |
| 2013-2014     | 77                             | 74                           | 77                           | 36.6                            | 2.102               | 0.851            | 1.789                       |
| 2014-2015     | 70                             | 72                           | 70                           | 37.1                            | 1.888               | 0.868            | 1.639                       |
| 2015-2016     | 58                             | 59                           | 58                           | 44.8                            | 1.294               | 0.886            | 1.146                       |
| 2016-2017     | 66                             | 63                           | 66                           | 42.3                            | 1.562               | 0.904            | 1.412                       |
| 2017-2018     | 59                             | 61                           | 59                           | 51.4                            | 1.148               | 0.922            | 1.058                       |
| 2018-2019     | 65                             | 62                           | 65                           | 49.5                            | 1.312               | 0.942            | 1.236                       |
| 2019-2020     | 45                             | 40                           | 45                           | 48.5                            | 0.927               | 0.961            | 0.891                       |
| 2020-2021     | 58                             | 59                           | 59                           | 49.0                            | 1.205               | 0.980            | 1.181                       |
| 2021-2022     | 79                             | 39                           | 60                           | 48.1                            | 1.246               | 1.000            | 1.246                       |
| Total         | 700                            | 654                          | 682                          | 478.6                           |                     |                  | 1.286                       |
| 15/16-19/20   | 293                            | 285                          | 293                          | 236.6                           |                     |                  | 1.141                       |

(H) Selected Frequency: 1.135  
Trindel: 0.890

| Program Year:                 | 2021-2022 | 2022-2023 |
|-------------------------------|-----------|-----------|
| (I) Trend Factor:             | 1.000     | 0.980     |
| (J) Selected Frequency:       | 1.246     | 1.112     |
| (K) Est. Payroll (\$000,000): | 48.1      | 48.3      |
| (L) Ultimate Claims:          | 60        | 54        |

Notes:

- (A) Appendix D, Page 4, (C).
- (B) Appendix D, Page 5, (C).
- (C) Selected from (A) and (B).
- (D) Appendix G, Column (C) / 10,000.
- (E) (C) / (D).
- (F) Appendix E, Page 1, Column (F).
- (G) (E) x (F).
- (H) The selected frequency of 1.135 is based on (G).
- (I) Appendix E, Page 1, Column (F).
- (J) (H) x (I). 2021-2022 is (L) / (K).
- (K) Appendix G, Column (C) / 10,000.
- (L) (J) x (K). 2021-2022 is (C).

This exhibit summarizes the estimated numbers of claims and shows the estimated frequencies per \$1,000,000 of trended payroll.

County of Tehama - Workers' Compensation

Frequency and Severity Method  
Reported Claim Count Development

| Accident Year | Claims Reported as of 11/30/2021 (A) | Reported Claim Development Factor (B) | Ultimate Claims (C) | Trended Claim Frequency (D) |
|---------------|--------------------------------------|---------------------------------------|---------------------|-----------------------------|
| 2011-2012     | 52                                   | 1.000                                 | 52                  | 1.199                       |
| 2012-2013     | 71                                   | 1.000                                 | 71                  | 1.652                       |
| 2013-2014     | 77                                   | 1.000                                 | 77                  | 1.789                       |
| 2014-2015     | 70                                   | 1.001                                 | 70                  | 1.639                       |
| 2015-2016     | 58                                   | 1.002                                 | 58                  | 1.147                       |
| 2016-2017     | 66                                   | 1.004                                 | 66                  | 1.412                       |
| 2017-2018     | 59                                   | 1.007                                 | 59                  | 1.058                       |
| 2018-2019     | 64                                   | 1.011                                 | 65                  | 1.236                       |
| 2019-2020     | 44                                   | 1.017                                 | 45                  | 0.891                       |
| 2020-2021     | 55                                   | 1.048                                 | 58                  | 1.161                       |
| 2021-2022     | 25                                   | 3.160                                 | 79                  | 1.641                       |
| Total         | 641                                  |                                       | 700                 | 1.324                       |

Notes:

- (A) Provided by the County.
- (B) Based upon Comparative Claim Development Factors.
- (C) (A) x (B).
- (D) (C) / [Appendix D, Page 3, (D)] x [Appendix D, Page 3, (F)].

This exhibit shows the calculation of estimated ultimate claims for each year based on reported claims as provided by the County. These numbers of claims tend to "develop" or change from period to period as more claims are filed. This development tends to follow quantifiable patterns over time.

County of Tehama - Workers' Compensation

Frequency and Severity Method  
Closed Claim Count Development

| Accident Year | Claims Closed as of 11/30/2021 (A) | Closed Claim Development Factor (B) | Ultimate Claims (C) | Trended Claim Frequency (D) |
|---------------|------------------------------------|-------------------------------------|---------------------|-----------------------------|
| 2011-2012     | 52                                 | 1.032                               | 54                  | 1.246                       |
| 2012-2013     | 68                                 | 1.037                               | 71                  | 1.652                       |
| 2013-2014     | 71                                 | 1.045                               | 74                  | 1.719                       |
| 2014-2015     | 68                                 | 1.058                               | 72                  | 1.686                       |
| 2015-2016     | 55                                 | 1.077                               | 59                  | 1.166                       |
| 2016-2017     | 57                                 | 1.102                               | 63                  | 1.348                       |
| 2017-2018     | 54                                 | 1.132                               | 61                  | 1.094                       |
| 2018-2019     | 53                                 | 1.176                               | 62                  | 1.179                       |
| 2019-2020     | 32                                 | 1.249                               | 40                  | 0.792                       |
| 2020-2021     | 33                                 | 1.780                               | 59                  | 1.181                       |
| 2021-2022     | 6                                  | 6.517                               | 39                  | 0.810                       |
| Total         | 549                                |                                     | 654                 | 1.228                       |

Notes:

- (A) Provided by the County.
- (B) Based upon Comparative Claim Development Factors.
- (C) (A) x (B).
- (D) (C) / [Appendix D, Page 3, (D)] x [Appendix D, Page 3, (F)].

This exhibit shows the calculation of estimated ultimate claims for each year based on closed claims as provided by the County. These numbers of closed claims tend to "develop" or change from period to period as more claims are closed. This development tends to follow quantifiable patterns over time.



County of Tehama - Workers' Compensation

Loss Trend Factors

| Accident Year | Benefit Level Factor (A) | Factor to 2021-2022 Loss Rate Level (B) | Factor to 2022-2023 Loss Rate Level (C) | Factor to 2023-2024 Loss Rate Level (D) | Factor to 2024-2025 Loss Rate Level (E) | Factor to 2021-2022 Frequency Level (F) | Factor to 2022-2023 Frequency Level (G) | Factor to 2023-2024 Frequency Level (H) | Factor to 2024-2025 Frequency Level (I) | Factor to 2021-2022 Severity Level (J) |
|---------------|--------------------------|---|---|---|---|---|---|---|---|--|
| 2000-2001     | 0.682                    | 0.755                                   | 0.764                                   | 0.767                                   | 0.771                                   | 0.655                                   | 0.642                                   | 0.629                                   | 0.616                                   | 1.145                                  |
| 2001-2002     | 0.683                    | 0.752                                   | 0.760                                   | 0.764                                   | 0.768                                   | 0.668                                   | 0.655                                   | 0.642                                   | 0.629                                   | 1.118                                  |
| 2002-2003     | 0.717                    | 0.785                                   | 0.794                                   | 0.798                                   | 0.802                                   | 0.682                                   | 0.669                                   | 0.655                                   | 0.642                                   | 1.146                                  |
| 2003-2004     | 0.887                    | 0.967                                   | 0.977                                   | 0.982                                   | 0.987                                   | 0.696                                   | 0.682                                   | 0.668                                   | 0.655                                   | 1.384                                  |
| 2004-2005     | 1.150                    | 1.246                                   | 1.259                                   | 1.266                                   | 1.272                                   | 0.710                                   | 0.696                                   | 0.682                                   | 0.668                                   | 1.748                                  |
| 2005-2006     | 1.250                    | 1.349                                   | 1.363                                   | 1.370                                   | 1.377                                   | 0.725                                   | 0.710                                   | 0.696                                   | 0.682                                   | 1.855                                  |
| 2006-2007     | 1.187                    | 1.274                                   | 1.288                                   | 1.294                                   | 1.301                                   | 0.740                                   | 0.725                                   | 0.710                                   | 0.696                                   | 1.718                                  |
| 2007-2008     | 1.108                    | 1.185                                   | 1.197                                   | 1.203                                   | 1.209                                   | 0.755                                   | 0.740                                   | 0.724                                   | 0.710                                   | 1.565                                  |
| 2008-2009     | 1.038                    | 1.105                                   | 1.117                                   | 1.122                                   | 1.128                                   | 0.769                                   | 0.754                                   | 0.739                                   | 0.724                                   | 1.431                                  |
| 2009-2010     | 0.955                    | 1.011                                   | 1.022                                   | 1.027                                   | 1.032                                   | 0.785                                   | 0.770                                   | 0.754                                   | 0.739                                   | 1.284                                  |
| 2010-2011     | 0.904                    | 0.953                                   | 0.963                                   | 0.968                                   | 0.973                                   | 0.801                                   | 0.785                                   | 0.769                                   | 0.754                                   | 1.186                                  |
| 2011-2012     | 0.896                    | 0.940                                   | 0.950                                   | 0.955                                   | 0.959                                   | 0.817                                   | 0.801                                   | 0.785                                   | 0.769                                   | 1.147                                  |
| 2012-2013     | 0.919                    | 0.960                                   | 0.970                                   | 0.975                                   | 0.980                                   | 0.834                                   | 0.818                                   | 0.801                                   | 0.785                                   | 1.148                                  |
| 2013-2014     | 0.937                    | 0.974                                   | 0.984                                   | 0.989                                   | 0.994                                   | 0.851                                   | 0.834                                   | 0.817                                   | 0.801                                   | 1.141                                  |
| 2014-2015     | 0.933                    | 0.965                                   | 0.975                                   | 0.980                                   | 0.985                                   | 0.868                                   | 0.851                                   | 0.834                                   | 0.817                                   | 1.108                                  |
| 2015-2016     | 0.973                    | 1.001                                   | 1.012                                   | 1.017                                   | 1.022                                   | 0.886                                   | 0.869                                   | 0.851                                   | 0.834                                   | 1.128                                  |
| 2016-2017     | 1.030                    | 1.055                                   | 1.067                                   | 1.072                                   | 1.078                                   | 0.904                                   | 0.886                                   | 0.868                                   | 0.851                                   | 1.166                                  |
| 2017-2018     | 1.030                    | 1.050                                   | 1.061                                   | 1.067                                   | 1.072                                   | 0.922                                   | 0.904                                   | 0.886                                   | 0.868                                   | 1.137                                  |
| 2018-2019     | 1.014                    | 1.029                                   | 1.040                                   | 1.045                                   | 1.051                                   | 0.942                                   | 0.923                                   | 0.904                                   | 0.886                                   | 1.092                                  |
| 2019-2020     | 1.025                    | 1.035                                   | 1.046                                   | 1.051                                   | 1.057                                   | 0.961                                   | 0.942                                   | 0.922                                   | 0.904                                   | 1.077                                  |
| 2020-2021     | 1.022                    | 1.027                                   | 1.038                                   | 1.043                                   | 1.049                                   | 0.980                                   | 0.960                                   | 0.941                                   | 0.922                                   | 1.048                                  |
| 2021-2022     | 1.000                    | 1.000                                   | 1.011                                   | 1.016                                   | 1.021                                   | 1.000                                   | 0.980                                   | 0.960                                   | 0.941                                   | 1.000                                  |
| 2022-2023     | 0.994                    | --                                      | 1.000                                   | 1.005                                   | 1.010                                   | --                                      | 1.000                                   | 0.980                                   | 0.960                                   | --                                     |
| 2023-2024     | 0.994                    | --                                      | --                                      | 1.000                                   | 1.005                                   | --                                      | --                                      | 1.000                                   | 0.980                                   | --                                     |
| 2024-2025     | 0.994                    | --                                      | --                                      | --                                      | 1.000                                   | --                                      | --                                      | --                                      | 1.000                                   | --                                     |

Notes:

- (A) Based on WCIRB.
- (B) - (E) (A) adjusted for a 0.5% annual loss rate trend.
- (F) - (I) (A) adjusted for a -2.0% annual frequency trend.
- (J) (A) adjusted for a 2.5% annual severity trend.

This exhibit shows the calculation of the ways in which we expect claims costs to have changed over the past twenty years due to changes in statutory workers' compensation benefit levels and changes in actual claims costs in excess of changes in payroll. Changes in the ways in which claims are filed as a result of greater awareness of workers' compensation benefits are not generally reflected in the statutory benefit level factors shown above, but may be part of the reason for changes in actual claims costs in excess of payroll changes.

County of Tehama - Workers' Compensation

Residual Trend Factors

| Accident Year | Initial Estimate of Ultimate Limited Losses (A) | Ultimate Reported Claims (B) | BLF (C) | Adjusted Limited Severity (D) | Trended Payroll (\$00) (E) | Ultimate Frequency (F) |
|---------------|---|------------------------------|---------|-------------------------------|----------------------------|------------------------|
| 2011-2012     | \$679,551                                       | 52                           | 0.896   | \$11,703                      | 354,205                    | 1.468                  |
| 2012-2013     | 1,114,963                                       | 71                           | 0.919   | 14,433                        | 358,388                    | 1.981                  |
| 2013-2014     | 1,207,000                                       | 77                           | 0.937   | 14,682                        | 366,258                    | 2.102                  |
| 2014-2015     | 838,000   | 70                           | 0.933   | 11,164                        | 370,711                    | 1.888                  |
| 2015-2016     | 876,000   | 58                           | 0.973   | 14,692                        | 448,135                    | 1.294                  |
| 2016-2017     | 1,281,000                                       | 66                           | 1.030   | 19,993                        | 422,595                    | 1.562                  |
| 2017-2018     | 1,245,000                                       | 59                           | 1.030   | 21,728                        | 513,956                    | 1.148                  |
| 2018-2019     | 886,000   | 65                           | 1.014   | 13,822                        | 495,408                    | 1.312                  |
| 2019-2020     | 1,007,000                                       | 45                           | 1.025   | 22,937                        | 485,432                    | 0.927                  |
| 2020-2021     | 1,483,000                                       | 59                           | 1.022   | 25,690                        | 489,757                    | 1.205                  |

|                                   | <u>Severity Trend Factors</u> | <u>Frequency Trend Factors</u> |
|-----------------------------------|-------------------------------|--------------------------------|
| Latest 5 x 2020-2021              | 1.054                         | 0.919                          |
| Mvg 5-Yr Wtd Latest 5 x 2020-2021 | 1.073                         | 0.916                          |
| Prior                             | 1.030                         | 0.990                          |
| Default                           | 1.025                         | 0.980                          |
| Selected Residual Trend           | 1.025                         | 0.980                          |

Notes:

- (A) Selected average of results from Appendices A and B.
- (B) Appendix D, Page 3, Column (C).
- (C) Appendix E, Page 1, Column (A).
- (D) (A) x (C) / (B).
- (E) Appendix G, Column (C).
- (F) (B) / (E) x 10,000.

County of Tehama - Workers' Compensation

Incurred Losses as of 11/30/21

| Accident Year (A) | Unlimited Incurred (B) | Additions to Losses (C) | Subtractions from Losses (D) | Adjusted Incurred (E) | Incurred Over SIR (F) | Incurred Over \$100,000 (G) | Incurred Capped at \$100,000 (H) | Incurred \$100,000 to SIR Layer (I) | Incurred Capped at SIR (J) | Incurred Capped at SIR & Aggregate (K) |
|-------------------|------------------------|-------------------------|------------------------------|-----------------------|-----------------------|-----------------------------|----------------------------------|-------------------------------------|----------------------------|--|
| 2011-2012         | 738,908                | 0                       | 41,848                       | 697,061               | 17,510                | 17,510                      | 679,551                          | 0                                   | 679,551                    | 679,551                                |
| 2012-2013         | 1,446,203              | 0                       | 85,095                       | 1,361,109             | 246,146               | 246,146                     | 1,114,963                        | 0                                   | 1,114,963                  | 1,114,963                              |
| 2013-2014         | 2,132,255              | 0                       | 6,366                        | 2,125,889             | 963,936               | 963,936                     | 1,161,954                        | 0                                   | 1,161,954                  | 1,161,954                              |
| 2014-2015         | 1,226,990              | 0                       | 62,288                       | 1,164,702             | 357,489               | 357,489                     | 807,213                          | 0                                   | 807,213                    | 807,213                                |
| 2015-2016         | 1,219,999              | 0                       | 104,520                      | 1,115,479             | 280,226               | 280,226                     | 835,253                          | 0                                   | 835,253                    | 835,253                                |
| 2016-2017         | 1,858,417              | 0                       | 191,423                      | 1,666,994             | 426,678               | 426,678                     | 1,240,316                        | 0                                   | 1,240,316                  | 1,240,316                              |
| 2017-2018         | 2,118,495              | 0                       | 218,097                      | 1,900,399             | 702,874               | 702,874                     | 1,197,524                        | 0                                   | 1,197,524                  | 1,197,524                              |
| 2018-2019         | 936,080                | 0                       | 46,919                       | 889,161               | 61,734                | 61,734                      | 827,427                          | 0                                   | 827,427                    | 827,427                                |
| 2019-2020         | 1,488,433              | 0                       | 318,502                      | 1,169,931             | 286,453               | 286,453                     | 883,478                          | 0                                   | 883,478                    | 883,478                                |
| 2020-2021         | 1,493,045              | 0                       | 148,187                      | 1,344,858             | 293,891               | 293,891                     | 1,050,967                        | 0                                   | 1,050,967                  | 1,050,967                              |
| 2021-2022         | 425,104                | 0                       | 69,624                       | 355,480               | 47,830                | 47,830                      | 307,650                          | 0                                   | 307,650                    | 307,650                                |
| <b>Total</b>      | <b>\$15,083,929</b>    | <b>\$0</b>              | <b>\$1,292,867</b>           | <b>\$13,791,062</b>   | <b>\$3,684,767</b>    | <b>\$3,684,767</b>          | <b>\$10,106,295</b>              | <b>\$0</b>                          | <b>\$10,106,295</b>        | <b>\$10,106,295</b>                    |

Notes:

- (A) Years are 7/1 to 6/30.
- (B) Provided by the County.
- (C)
- (D) 4850s
- (E) (B) + (C) - (D).
- (F) Sum of incurred losses in excess of SIR.
- (G) Sum of incurred losses in excess of \$100,000.
- (H) (E) - (G).
- (I) (G) - (F).
- (J) (E) - (F).
- (K) Minimum of (J) and the aggregate stop loss.

County of Tehama - Workers' Compensation

Paid Losses as of 11/30/21

| Accident Year (A) | Unlimited Paid (B)  | Additions to Losses (C) | Subtractions from Losses (D) | Adjusted Paid (E)  | Paid Over SIR (F)  | Paid Over \$100,000 (G) | Paid Capped at \$100,000 (H) | Paid \$100,000 to SIR Layer (I) | Paid Capped at SIR (J) | Paid Capped at SIR & Aggregate (K) |
|-------------------|---------------------|-------------------------|------------------------------|--------------------|--------------------|-------------------------|------------------------------|---------------------------------|------------------------|------------------------------------|
| 2011-2012         | 738,908             | 0                       | 41,848                       | 697,061            | 17,510             | 17,510                  | 679,551                      | 0                               | 679,551                | 679,551                            |
| 2012-2013         | 1,302,821           | 0                       | 85,095                       | 1,217,726          | 158,909            | 158,909                 | 1,058,817                    | 0                               | 1,058,817              | 1,058,817                          |
| 2013-2014         | 1,362,758           | 0                       | 6,366                        | 1,356,393          | 361,273            | 361,273                 | 995,120                      | 0                               | 995,120                | 995,120                            |
| 2014-2015         | 1,165,049           | 0                       | 62,288                       | 1,102,761          | 335,979            | 335,979                 | 766,783                      | 0                               | 766,783                | 766,783                            |
| 2015-2016         | 915,259             | 0                       | 104,520                      | 810,739            | 17,540             | 17,540                  | 793,199                      | 0                               | 793,199                | 793,199                            |
| 2016-2017         | 1,403,700           | 0                       | 179,670                      | 1,224,030          | 191,081            | 191,081                 | 1,032,949                    | 0                               | 1,032,949              | 1,032,949                          |
| 2017-2018         | 1,845,817           | 0                       | 218,097                      | 1,627,721          | 499,965            | 499,965                 | 1,127,756                    | 0                               | 1,127,756              | 1,127,756                          |
| 2018-2019         | 594,458             | 0                       | 46,919                       | 547,539            | 15,118             | 15,118                  | 532,422                      | 0                               | 532,422                | 532,422                            |
| 2019-2020         | 903,492             | 0                       | 301,288                      | 602,204            | 56,142             | 56,142                  | 546,062                      | 0                               | 546,062                | 546,062                            |
| 2020-2021         | 518,923             | 0                       | 104,506                      | 414,416            | 0                  | 0                       | 414,416                      | 0                               | 414,416                | 414,416                            |
| 2021-2022         | 85,864              | 0                       | 30,144                       | 55,720             | 0                  | 0                       | 55,720                       | 0                               | 55,720                 | 55,720                             |
| <b>Total</b>      | <b>\$10,837,049</b> | <b>\$0</b>              | <b>\$1,180,739</b>           | <b>\$9,656,310</b> | <b>\$1,653,516</b> | <b>\$1,653,516</b>      | <b>\$8,002,794</b>           | <b>\$0</b>                      | <b>\$8,002,794</b>     | <b>\$8,002,794</b>                 |

Notes:

- (A) Years are 7/1 to 6/30.
- (B) Provided by the County.
- (C)
- (D) 4850s
- (E) (B) + (C) - (D).
- (F) Sum of paid losses in excess of SIR.
- (G) Sum of paid losses in excess of \$100,000.
- (H) (E) - (G).
- (I) (G) - (F).
- (J) (E) - (F).
- (K) Minimum of (J) and the aggregate stop loss.

County of Tehama - Workers' Compensation

Case Reserves as of 11/30/21

| Accident Year (A) | Unlimited Reserves (B) | Additions to Losses (C) | Subtractions from Losses (D) | Adjusted Reserves (E) | Reserves Over SIR (F) | Reserves Over \$100,000 (G) | Reserves Capped at \$100,000 (H) | Reserves \$100,000 to SIR Layer (I) | Reserves Capped at SIR (J) | Reserves Capped at SIR & Aggregate (K) |
|-------------------|------------------------|-------------------------|------------------------------|-----------------------|-----------------------|-----------------------------|----------------------------------|-------------------------------------|----------------------------|--|
| 2011-2012         | 0                      | 0                       | 0                            | 0                     | 0                     | 0                           | 0                                | 0                                   | 0                          | 0                                      |
| 2012-2013         | 143,383                | 0                       | 0                            | 143,383               | 87,237                | 87,237                      | 56,146                           | 0                                   | 56,146                     | 56,146                                 |
| 2013-2014         | 769,497                | 0                       | 0                            | 769,497               | 602,662               | 602,662                     | 166,834                          | 0                                   | 166,834                    | 166,834                                |
| 2014-2015         | 61,940                 | 0                       | 0                            | 61,940                | 21,510                | 21,510                      | 40,430                           | 0                                   | 40,430                     | 40,430                                 |
| 2015-2016         | 304,740                | 0                       | 0                            | 304,740               | 262,686               | 262,686                     | 42,054                           | 0                                   | 42,054                     | 42,054                                 |
| 2016-2017         | 454,718                | 0                       | 11,753                       | 442,965               | 235,598               | 235,598                     | 207,367                          | 0                                   | 207,367                    | 207,367                                |
| 2017-2018         | 272,678                | 0                       | 0                            | 272,678               | 202,909               | 202,909                     | 69,768                           | 0                                   | 69,768                     | 69,768                                 |
| 2018-2019         | 341,621                | 0                       | 0                            | 341,621               | 46,616                | 46,616                      | 295,005                          | 0                                   | 295,005                    | 295,005                                |
| 2019-2020         | 584,941                | 0                       | 17,214                       | 567,727               | 230,311               | 230,311                     | 337,416                          | 0                                   | 337,416                    | 337,416                                |
| 2020-2021         | 974,123                | 0                       | 43,681                       | 930,442               | 293,891               | 293,891                     | 636,550                          | 0                                   | 636,550                    | 636,550                                |
| 2021-2022         | 339,240                | 0                       | 39,480                       | 299,759               | 47,830                | 47,830                      | 251,929                          | 0                                   | 251,929                    | 251,929                                |
| <b>Total</b>      | <b>\$4,246,880</b>     | <b>\$0</b>              | <b>\$112,128</b>             | <b>\$4,134,752</b>    | <b>\$2,031,251</b>    | <b>\$2,031,251</b>          | <b>\$2,103,501</b>               | <b>\$0</b>                          | <b>\$2,103,501</b>         | <b>\$2,103,501</b>                     |

Notes:

- (A) Years are 7/1 to 6/30.
- (B) Appendix F, Page 1, Column (B) - Appendix F, Page 2, Column (B).
- (C) Appendix F, Page 1, Column (C) - Appendix F, Page 2, Column (C).
- (D) Appendix F, Page 1, Column (D) - Appendix F, Page 2, Column (D).
- (E) (B) + (C) - (D).
- (F) Sum of case reserves in excess of SIR.
- (G) Sum of case reserves in excess of \$100,000.
- (H) (E) - (G).
- (I) (G) - (F).
- (J) (E) - (F).
- (K) Minimum of (J) and the aggregate stop loss.

County of Tehama - Workers' Compensation

Claim Counts as of 11/30/21

| Accident Year<br>(A) | Reported Claims<br>(B) | Additions to Reported Claims<br>(C) | Subtractions from Reported Claims<br>(D) | Adjusted Reported Claims<br>(E) | Closed Claims<br>(F) | Additions to Closed Claims<br>(G) | Subtractions from Closed Claims<br>(H) | Adjusted Closed Claims<br>(I) | Open Claims<br>(J) | Adjusted Open Claims<br>(K) |
|----------------------|------------------------|-------------------------------------|--|---------------------------------|----------------------|-----------------------------------|--|-------------------------------|--------------------|-----------------------------|
| 2011-2012            | 54                     | 0                                   | 2  | 52                              | 54                   | 0                                 | 2                                      | 52                            | 0                  | 0                           |
| 2012-2013            | 73                     | 0                                   | 2  | 71                              | 70                   | 0                                 | 2                                      | 68                            | 3                  | 3                           |
| 2013-2014            | 77                     | 0                                   | 0  | 77                              | 71                   | 0                                 | 0                                      | 71                            | 6                  | 6                           |
| 2014-2015            | 73                     | 0                                   | 3  | 70                              | 71                   | 0                                 | 3                                      | 68                            | 2                  | 2                           |
| 2015-2016            | 61                     | 0                                   | 3  | 58                              | 58                   | 0                                 | 3                                      | 55                            | 3                  | 3                           |
| 2016-2017            | 67                     | 0                                   | 1  | 66                              | 58                   | 0                                 | 1                                      | 57                            | 9                  | 9                           |
| 2017-2018            | 59                     | 0                                   | 0  | 59                              | 54                   | 0                                 | 0                                      | 54                            | 5                  | 5                           |
| 2018-2019            | 65                     | 0                                   | 1  | 64                              | 54                   | 0                                 | 1                                      | 53                            | 11                 | 11                          |
| 2019-2020            | 44                     | 0                                   | 0  | 44                              | 32                   | 0                                 | 0                                      | 32                            | 12                 | 12                          |
| 2020-2021            | 57                     | 0                                   | 2  | 55                              | 35                   | 0                                 | 2                                      | 33                            | 22                 | 22                          |
| 2021-2022            | 29                     | 0                                   | 4  | 25                              | 10                   | 0                                 | 4                                      | 6                             | 19                 | 19                          |
| <b>Total</b>         | <b>659</b>             | <b>0</b>                            | <b>18</b>                                | <b>641</b>                      | <b>567</b>           | <b>0</b>                          | <b>18</b>                              | <b>549</b>                    | <b>92</b>          | <b>92</b>                   |

Notes:

- (A) Years are 7/1 to 6/30.
- (B) Provided by the County.
- (C)
- (D) Closed Without Payment
- (E) (B) + (C) - (D).
- (F) Provided by the County.
- (G)
- (H) Closed Without Payment
- (I) (F) + (G) - (H).
- (J) (B) - (F).
- (K) (E) - (I).

## County of Tehama - Workers' Compensation

## Exposure Measures

| Accident<br>Year | Total<br>Payroll<br>(\$00)<br>(A) | Inflation<br>Trend<br>Factor<br>(B) | Trended<br>Payroll<br>(\$00)<br>(C) |
|------------------|-----------------------------------|-------------------------------------|-------------------------------------|
| 2011-2012        | 276,723                           | 1.280                               | 354,205                             |
| 2012-2013        | 286,940                           | 1.249                               | 358,388                             |
| 2013-2014        | 300,458                           | 1.219                               | 366,258                             |
| 2014-2015        | 311,784                           | 1.189                               | 370,711                             |
| 2015-2016        | 386,323                           | 1.160                               | 448,135                             |
| 2016-2017        | 373,317                           | 1.132                               | 422,595                             |
| 2017-2018        | 465,540                           | 1.104                               | 513,956                             |
| 2018-2019        | 459,989                           | 1.077                               | 495,408                             |
| 2019-2020        | 461,876                           | 1.051                               | 485,432                             |
| 2020-2021        | 477,812                           | 1.025                               | 489,757                             |
| 2021-2022        | 481,354                           | 1.000                               | 481,354                             |
| 2022-2023        | 483,153                           | 1.000                               | 483,153                             |
| 2023-2024        | 485,569                           | 1.000                               | 485,569                             |
| 2024-2025        | 487,997                           | 1.000                               | 487,997                             |

## Notes:

- (A) Provided by the County.
- (B) Based on WCIRB.
- (C) (A) x (B).

County of Tehama - Liability

Selection of Projected Limited Loss Rate  
and Projection of Program Losses and ULAE

| Accident Year                 | Ultimate Limited Losses (A) | Trend Factor (B) | Trended Limited Losses (C) | Trended Payroll (\$00) (D) | Trended Limited Loss Rate (E) |
|-------------------------------|-----------------------------|------------------|----------------------------|----------------------------|-------------------------------|
| 2011-2012                     | 184,000                     | 1.000            | 184,000                    | 354,205                    | 0.519                         |
| 2012-2013                     | 198,000                     | 1.000            | 198,000                    | 358,388                    | 0.552                         |
| 2013-2014                     | 283,000                     | 1.000            | 283,000                    | 366,258                    | 0.773                         |
| 2014-2015                     | 4,000                       | 1.000            | 4,000                      | 370,711                    | 0.011                         |
| 2015-2016                     | 307,000                     | 1.000            | 307,000                    | 448,135                    | 0.685                         |
| 2016-2017                     | 452,000                     | 1.000            | 452,000                    | 422,595                    | 1.070                         |
| 2017-2018                     | 226,000                     | 1.000            | 226,000                    | 513,956                    | 0.440                         |
| 2018-2019                     | 513,000                     | 1.000            | 513,000                    | 495,408                    | 1.036                         |
| 2019-2020                     | 173,000                     | 1.000            | 173,000                    | 485,432                    | 0.356                         |
| 2020-2021                     | 186,000                     | 1.000            | 186,000                    | 489,757                    | 0.380                         |
| Totals                        | \$2,526,000                 |                  | \$2,526,000                | 4,304,845                  | \$0.587                       |
| 14/15-19/20                   | 1,675,000                   |                  | 1,675,000                  | 2,736,237                  | 0.612                         |
| 15/16-20/21                   | 1,857,000                   |                  | 1,857,000                  | 2,855,283                  | 0.650                         |
|                               |                             |                  | (F) Selected Limited Rate: |                            | \$0.615                       |
|                               |                             |                  | Trindel:                   |                            | \$0.535                       |
| Program Year:                 |                             | 2021-2022        | 2022-2023                  |                            |                               |
| (G) Factor to SIR:            |                             | 1.000            | 1.000                      |                            |                               |
| (H) Trend Factor:             |                             | 1.000            | 1.000                      |                            |                               |
| (I) Program Rate:             |                             | \$0.615          | \$0.615                    |                            |                               |
| (J) Trended Payroll (\$00):   |                             | 481,354          | 483,153                    |                            |                               |
| (K) Projected Program Losses: |                             | 296,000          | 297,000                    |                            |                               |

Notes appear on the next page.



County of Tehama - Liability

Selection of Projected Limited Loss Rate  
and Projection of Program Losses and ULAE

Notes:

- (A) For purposes of projecting future losses, losses are capped at \$100,000 per occurrence.
- (B) From Appendix E, Page 1, Column (B).
- (C)  $(A) \times (B)$ .
- (D) Appendix G, Column (C).
- (E)  $(C) / (D)$ .
- (F) Selected based on (E).
- (G) Based on a Burr distribution, a mathematical model of claims sizes.
- (H) From Appendix E.
- (I)  $(F) \times (G) \times (H)$ .
- (J) Appendix G, Column (C).
- (K)  $(I) \times (J)$ .

This exhibit shows the calculation of future loss costs based on the past loss rates. The projections will be accurate only to the extent that what has happened in the past is representative of what will happen in the future.

## County of Tehama - Liability

## Reported Loss Development

| Accident Year<br>(A) | Limited Reported Losses as of 11/30/21<br>(B) | Reported Loss Development Factor<br>(C) | Ultimate Limited Losses<br>(D) | Program Reported Losses as of 11/30/21<br>(E) | Reported Loss Development Factor<br>(F) | Ultimate Program Losses<br>(G) |
|----------------------|---|---|--------------------------------|---|---|--------------------------------|
| 2011-2012            | 183,802                                       | 1.000                                   | 183,802                        | 183,802                                       | 1.000                                   | 183,802                        |
| 2012-2013            | 197,926                                       | 1.000                                   | 197,926                        | 197,926                                       | 1.000                                   | 197,926                        |
| 2013-2014            | 282,037                                       | 1.001                                   | 282,319                        | 282,037                                       | 1.001                                   | 282,319                        |
| 2014-2015            | 3,689   | 1.002                                   | 3,696                          | 3,689   | 1.002                                   | 3,696                          |
| 2015-2016            | 305,084                                       | 1.005                                   | 306,609                        | 305,084                                       | 1.005                                   | 306,609                        |
| 2016-2017            | 447,954                                       | 1.008                                   | 451,538                        | 447,954                                       | 1.008                                   | 451,538                        |
| 2017-2018            | 222,765                                       | 1.013                                   | 225,661                        | 222,765                                       | 1.013                                   | 225,661                        |
| 2018-2019            | 502,131                                       | 1.021                                   | 512,676                        | 502,131                                       | 1.021                                   | 512,676                        |
| 2019-2020            | 119,549                                       | 1.066                                   | 127,439                        | 119,549                                       | 1.066                                   | 127,439                        |
| 2020-2021            | 18,238  | 1.557                                   | 28,397                         | 18,238  | 1.557                                   | 28,397                         |
| Totals               | \$2,283,175                                   |   | \$2,320,063                    | \$2,283,175                                   |   | \$2,320,063                    |

## Notes:

- (A) Years are 7/1 to 6/30.
- (B) Provided by the County. These losses exclude amounts over \$100,000 per occurrence.
- (C) Based upon Comparative Loss Development Factors.
- (D) (B) x (C). These estimated losses exclude amounts over \$100,000 per occurrence.
- (E) Losses capped at the County's SIR. Amounts are provided by the County.
- (F) Based upon Comparative Loss Development Factors.
- (G) (E) x (F).

This method tends to understate ultimate losses for the most recent several years because the large losses for those years generally have not yet emerged at the time of our review.

This exhibit shows the calculation of estimated ultimate losses for each year based on paid losses and case reserves as reported by the claims administrator. These losses tend to "develop" or change from period to period as more information becomes available about the cases. This development tends to follow quantifiable patterns over time.

## County of Tehama - Liability

## Paid Loss Development

| Accident Year<br>(A) | Limited Paid Losses as of 11/30/21<br>(B) | Paid Loss Development Factor<br>(C) | Ultimate Limited Losses<br>(D) | Program Paid Losses as of 11/30/21<br>(E) | Paid Loss Development Factor<br>(F) | Ultimate Program Losses<br>(G) |
|----------------------|---|-------------------------------------|--------------------------------|---|-------------------------------------|--------------------------------|
| 2011-2012            | 153,802                                   | 1.000                               | 153,802                        | 153,802                                   | 1.000                               | 153,802                        |
| 2012-2013            | 166,926                                   | 1.001                               | 167,093                        | 166,926                                   | 1.001                               | 167,093                        |
| 2013-2014            | 187,037                                   | 1.003                               | 187,598                        | 187,037                                   | 1.003                               | 187,598                        |
| 2014-2015            | 3,651                                     | 1.007                               | 3,677                          | 3,651                                     | 1.007                               | 3,677                          |
| 2015-2016            | 250,367                                   | 1.018                               | 254,874                        | 250,367                                   | 1.018                               | 254,874                        |
| 2016-2017            | 260,026                                   | 1.036                               | 269,387                        | 260,026                                   | 1.036                               | 269,387                        |
| 2017-2018            | 162,765                                   | 1.083                               | 176,275                        | 162,765                                   | 1.083                               | 176,275                        |
| 2018-2019            | 295,413                                   | 1.254                               | 370,448                        | 295,413                                   | 1.254                               | 370,448                        |
| 2019-2020            | 73,549                                    | 1.839                               | 135,257                        | 73,549                                    | 1.839                               | 135,257                        |
| 2020-2021            | 18,238                                    | 4.419                               | 80,594                         | 18,238                                    | 4.419                               | 80,594                         |
| Totals               | \$1,571,774                               |                                     | \$1,799,003                    | \$1,571,774                               |                                     | \$1,799,003                    |

## Notes:

- (A) Years are 7/1 to 6/30.
- (B) Provided by the County. These losses exclude amounts over \$100,000 per occurrence.
- (C) Based upon Comparative Loss Development Factors.
- (D) (B) x (C). These estimated losses exclude amounts over \$100,000 per occurrence.
- (E) Losses capped at the County's SIR. Amounts are provided by the County.
- (F) Based upon Comparative Loss Development Factors.
- (G) (E) x (F).

This method tends to understate ultimate losses for the most recent several years because the large losses for those years generally have not yet emerged at the time of our review.

This exhibit shows the calculation of estimated ultimate losses for each year based on paid losses as reported by the claims administrator. These losses tend to "develop" or change from period to period as more information becomes available about the cases. This development tends to follow quantifiable patterns over time.

County of Tehama - Liability

Exposure and Development Method  
Based on Reported Losses

| Accident Year | Trended Payroll (\$00) (A) | Reported Losses as of 11/30/21 (B) | Reported Loss Development Factor (C) | Percentage of Losses Yet to Be Reported (D) | Program Rate (E) | Incurred but not Reported (IBNR) (F) | Ultimate Program Losses (G) |
|---------------|----------------------------|------------------------------------|--------------------------------------|---|------------------|--------------------------------------|-----------------------------|
| 2011-2012     | 354,205                    | 183,802                            | 1.000                                | 0.000                                       | 0.519            | 0                                    | 183,802                     |
| 2012-2013     | 358,388                    | 197,926                            | 1.000                                | 0.000                                       | 0.552            | 0                                    | 197,926                     |
| 2013-2014     | 366,258                    | 282,037                            | 1.001                                | 0.001                                       | 0.773            | 283                                  | 282,320                     |
| 2014-2015     | 370,711                    | 3,689                              | 1.002                                | 0.002                                       | 0.011            | 8                                    | 3,697                       |
| 2015-2016     | 448,135                    | 305,084                            | 1.005                                | 0.005                                       | 0.685            | 1,535                                | 306,619                     |
| 2016-2017     | 422,595                    | 447,954                            | 1.008                                | 0.008                                       | 0.605            | 2,045                                | 449,999                     |
| 2017-2018     | 513,956                    | 222,765                            | 1.013                                | 0.013                                       | 0.605            | 4,042                                | 226,807                     |
| 2018-2019     | 495,408                    | 502,131                            | 1.021                                | 0.021                                       | 0.605            | 6,294                                | 508,425                     |
| 2019-2020     | 485,432                    | 119,549                            | 1.066                                | 0.062                                       | 0.605            | 18,209                               | 137,758                     |
| 2020-2021     | 489,757                    | 18,238                             | 1.557                                | 0.358                                       | 0.605            | 106,076                              | 124,314                     |
| Totals        | 4,304,845                  | \$2,283,175                        |                                      |   |                  | \$138,493                            | \$2,421,668                 |

Notes:

- (A) Appendix G, Column (C).
- (B) Provided by the County. These losses exclude amounts incurred above the County's SIR for each year.
- (C) From Appendix A, Column (F).
- (D)  $1 - 1 / (C)$ .
- (E) From Appendix C, Page 3, Column (H).
- (F)  $(A) \times (D) \times (E)$ .
- (G)  $(B) + (F)$ .

This exhibit shows the calculation of ultimate losses based on the assumption that there is an underlying relationship between losses and exposure that changes in regular ways over time. The method relies on the premise that the losses that are currently unreported will cost what this relationship would suggest.

County of Tehama - Liability

Exposure and Development Method  
Based on Paid Losses

| Accident Year | Trended Payroll (\$00) (A) | Paid Losses as of 11/30/21 (B) | Paid Loss Development Factor (C) | Percentage of Losses Yet to Be Paid (D) | Program Rate (E) | Incurred but not Paid (F) | Ultimate Program Losses (G) |
|---------------|----------------------------|--------------------------------|----------------------------------|---|------------------|---------------------------|-----------------------------|
| 2011-2012     | 354,205                    | 153,802                        | 1.000                            | 0.000                                   | 0.519            | 0                         | 153,802                     |
| 2012-2013     | 358,388                    | 166,926                        | 1.001                            | 0.001                                   | 0.552            | 198                       | 167,124                     |
| 2013-2014     | 366,258                    | 187,037                        | 1.003                            | 0.003                                   | 0.773            | 849                       | 187,886                     |
| 2014-2015     | 370,711                    | 3,651                          | 1.007                            | 0.007                                   | 0.011            | 29                        | 3,680                       |
| 2015-2016     | 448,135                    | 250,367                        | 1.018                            | 0.018                                   | 0.685            | 5,526                     | 255,893                     |
| 2016-2017     | 422,595                    | 260,026                        | 1.036                            | 0.035                                   | 0.605            | 8,948                     | 268,974                     |
| 2017-2018     | 513,956                    | 162,765                        | 1.083                            | 0.077                                   | 0.605            | 23,943                    | 186,708                     |
| 2018-2019     | 495,408                    | 295,413                        | 1.254                            | 0.203                                   | 0.605            | 60,844                    | 356,257                     |
| 2019-2020     | 485,432                    | 73,549                         | 1.839                            | 0.456                                   | 0.605            | 133,921                   | 207,470                     |
| 2020-2021     | 489,757                    | 18,238                         | 4.419                            | 0.774                                   | 0.605            | 229,339                   | 247,577                     |
| Totals        | 4,304,845                  | \$1,571,774                    |                                  |   |                  | \$463,595                 | \$2,035,369                 |

Notes:

- (A) Appendix G, Column (C).
- (B) Provided by the County. These losses exclude amounts paid above the County's SIR for each year.
- (C) From Appendix B, Column (F).
- (D)  $1 - 1 / (C)$ .
- (E) From Appendix C, Page 3, Column (H).
- (F)  $(A) \times (D) \times (E)$ .
- (G)  $(B) + (F)$ .

This exhibit shows the calculation of ultimate losses based on the assumption that there is an underlying relationship between losses and exposure that changes in regular ways over time. The method relies on the premise that the losses that are currently unpaid will cost what this relationship would suggest.

County of Tehama - Liability

Exposure and Development Method

| Accident Year | Trended Payroll (\$00) (A) | Ultimate Limited Losses (B) | Trend Factor (C) | Trended Limited Losses (D) | Trended Limited Loss Rate (E) | Limited Loss Rate (F) | Factor to SIR (G) | Program Loss Rate (H) |
|---------------|----------------------------|-----------------------------|------------------|----------------------------|-------------------------------|-----------------------|-------------------|-----------------------|
| 2011-2012     | 354,205                    | 184,000                     | 1.000            | 184,000                    | 0.519                         | 0.519                 | 1.000             | 0.519                 |
| 2012-2013     | 358,388                    | 198,000                     | 1.000            | 198,000                    | 0.552                         | 0.552                 | 1.000             | 0.552                 |
| 2013-2014     | 366,258                    | 283,000                     | 1.000            | 283,000                    | 0.773                         | 0.773                 | 1.000             | 0.773                 |
| 2014-2015     | 370,711                    | 4,000                       | 1.000            | 4,000                      | 0.011                         | 0.011                 | 1.000             | 0.011                 |
| 2015-2016     | 448,135                    | 307,000                     | 1.000            | 307,000                    | 0.685                         | 0.685                 | 1.000             | 0.685                 |
| 2016-2017     | 422,595                    | 452,000                     | 1.000            | 452,000                    | 1.070                         | 0.605                 | 1.000             | 0.605                 |
| 2017-2018     | 513,956                    | 226,000                     | 1.000            | 226,000                    | 0.440                         | 0.605                 | 1.000             | 0.605                 |
| 2018-2019     | 495,408                    | 513,000                     | 1.000            | 513,000                    | 1.036                         | 0.605                 | 1.000             | 0.605                 |
| 2019-2020     | 485,432                    | 136,000                     | 1.000            | 136,000                    | 0.280                         | 0.605                 | 1.000             | 0.605                 |
| 2020-2021     | 489,757                    | 81,000                      | 1.000            | 81,000                     | 0.165                         | 0.605                 | 1.000             | 0.605                 |
| Total/Avg     | 4,304,845                  | \$2,384,000                 |                  | \$2,384,000                | \$0.554                       |                       |                   |                       |
| 15/16-19/20   | 2,365,526                  | 1,634,000                   |                  | 1,634,000                  | 0.691                         |                       |                   |                       |
| 16/17-20/21   | 2,407,148                  | 1,408,000                   |                  | 1,408,000                  | 0.585                         |                       |                   |                       |
|               |                            |                             |                  | Selected Limited Rate:     | \$0.605                       |                       |                   |                       |
|               |                            |                             |                  | Trindel                    | \$0.490                       |                       |                   |                       |

Notes:

- (A) Appendix G, Column (C).
- (B) Selected average of results from Appendices A and B.
- (C) From Appendix E, Page 1, Column (B).
- (D) (B) x (C).
- (E) (D) / (A).
- (F) Selected Limited Rate / (C). For 2015-2016 and prior (B) / (A).
- (G) Based on a Burr distribution, a mathematical model of claim sizes.
- (H) (F) x (G).

This exhibit shows the calculation of the underlying historical relationship between losses and exposure that is needed to apply the estimation methods shown on pages 1 and 2 of this Appendix.

County of Tehama - Liability

Frequency and Severity Method

| Accident<br>Year | Ultimate<br>Program<br>Severity<br>(A) | Adjusted<br>Ultimate<br>Claims<br>(B) | Ultimate<br>Program<br>Losses<br>(C) |
|------------------|--|---------------------------------------|--------------------------------------|
| 2011-2012        | 13,143                                 | 14                                    | 184,002                              |
| 2012-2013        | 28,286                                 | 7                                     | 198,002                              |
| 2013-2014        | 20,214                                 | 14                                    | 282,996                              |
| 2014-2015        | 571                                    | 7                                     | 3,997                                |
| 2015-2016        | 21,929                                 | 14                                    | 307,006                              |
| 2016-2017        | 20,049                                 | 13                                    | 260,637                              |
| 2017-2018        | 20,147                                 | 21                                    | 423,087                              |
| 2018-2019        | 20,246                                 | 21                                    | 425,166                              |
| 2019-2020        | 20,347                                 | 10                                    | 203,470                              |
| 2020-2021        | 20,448                                 | 14                                    | 286,272                              |
| <br>             |  |                                       |                                      |
| Total            |  | 135                                   | \$2,574,635                          |

Notes:

- (A) From Appendix D, Page 2, Column (H).
- (B) From Appendix D, Page 2, Column (B).
- (C) (A) x (B).

This exhibit shows the calculation of the estimated ultimate losses for each year based on the observed average frequency and severity of claims.

County of Tehama - Liability

Frequency and Severity Method

| Accident Year | Ultimate Limited Losses (A) | Adjusted Ultimate Claims (B) | Ultimate Limited Severity (C) | Trend Factor (D) | Trended Limited Severity (E) | Limited Severity (F) | Factor to SIR (G) | Program Severity (H) |
|---------------|-----------------------------|------------------------------|-------------------------------|------------------|------------------------------|----------------------|-------------------|----------------------|
| 2011-2012     | 184,000                     | 14                           | 13,143                        | 1.049            | 13,787                       | 13,143               | 1.000             | 13,143               |
| 2012-2013     | 198,000                     | 7                            | 28,286                        | 1.044            | 29,531                       | 28,286               | 1.000             | 28,286               |
| 2013-2014     | 283,000                     | 14                           | 20,214                        | 1.039            | 21,002                       | 20,214               | 1.000             | 20,214               |
| 2014-2015     | 4,000                       | 7                            | 571                           | 1.034            | 590                          | 571                  | 1.000             | 571                  |
| 2015-2016     | 307,000                     | 14                           | 21,929                        | 1.030            | 22,587                       | 21,929               | 1.000             | 21,929               |
| 2016-2017     | 452,000                     | 13                           | 34,769                        | 1.025            | 35,638                       | 20,049               | 1.000             | 20,049               |
| 2017-2018     | 226,000                     | 21                           | 10,762                        | 1.020            | 10,977                       | 20,147               | 1.000             | 20,147               |
| 2018-2019     | 513,000                     | 21                           | 24,429                        | 1.015            | 24,795                       | 20,246               | 1.000             | 20,246               |
| 2019-2020     | 173,000                     | 10                           | 17,300                        | 1.010            | 17,473                       | 20,347               | 1.000             | 20,347               |
| 2020-2021     | 186,000                     | 14                           | 13,286                        | 1.005            | 13,352                       | 20,448               | 1.000             | 20,448               |

Average Limited Severity: \$18,973  
Average 15/16-19/20 Limited Severity: 22,294  
Average 16/17-20/21 Limited Severity: 20,447

Selected Limited Severity: \$20,550  
Trindel: \$10,550

Notes:

- (A) Selected average of results from Appendices A, B, and C.
- (B) Appendix D, Page 3, Column (C).
- (C) (A) / (B).
- (D) From Appendix E, Page 1, Column (J).
- (E) (C) x (D).
- (F) Selected Limited Severity / (D).
- (G) Based on a Burr distribution, a mathematical model of claim sizes.
- (H) (F) x (G).

This exhibit shows the calculation of the historical average cost per claim, or severity. The observed average severity is used in the method shown on page 1 of this Appendix.



County of Tehama - Liability

Frequency and Severity Method  
Projection of Ultimate Claims

| Accident Year | Reported Claim Development (A) | Closed Claim Development (B) | Selected Ultimate Claims (C) | Trended Payroll (\$000,000) (D) | Claim Frequency (E) | Trend Factor (F) | Trended Claim Frequency (G) |
|---------------|--------------------------------|------------------------------|------------------------------|---------------------------------|---------------------|------------------|-----------------------------|
| 2011-2012     | 14                             | 13                           | 14                           | 35.4                            | 0.395               | 0.949            | 0.375                       |
| 2012-2013     | 7                              | 5                            | 7                            | 35.8                            | 0.195               | 0.954            | 0.186                       |
| 2013-2014     | 14                             | 11                           | 14                           | 36.6                            | 0.382               | 0.959            | 0.366                       |
| 2014-2015     | 7                              | 6                            | 7                            | 37.1                            | 0.189               | 0.964            | 0.182                       |
| 2015-2016     | 14                             | 8                            | 14                           | 44.8                            | 0.312               | 0.970            | 0.303                       |
| 2016-2017     | 13                             | 8                            | 13                           | 42.3                            | 0.308               | 0.975            | 0.300                       |
| 2017-2018     | 21                             | 3                            | 21                           | 51.4                            | 0.409               | 0.980            | 0.401                       |
| 2018-2019     | 21                             | 10                           | 21                           | 49.5                            | 0.424               | 0.985            | 0.418                       |
| 2019-2020     | 10                             | 3                            | 10                           | 48.5                            | 0.206               | 0.990            | 0.204                       |
| 2020-2021     | 14                             | 14                           | 14                           | 49.0                            | 0.286               | 0.995            | 0.285                       |
| Total         | 135                            | 81                           | 135                          | 430.5                           |                     |                  | 0.305                       |
| 15/16-19/20   | 79                             | 32                           | 79                           | 236.6                           |                     |                  | 0.327                       |

(H) Selected Frequency: 0.375  
Prior: 0.500

| Program Year:                 | 2021-2022 | 2022-2023 |
|-------------------------------|-----------|-----------|
| (I) Trend Factor:             | 1.000     | 0.995     |
| (J) Selected Frequency:       | 0.375     | 0.373     |
| (K) Est. Payroll (\$000,000): | 48.1      | 48.3      |
| (L) Ultimate Claims:          | 18        | 18        |

Notes:

- (A) Appendix D, Page 4, (C).
- (B) Appendix D, Page 5, (C).
- (C) Selected from (A) and (B).
- (D) Appendix G, Column (C) / 10,000.
- (E) (C) / (D).
- (F) Appendix E, Page 1, Column (F).
- (G) (E) x (F).
- (H) The selected frequency of 0.375 is based on (G).
- (I) Appendix E, Page 1, Column (F).
- (J) (H) x (I).
- (K) Appendix G, Column (C) / 10,000.
- (L) (J) x (K).

This exhibit summarizes the estimated numbers of claims and shows the estimated frequencies per \$1,000,000 of trended payroll.

County of Tehama - Liability

Frequency and Severity Method  
Reported Claim Count Development

| Accident Year | Claims Reported as of 11/30/2021 (A) | Reported Claim Development Factor (B) | Ultimate Claims (C) | Trended Claim Frequency (D) |
|---------------|--------------------------------------|---------------------------------------|---------------------|-----------------------------|
| 2011-2012     | 14                                   | 1.000                                 | 14                  | 0.375                       |
| 2012-2013     | 7                                    | 1.000                                 | 7                   | 0.186                       |
| 2013-2014     | 14                                   | 1.000                                 | 14                  | 0.367                       |
| 2014-2015     | 7                                    | 1.001                                 | 7                   | 0.182                       |
| 2015-2016     | 14                                   | 1.002                                 | 14                  | 0.303                       |
| 2016-2017     | 13                                   | 1.005                                 | 13                  | 0.300                       |
| 2017-2018     | 21                                   | 1.009                                 | 21                  | 0.400                       |
| 2018-2019     | 20                                   | 1.026                                 | 21                  | 0.418                       |
| 2019-2020     | 9                                    | 1.063                                 | 10                  | 0.204                       |
| 2020-2021     | 11                                   | 1.300                                 | 14                  | 0.284                       |
| Total         | 130                                  |                                       | 135                 | 0.305                       |

Notes:

- (A) Provided by the County.
- (B) Based upon Comparative Claim Development Factors.
- (C) (A) x (B).
- (D) (C) / [Appendix D, Page 3, (D)] x [Appendix D, Page 3, (F)].

This exhibit shows the calculation of estimated ultimate claims for each year based on reported claims as provided by the County. These numbers of claims tend to "develop" or change from period to period as more claims are filed. This development tends to follow quantifiable patterns over time.

County of Tehama - Liability

Frequency and Severity Method  
Closed Claim Count Development

| Accident Year | Claims Closed as of 11/30/2021 (A) | Closed Claim Development Factor (B) | Ultimate Claims (C) | Trended Claim Frequency (D) |
|---------------|------------------------------------|-------------------------------------|---------------------|-----------------------------|
| 2011-2012     | 13                                 | 1.001                               | 13                  | 0.348                       |
| 2012-2013     | 5                                  | 1.002                               | 5                   | 0.133                       |
| 2013-2014     | 11                                 | 1.005                               | 11                  | 0.288                       |
| 2014-2015     | 6                                  | 1.013                               | 6                   | 0.156                       |
| 2015-2016     | 8                                  | 1.026                               | 8                   | 0.173                       |
| 2016-2017     | 8                                  | 1.041                               | 8                   | 0.185                       |
| 2017-2018     | 3                                  | 1.063                               | 3                   | 0.057                       |
| 2018-2019     | 9                                  | 1.128                               | 10                  | 0.199                       |
| 2019-2020     | 2                                  | 1.353                               | 3                   | 0.061                       |
| 2020-2021     | 6                                  | 2.374                               | 14                  | 0.284                       |
| Total         | 71                                 |                                     | 81                  | 0.183                       |

Notes:

- (A) Provided by the County.
- (B) Based upon Comparative Claim Development Factors.
- (C) (A) x (B).
- (D) (C) / [Appendix D, Page 3, (D)] x [Appendix D, Page 3, (F)].

This exhibit shows the calculation of estimated ultimate claims for each year based on closed claims as provided by the County. These numbers of closed claims tend to "develop" or change from period to period as more claims are closed. This development tends to follow quantifiable patterns over time.

County of Tehama - Liability

Loss Trend Factors

| Accident Year | Benefit Level Factor (A) | Factor to 2021-2022 Loss Rate Level (B) | Factor to 2022-2023 Loss Rate Level (C) | Factor to 2023-2024 Loss Rate Level (D) | Factor to 2024-2025 Loss Rate Level (E) | Factor to 2021-2022 Frequency Level (F) | Factor to 2022-2023 Frequency Level (G) | Factor to 2023-2024 Frequency Level (H) | Factor to 2024-2025 Frequency Level (I) | Factor to 2021-2022 Severity Level (J) |
|---------------|--------------------------|---|---|---|---|---|---|---|---|--|
| 2000-2001     | 1.000                    | 1.000                                   | 1.000                                   | 1.000                                   | 1.000                                   | 0.897                                   | 0.893                                   | 0.888                                   | 0.884                                   | 1.107                                  |
| 2001-2002     | 1.000                    | 1.000                                   | 1.000                                   | 1.000                                   | 1.000                                   | 0.902                                   | 0.897                                   | 0.892                                   | 0.888                                   | 1.101                                  |
| 2002-2003     | 1.000                    | 1.000                                   | 1.000                                   | 1.000                                   | 1.000                                   | 0.906                                   | 0.901                                   | 0.896                                   | 0.892                                   | 1.096                                  |
| 2003-2004     | 1.000                    | 1.000                                   | 1.000                                   | 1.000                                   | 1.000                                   | 0.910                                   | 0.905                                   | 0.901                                   | 0.896                                   | 1.090                                  |
| 2004-2005     | 1.000                    | 1.000                                   | 1.000                                   | 1.000                                   | 1.000                                   | 0.914                                   | 0.909                                   | 0.905                                   | 0.900                                   | 1.084                                  |
| 2005-2006     | 1.000                    | 1.000                                   | 1.000                                   | 1.000                                   | 1.000                                   | 0.919                                   | 0.914                                   | 0.910                                   | 0.905                                   | 1.079                                  |
| 2006-2007     | 1.000                    | 1.000                                   | 1.000                                   | 1.000                                   | 1.000                                   | 0.924                                   | 0.919                                   | 0.915                                   | 0.910                                   | 1.074                                  |
| 2007-2008     | 1.000                    | 1.000                                   | 1.000                                   | 1.000                                   | 1.000                                   | 0.929                                   | 0.924                                   | 0.920                                   | 0.915                                   | 1.069                                  |
| 2008-2009     | 1.000                    | 1.000                                   | 1.000                                   | 1.000                                   | 1.000                                   | 0.934                                   | 0.929                                   | 0.925                                   | 0.920                                   | 1.064                                  |
| 2009-2010     | 1.000                    | 1.000                                   | 1.000                                   | 1.000                                   | 1.000                                   | 0.939                                   | 0.934                                   | 0.930                                   | 0.925                                   | 1.059                                  |
| 2010-2011     | 1.000                    | 1.000                                   | 1.000                                   | 1.000                                   | 1.000                                   | 0.944                                   | 0.939                                   | 0.935                                   | 0.930                                   | 1.054                                  |
| 2011-2012     | 1.000                    | 1.000                                   | 1.000                                   | 1.000                                   | 1.000                                   | 0.949                                   | 0.944                                   | 0.940                                   | 0.935                                   | 1.049                                  |
| 2012-2013     | 1.000                    | 1.000                                   | 1.000                                   | 1.000                                   | 1.000                                   | 0.954                                   | 0.949                                   | 0.945                                   | 0.940                                   | 1.044                                  |
| 2013-2014     | 1.000                    | 1.000                                   | 1.000                                   | 1.000                                   | 1.000                                   | 0.959                                   | 0.955                                   | 0.950                                   | 0.945                                   | 1.039                                  |
| 2014-2015     | 1.000                    | 1.000                                   | 1.000                                   | 1.000                                   | 1.000                                   | 0.964                                   | 0.960                                   | 0.955                                   | 0.950                                   | 1.034                                  |
| 2015-2016     | 1.000                    | 1.000                                   | 1.000                                   | 1.000                                   | 1.000                                   | 0.970                                   | 0.965                                   | 0.960                                   | 0.955                                   | 1.030                                  |
| 2016-2017     | 1.000                    | 1.000                                   | 1.000                                   | 1.000                                   | 1.000                                   | 0.975                                   | 0.970                                   | 0.965                                   | 0.960                                   | 1.025                                  |
| 2017-2018     | 1.000                    | 1.000                                   | 1.000                                   | 1.000                                   | 1.000                                   | 0.980                                   | 0.975                                   | 0.970                                   | 0.965                                   | 1.020                                  |
| 2018-2019     | 1.000                    | 1.000                                   | 1.000                                   | 1.000                                   | 1.000                                   | 0.985                                   | 0.980                                   | 0.975                                   | 0.970                                   | 1.015                                  |
| 2019-2020     | 1.000                    | 1.000                                   | 1.000                                   | 1.000                                   | 1.000                                   | 0.990                                   | 0.985                                   | 0.980                                   | 0.975                                   | 1.010                                  |
| 2020-2021     | 1.000                    | 1.000                                   | 1.000                                   | 1.000                                   | 1.000                                   | 0.995                                   | 0.990                                   | 0.985                                   | 0.980                                   | 1.005                                  |
| 2021-2022     | 1.000                    | 1.000                                   | 1.000                                   | 1.000                                   | 1.000                                   | 1.000                                   | 0.995                                   | 0.990                                   | 0.985                                   | 1.000                                  |
| 2022-2023     | 1.000                    | --                                      | 1.000                                   | 1.000                                   | 1.000                                   | --                                      | 1.000                                   | 0.995                                   | 0.990                                   | --                                     |
| 2023-2024     | 1.000                    | --                                      | --                                      | 1.000                                   | 1.000                                   | --                                      | --                                      | 1.000                                   | 0.995                                   | --                                     |
| 2024-2025     | 1.000                    | --                                      | --                                      | --                                      | 1.000                                   | --                                      | --                                      | --                                      | 1.000                                   | --                                     |

Notes:

- (A) No benefit level adjustment applied.
- (B) - (E) (A) adjusted for a 0.0% annual loss rate trend.
- (F) - (I) (A) adjusted for a -0.5% annual frequency trend.
- (J) (A) adjusted for a 0.5% annual severity trend.

This exhibit shows the calculation of the ways in which we expect claims costs to have changed over the past twenty years due to changes in inflation.

County of Tehama - Liability

Residual Trend Factors

| Accident Year | Initial Estimate of Ultimate Limited Losses (A) | Ultimate Reported Claims (B) | BLF (C) | Adjusted Limited Severity (D) | Trended Payroll (\$00) (E) | Ultimate Frequency (F) |
|---------------|---|------------------------------|---------|-------------------------------|----------------------------|------------------------|
| 2011-2012     | \$184,000                                       | 14                           | 1.000   | \$13,143                      | 354,205                    | 0.395                  |
| 2012-2013     | 198,000   | 7                            | 1.000   | 28,286                        | 358,388                    | 0.195                  |
| 2013-2014     | 283,000   | 14                           | 1.000   | 20,214                        | 366,258                    | 0.382                  |
| 2014-2015     | 4,000   | 7                            | 1.000   | 571                           | 370,711                    | 0.189                  |
| 2015-2016     | 307,000   | 14                           | 1.000   | 21,929                        | 448,135                    | 0.312                  |
| 2016-2017     | 452,000   | 13                           | 1.000   | 34,769                        | 422,595                    | 0.308                  |
| 2017-2018     | 226,000   | 21                           | 1.000   | 10,762                        | 513,956                    | 0.409                  |
| 2018-2019     | 513,000   | 21                           | 1.000   | 24,429                        | 495,408                    | 0.424                  |
| 2019-2020     | 136,000   | 10                           | 1.000   | 13,600                        | 485,432                    | 0.206                  |
| 2020-2021     | 81,000  | 14                           | 1.000   | 5,786                         | 489,757                    | 0.286                  |

Severity Trend Factors

Frequency Trend Factors

|                                   |       |       |
|-----------------------------------|-------|-------|
| Latest 5 x 2020-2021              | 0.877 | 0.950 |
| Mvg 5-Yr Wtd Latest 5 x 2020-2021 | 1.021 | 1.045 |
| Prior                             | 1.005 | 0.995 |
| Default                           | 1.030 | 0.975 |

Selected Residual Trend 1.005 0.995

Notes:

- (A) Selected average of results from Appendices A and B.
- (B) Appendix D, Page 3, Column (C).
- (C) Appendix E, Page 1, Column (A).
- (D) (A) x (C) / (B).
- (E) Appendix G, Column (C).
- (F) (B) / (E) x 10,000.

County of Tehama - Liability

Incurred Losses as of 11/30/21

| Accident Year (A) | Unlimited Incurred (B) | Additions to Losses (C) | Subtractions from Losses (D) | Adjusted Incurred (E) | Incurred Over SIR (F) | Incurred Over \$100,000 (G) | Incurred Capped at \$100,000 (H) | Incurred \$100,000 to SIR Layer (I) | Incurred Capped at SIR (J) | Incurred Capped at SIR & Aggregate (K) |
|-------------------|------------------------|-------------------------|------------------------------|-----------------------|-----------------------|-----------------------------|----------------------------------|-------------------------------------|----------------------------|--|
| 2011-2012         | 183,802                | 0                       | 0                            | 183,802               | 0                     | 0                           | 183,802                          | 0                                   | 183,802                    | 183,802                                |
| 2012-2013         | 271,790                | 0                       | 0                            | 271,790               | 73,865                | 73,865                      | 197,926                          | 0                                   | 197,926                    | 197,926                                |
| 2013-2014         | 282,037                | 0                       | 0                            | 282,037               | 0                     | 0                           | 282,037                          | 0                                   | 282,037                    | 282,037                                |
| 2014-2015         | 3,689                  | 0                       | 0                            | 3,689                 | 0                     | 0                           | 3,689                            | 0                                   | 3,689                      | 3,689                                  |
| 2015-2016         | 663,120                | 0                       | 0                            | 663,120               | 358,037               | 358,037                     | 305,084                          | 0                                   | 305,084                    | 305,084                                |
| 2016-2017         | 807,629                | 0                       | 0                            | 807,629               | 359,675               | 359,675                     | 447,954                          | 0                                   | 447,954                    | 447,954                                |
| 2017-2018         | 5,773,090              | 0                       | 0                            | 5,773,090             | 5,550,325             | 5,550,325                   | 222,765                          | 0                                   | 222,765                    | 222,765                                |
| 2018-2019         | 667,335                | 0                       | 0                            | 667,335               | 165,204               | 165,204                     | 502,131                          | 0                                   | 502,131                    | 502,131                                |
| 2019-2020         | 119,549                | 0                       | 0                            | 119,549               | 0                     | 0                           | 119,549                          | 0                                   | 119,549                    | 119,549                                |
| 2020-2021         | 18,238                 | 0                       | 0                            | 18,238                | 0                     | 0                           | 18,238                           | 0                                   | 18,238                     | 18,238                                 |
| 2021-2022         | 0                      | 0                       | 0                            | 0                     | 0                     | 0                           | 0                                | 0                                   | 0                          | 0                                      |
| <b>Total</b>      | <b>\$8,790,279</b>     | <b>\$0</b>              | <b>\$0</b>                   | <b>\$8,790,279</b>    | <b>\$6,507,105</b>    | <b>\$6,507,105</b>          | <b>\$2,283,174</b>               | <b>\$0</b>                          | <b>\$2,283,174</b>         | <b>\$2,283,174</b>                     |

Notes:

- (A) Years are 7/1 to 6/30.
- (B) Provided by the County.
- (C)
- (D)
- (E) (B) + (C) - (D).
- (F) Sum of incurred losses in excess of SIR.
- (G) Sum of incurred losses in excess of \$100,000.
- (H) (E) - (G).
- (I) (G) - (F).
- (J) (E) - (F).
- (K) Minimum of (J) and the aggregate stop loss.

County of Tehama - Liability

Paid Losses as of 11/30/21

| Accident Year (A) | Unlimited Paid (B) | Additions to Losses (C) | Subtractions from Losses (D) | Adjusted Paid (E)  | Paid Over SIR (F) | Paid Over \$100,000 (G) | Paid Capped at \$100,000 (H) | Paid \$100,000 to SIR Layer (I) | Paid Capped at SIR (J) | Paid Capped at SIR & Aggregate (K) |
|-------------------|--------------------|-------------------------|------------------------------|--------------------|-------------------|-------------------------|------------------------------|---------------------------------|------------------------|------------------------------------|
| 2011-2012         | 153,802            | 0                       | 0                            | 153,802            | 0                 | 0                       | 153,802                      | 0                               | 153,802                | 153,802                            |
| 2012-2013         | 210,790            | 0                       | 0                            | 210,790            | 43,865            | 43,865                  | 166,926                      | 0                               | 166,926                | 166,926                            |
| 2013-2014         | 187,037            | 0                       | 0                            | 187,037            | 0                 | 0                       | 187,037                      | 0                               | 187,037                | 187,037                            |
| 2014-2015         | 3,651              | 0                       | 0                            | 3,651              | 0                 | 0                       | 3,651                        | 0                               | 3,651                  | 3,651                              |
| 2015-2016         | 309,266            | 0                       | 0                            | 309,266            | 58,898            | 58,898                  | 250,367                      | 0                               | 250,367                | 250,367                            |
| 2016-2017         | 365,827            | 0                       | 0                            | 365,827            | 105,802           | 105,802                 | 260,026                      | 0                               | 260,026                | 260,026                            |
| 2017-2018         | 213,090            | 0                       | 0                            | 213,090            | 50,325            | 50,325                  | 162,765                      | 0                               | 162,765                | 162,765                            |
| 2018-2019         | 351,335            | 0                       | 0                            | 351,335            | 55,922            | 55,922                  | 295,413                      | 0                               | 295,413                | 295,413                            |
| 2019-2020         | 73,549             | 0                       | 0                            | 73,549             | 0                 | 0                       | 73,549                       | 0                               | 73,549                 | 73,549                             |
| 2020-2021         | 18,238             | 0                       | 0                            | 18,238             | 0                 | 0                       | 18,238                       | 0                               | 18,238                 | 18,238                             |
| 2021-2022         | 0                  | 0                       | 0                            | 0                  | 0                 | 0                       | 0                            | 0                               | 0                      | 0                                  |
| <b>Total</b>      | <b>\$1,886,584</b> | <b>\$0</b>              | <b>\$0</b>                   | <b>\$1,886,584</b> | <b>\$314,811</b>  | <b>\$314,811</b>        | <b>\$1,571,773</b>           | <b>\$0</b>                      | <b>\$1,571,773</b>     | <b>\$1,571,773</b>                 |

Notes:

- (A) Years are 7/1 to 6/30.
- (B) Provided by the County.
- (C)
- (D)
- (E) (B) + (C) - (D).
- (F) Sum of paid losses in excess of SIR.
- (G) Sum of paid losses in excess of \$100,000.
- (H) (E) - (G).
- (I) (G) - (F).
- (J) (E) - (F).
- (K) Minimum of (J) and the aggregate stop loss.

County of Tehama - Liability

Case Reserves as of 11/30/21

| Accident Year (A) | Unlimited Reserves (B) | Additions to Losses (C) | Subtractions from Losses (D) | Adjusted Reserves (E) | Reserves Over SIR (F) | Reserves Over \$100,000 (G) | Reserves Capped at \$100,000 (H) | Reserves \$100,000 to SIR Layer (I) | Reserves Capped at SIR (J) | Reserves Capped at SIR & Aggregate (K) |
|-------------------|------------------------|-------------------------|------------------------------|-----------------------|-----------------------|-----------------------------|----------------------------------|-------------------------------------|----------------------------|--|
| 2011-2012         | 30,000                 | 0                       | 0                            | 30,000                | 0                     | 0                           | 30,000                           | 0                                   | 30,000                     | 30,000                                 |
| 2012-2013         | 61,000                 | 0                       | 0                            | 61,000                | 30,000                | 30,000                      | 31,000                           | 0                                   | 31,000                     | 31,000                                 |
| 2013-2014         | 95,000                 | 0                       | 0                            | 95,000                | 0                     | 0                           | 95,000                           | 0                                   | 95,000                     | 95,000                                 |
| 2014-2015         | 39                     | 0                       | 0                            | 39                    | 0                     | 0                           | 39                               | 0                                   | 39                         | 39                                     |
| 2015-2016         | 353,855                | 0                       | 0                            | 353,855               | 299,138               | 299,138                     | 54,716                           | 0                                   | 54,716                     | 54,716                                 |
| 2016-2017         | 441,802                | 0                       | 0                            | 441,802               | 253,873               | 253,873                     | 187,929                          | 0                                   | 187,929                    | 187,929                                |
| 2017-2018         | 5,560,000              | 0                       | 0                            | 5,560,000             | 5,500,000             | 5,500,000                   | 60,000                           | 0                                   | 60,000                     | 60,000                                 |
| 2018-2019         | 316,000                | 0                       | 0                            | 316,000               | 109,283               | 109,283                     | 206,718                          | 0                                   | 206,718                    | 206,718                                |
| 2019-2020         | 46,000                 | 0                       | 0                            | 46,000                | 0                     | 0                           | 46,000                           | 0                                   | 46,000                     | 46,000                                 |
| 2020-2021         | 0                      | 0                       | 0                            | 0                     | 0                     | 0                           | 0                                | 0                                   | 0                          | 0                                      |
| 2021-2022         | 0                      | 0                       | 0                            | 0                     | 0                     | 0                           | 0                                | 0                                   | 0                          | 0                                      |
| <b>Total</b>      | <b>\$6,903,695</b>     | <b>\$0</b>              | <b>\$0</b>                   | <b>\$6,903,695</b>    | <b>\$6,192,294</b>    | <b>\$6,192,294</b>          | <b>\$711,401</b>                 | <b>\$0</b>                          | <b>\$711,401</b>           | <b>\$711,401</b>                       |

Notes:

- (A) Years are 7/1 to 6/30.
- (B) Appendix F, Page 1, Column (B) - Appendix F, Page 2, Column (B).
- (C) Appendix F, Page 1, Column (C) - Appendix F, Page 2, Column (C).
- (D) Appendix F, Page 1, Column (D) - Appendix F, Page 2, Column (D).
- (E) (B) + (C) - (D).
- (F) Sum of case reserves in excess of SIR.
- (G) Sum of case reserves in excess of \$100,000.
- (H) (E) - (G).
- (I) (G) - (F).
- (J) (E) - (F).
- (K) Minimum of (J) and the aggregate stop loss.



County of Tehama - Liability

Claim Counts as of 11/30/21

| Accident Year<br>(A) | Reported Claims<br>(B) | Additions to Reported Claims<br>(C) | Subtractions from Reported Claims<br>(D) | Adjusted Reported Claims<br>(E) | Closed Claims<br>(F) | Additions to Closed Claims<br>(G) | Subtractions from Closed Claims<br>(H) | Adjusted Closed Claims<br>(I) | Open Claims<br>(J) | Adjusted Open Claims<br>(K) |
|----------------------|------------------------|-------------------------------------|--|---------------------------------|----------------------|-----------------------------------|--|-------------------------------|--------------------|-----------------------------|
| 2011-2012            | 33                     | 0                                   | 19                                       | 14                              | 32                   | 0                                 | 19                                     | 13                            | 1                  | 1                           |
| 2012-2013            | 38                     | 0                                   | 31                                       | 7                               | 36                   | 0                                 | 31                                     | 5                             | 2                  | 2                           |
| 2013-2014            | 33                     | 0                                   | 19                                       | 14                              | 30                   | 0                                 | 19                                     | 11                            | 3                  | 3                           |
| 2014-2015            | 18                     | 0                                   | 11                                       | 7                               | 17                   | 0                                 | 11                                     | 6                             | 1                  | 1                           |
| 2015-2016            | 37                     | 0                                   | 23                                       | 14                              | 31                   | 0                                 | 23                                     | 8                             | 6                  | 6                           |
| 2016-2017            | 25                     | 0                                   | 12                                       | 13                              | 20                   | 0                                 | 12                                     | 8                             | 5                  | 5                           |
| 2017-2018            | 54                     | 0                                   | 33                                       | 21                              | 36                   | 0                                 | 33                                     | 3                             | 18                 | 18                          |
| 2018-2019            | 55                     | 0                                   | 35                                       | 20                              | 44                   | 0                                 | 35                                     | 9                             | 11                 | 11                          |
| 2019-2020            | 27                     | 0                                   | 18                                       | 9                               | 20                   | 0                                 | 18                                     | 2                             | 7                  | 7                           |
| 2020-2021            | 21                     | 0                                   | 10                                       | 11                              | 16                   | 0                                 | 10                                     | 6                             | 5                  | 5                           |
| 2021-2022            | 6                      | 0                                   | 0  | 6                               | 0                    | 0                                 | 0                                      | 0                             | 6                  | 6                           |
| <b>Total</b>         | <b>347</b>             | <b>0</b>                            | <b>211</b>                               | <b>136</b>                      | <b>282</b>           | <b>0</b>                          | <b>211</b>                             | <b>71</b>                     | <b>65</b>          | <b>65</b>                   |

Notes:

- (A) Years are 7/1 to 6/30.
- (B) Provided by the County.
- (C)
- (D) Closed Without Pay
- (E) (B) + (C) - (D).
- (F) Provided by the County.
- (G)
- (H) Closed Without Pay
- (I) (F) + (G) - (H).
- (J) (B) - (F).
- (K) (E) - (I).

## County of Tehama - Liability

## Exposure Measures

| Accident<br>Year | Total<br>Payroll<br>(\$00)<br>(A) | Inflation<br>Trend<br>Factor<br>(B) | Trended<br>Payroll<br>(\$00)<br>(C) |
|------------------|-----------------------------------|-------------------------------------|-------------------------------------|
| 2011-2012        | 276,723                           | 1.280                               | 354,205                             |
| 2012-2013        | 286,940                           | 1.249                               | 358,388                             |
| 2013-2014        | 300,458                           | 1.219                               | 366,258                             |
| 2014-2015        | 311,784                           | 1.189                               | 370,711                             |
| 2015-2016        | 386,323                           | 1.160                               | 448,135                             |
| 2016-2017        | 373,317                           | 1.132                               | 422,595                             |
| 2017-2018        | 465,540                           | 1.104                               | 513,956                             |
| 2018-2019        | 459,989                           | 1.077                               | 495,408                             |
| 2019-2020        | 461,876                           | 1.051                               | 485,432                             |
| 2020-2021        | 477,812                           | 1.025                               | 489,757                             |
| 2021-2022        | 481,354                           | 1.000                               | 481,354                             |
| 2022-2023        | 483,153                           | 1.000                               | 483,153                             |
| 2023-2024        | 485,569                           | 1.000                               | 485,569                             |
| 2024-2025        | 487,997                           | 1.000                               | 487,997                             |

## Notes:

- (A) Provided by the County.
- (B) Based on industry factors.
- (C) (A) x (B).



A Joint Powers Authority for the Rural California Counties of  
Alpine - Colusa - Del Norte - Lassen - Modoc - Mono - Plumas - San Benito - Sierra - Sutter - Trinity

# Tehama

## 2022-23 Proposal for Services



Dear Ms. Kohlman,

The following document is to serve as a proposal for Tehama's membership with Trindel Insurance Fund. This proposal is also meant to inspire dialog on the philosophy, services, and advantages of being a member of Trindel Insurance Fund. We will cover:

1. Trindel History
2. Services
3. Structure
4. Member Responsibilities
5. New Member check list
  - Attachment A – Joint Powers Agreement
  - Attachment B – Bylaws
  - Attachment C – Tehama Loss History Comparison
  - Attachment D – Trindel Insurance Fund  
Comprehensive Annual Financial Report

## **Trindel History**

Trindel Insurance Fund (Trindel) is a Joint Powers Authority established pursuant to California Government Code Section 6500 et. seq. Membership is limited to California counties. Trindel was originally formed by Del Norte and Trinity counties in 1980. Trindel has since then expanded with the addition of five (5) counties (Alpine, Colusa, Lassen, Modoc and Sierra) during the insurance crisis of the mid- 80s. Trindel added San Benito county in 1991, Mono county in 2000, Plumas county in 2010 and Sutter County as of July 1, 2014. Currently eleven California Counties in total.

Trindel started with a self-insured Workers' Compensation Program in 1980 and started self-administering claims for WC in 2012, then created a risk sharing pool in 2018. The self-insured and pooled layers are funded above the 90% confidence level and the most recent claims audit returned a score of 87.55%.

In 1985 Trindel added a self-insured Liability program and started to self-administer claims in 2016, then created a risk sharing pool in 2021. The self-insured and pooled layers are funded above the 90% confidence level and the most recent claims audit returned a score of 100%.

Other self-insured programs have been added over the years. Property program in 1987, Medical Malpractice in 1991, Pollution programs in 2001. Trindel also started a Leadership training program in 1997.

Trindel is dedicated to assisting with the insurance needs of its members by providing the most stable, cost-effective, risk-financing mechanisms; insurance program monitoring; claims handling; and risk control services available. We strongly believe that our loss prevention efforts save our membership significant money over time. For years we have kept our membership claim costs factors below the state average. As a result of our loss prevention efforts, we have been able to return over \$13 million dollars in the form of dividends to our member Counties in the past 10 years.

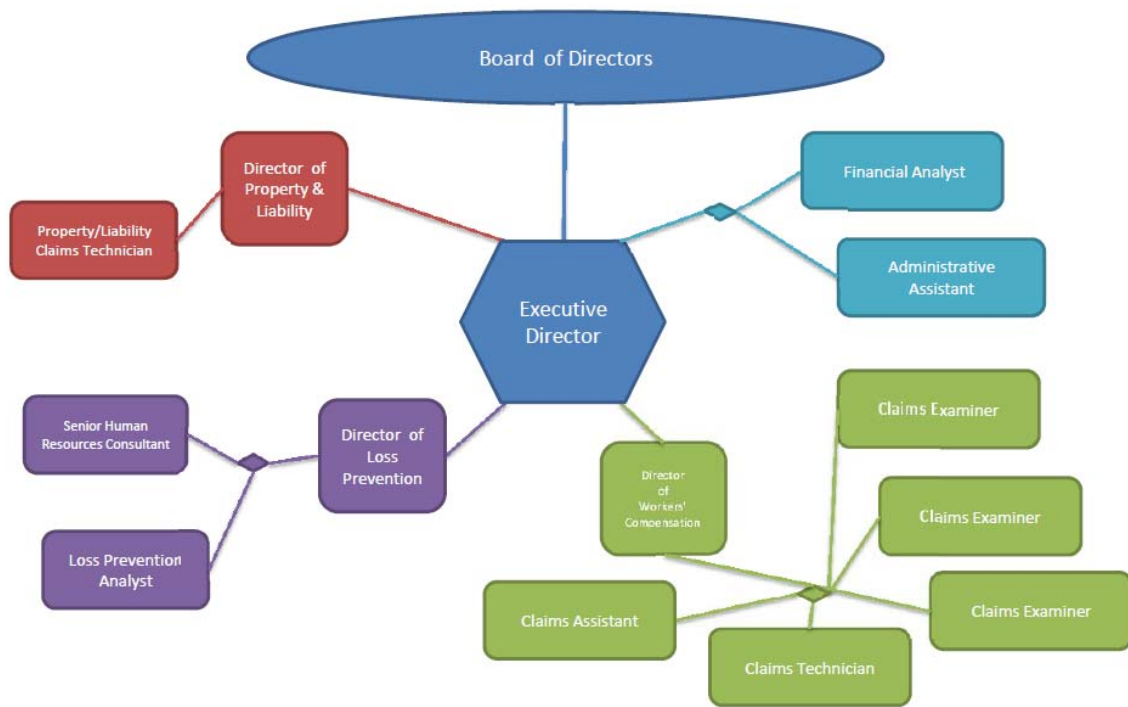
## **Services**

Trindel is governed by its Board of Directors comprised of one director and one alternate from each member. The County Board of Supervisors from each member agency appoints these positions to the Trindel Board. The Trindel Insurance Fund Board of Directors generally meets three times a year.

The Administration of Trindel is comprised of the Executive Director, Financial Analyst, and Administrative Technician. Administration starts with providing risk management services, as well as insurance, self-funded, and pooled programs. Additionally, the administration team produces all financial reports for the Joint Powers Authority as a whole and each program and

member; establishes funding and reserve thresholds by program and member; provides recommendations for risk treatment and financing mechanisms based on historical and current loss trends. The administration runs the general business of the organization, the creation and revision of governing documents, and ensures that all programs are in line with Trindel's mission.

## Trindel Organization Chart



### *Workers' Compensation*

The Trindel workers' compensation department provides excellent customer service to our members and their employees. While we do have a team environment at Trindel Insurance Fund, you will have a dedicated adjuster to handle your claims. We have years of experience handling public entities and are knowledgeable of public safety issues, 4850 entitlement and the industrial disability retirement process.

We are unique in that all of our staff are local and are familiar with the attorneys and medical providers in the area. Since we are in close proximity to you, we are happy to provide in-person training to your employees/supervisors. We are comfortable interacting with the entities' Boards of Supervisors and County Counsels to present case analysis and requests for settlement authority.

We work closely with the medical providers to ensure prompt authorizations for reasonable medical care and obtaining work restrictions in an effort to return your employees back to work expeditiously. We have up-to-date data available upon request and perform file reviews at least biannually or at your convenience.

### *Liability and Property*

Trindel Insurance Fund's self-administered property and liability claims team is dedicated to providing County specific claims and risk management solutions through our expertise, skills, and service to reduce members total cost of risk. The team is local and comprised of professional talent whom possess a unique combination of claims, legal, and insurance expertise helping Counties navigate daily, complex, high-severity, and catastrophic claims involving the following risks Counties face: Law Enforcement, Jails, Employment, Dangerous Conditions, Medical-Malpractice, Transportation, Cyber, Watercraft, Aircraft, All-Risk Property, Wildfire, Heavy Equipment, and Boiler and Machinery, to name a few.

Our philosophy is to handle every claim in a collaborative team environment involving County Administration, Risk Management, and County Counsel personnel. We believe in early investigation, and evaluation, with the goal of handling any given matter in the most cost effective way for the County. We also handle all claim reporting and handling to the various fully insured programs, and seek to maximize recovery on every covered loss.

When working with us you will expect a coverage acknowledgement and initiation of investigation within 24 hours of the first notice of loss. We work with the County to develop the facts early on and provide a report outlining the coverage position, factual basis of the claims, damages assessment, full liability evaluation, reserve rationale, and a plan for handling.

As a public entity, we are also able to send the applicable government code notices in response to claims i.e., rejections, notices of insufficiency, and late claim notices. All that is required by the County is to adopt a resolution with the board authorizing us to send those notices on the Counties behalf with Risk Management approval.

We partner and have relationships with the best attorneys, investigators, expert witnesses, appraisers, and contractors to be able to deal with any situation that comes up. We attend settlement conferences, mediations, arbitrations, trials, and play an active role in all settlement negotiations including presenting to the Board of Supervisors for status updates as well as requests for settlement authority.

In addition to claims management, the property and liability claims team also provides other services to help the County:

- Contract review for indemnification and insurance requirements.
- A liability training series presented by the claims team and defense counsel on timely liability topics.
- Subrogation, and excess recovery at no additional fee.
- Risk Manager on-boarding for newly hired Risk Management Staff.
- Data conversions, customized loss reporting, and monthly reporting to PRISM as one of the first members of their data analytics pilot program.
- On call risk management support.

### *Risk Control*

Member Driven, Service Orientated, Innovative Risk Solutions

- Mandated trainings – Trindel Insurance Fund Risk Control Department helps members with mandatory trainings for employees to stay compliant in their jobs. We provide AB1825 Sexual Harassment training for supervisors, SB1343 Sexual Harassment training for non-supervisors either in-person or via webinar at least once a month. We also provide Forklift and flagged trainings to the roads department, first aid/CPR training to first responders and any other mandatory trainings that are required. We make it a priority to ensure those “must-have” trainings for your employees are our top priority.
- We also offer leadership trainings either in-person or via webinar. We have training topics available to help refine the skills of your long term supervisor right down to a new pipeline series for those key employees who are either a new supervisor or who wish to become a supervisor. Many times when an employee is promoted to a management position they are extremely proficient in the fundamentals of job tasks but have no experience with the “people” side of management. We have built multiply training series to address all the topics a new supervisor may need. To name a few: “How to have difficult conversations” “How to effectively and constructively discipline employees” “How to do an effective performance review” “How to create a culture of respect” on so on.
- Customized trainings to your needs. If you have an employee issue we are here to help. If we don’t have a training developed to help guide your employee we are happy to create one if it

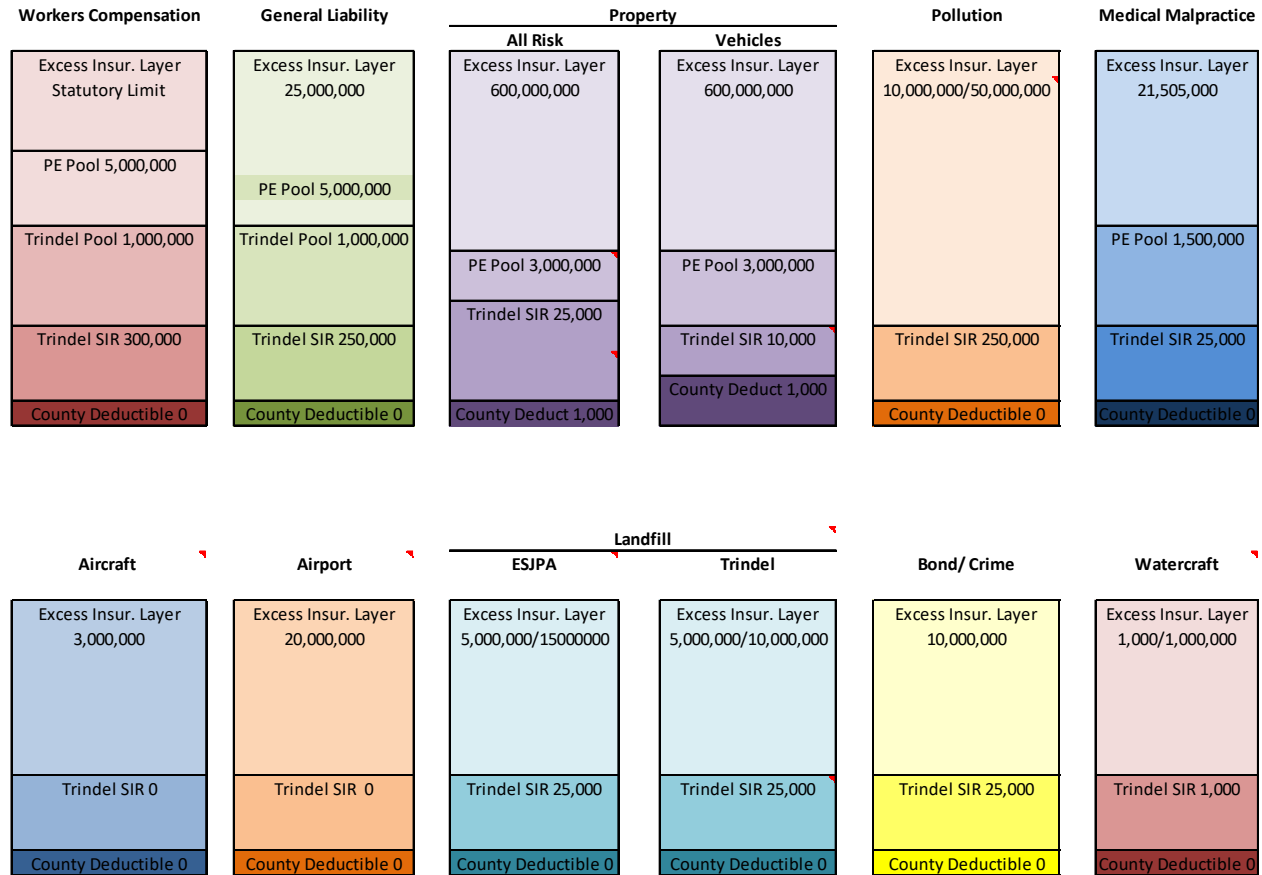


is within our scope of practice. If it isn't in our wheelhouse, we will help you find a training who specializes in the topic you need.

- **HR Consultation Service.** We are a phone call away if you have an HR question. We are here to help with research, legal updates, and guidance with employee handbooks, policies and procedures.
- **Trindel hosts an HR/Risk Control meeting** either in person or via online platform three times a year. During the meeting the member HR/Risk Control staff get together to discuss relevant issues, legal updates, and sharing of information. The round table discussions are extremely valuable as it helps HR/RM staff bounce ideas off each other to find solutions. Usually when a member shares a particular issue, there is another member who has already experienced it and can share valuable information to guide them towards a solution. These meetings have created a kinship among the group who offer advice and share information with each other without the need to “recreate the wheel”.
- **IAP and return to work guidance.** Call us if you need additional help with a tricky IAP. We are happy to come out to your county and assist or mediate between HR, the supervisor and the injured employee.
- **An HR professional from our team can provide one-on-one coaching** to employees for any issue that may arise from an investigation or just a new manager needing additional support.
- **We also provide your HR team with a monthly HR newsletter.** The intention of providing the HR Newsletter is to help your HR team navigate the complexities of Human Resources.
- **Safety Consultant Service.** While we have an extensive safety training catalog we also provide safety consultant services. Our staff are proficient in dealing with Cal OSHA and are knowledgeable in safety policies and procedures. Members often call us first when they get a visit from Cal OSHA and we can advise them on how to proceed. We have formed good working relationships over the years with Cal OSHA employees and often bring Cal OSHA Consultation in to provide trainings to our members.
- **Safety Inspections –** We can help you with your Cal OSHA standard inspections. We provide “train the trainer” guidance on what to look for during an office inspection, and have no problem joining you for your more difficult departments such as the road yard or county jail facility. We will also make sure you have all your documentation in line just in case you do have a Cal OSHA inspector drop by unannounced.
- **Safety audit –** Once a year during the month of June, we will pay a visit to your county and chat with your employees regarding your safety program. We check your IIPP, your policies and procedures, and your employee training records. This audit will closely mirror a Cal OSHA audit and help better prepare you, your staff, and your safety program. If your county scores more than 80% in your yearly audit there is a return of funds and additional financial gains that can go towards bettering your safety program.

- Our staff will help you build a team of department safety representatives. The “DSR” is that one safety champion among your team who is willing to take on the task of holding a safety meeting once a month for their department. The DSR provides fun and informative information to their fellow employees about all things safety. They can decide the topic each month or we can provide the safety topics to them to make this added task easier.
- Our staff hold a virtual Safety Meeting once a month for all those member DSRs to gather for a short safety training and some fun! Often playing bingo and scoring some prizes! Safety can be fun and we are here to help you prove it to your team!
- Once a year we hold our annual DSR Conference in Williams, CA. We gather more than 100 member DSR’s together to have fun, learn, and share over a two day period.
- Road Department support. Our team of safety professionals work closely with your road crew to make sure they receive the mandated and non-mandated trainings they require. They will also have the opportunity to join us once a year for an in person overnight meeting. At this meeting we bring in subject matter experts to discuss current issues and events. Those in attendance also get an opportunity to share completed projects from their counties with other members. This is a great networking opportunity resulting in many new ideas and funding sources.
- Law Enforcement EAP. Several years ago we identified a need among our law enforcement partners and we acted on it. That was the creation of our LEAP program. Law Enforcement Assistant Plan. This is an ad hoc from a traditional EAP in which the focus of providers are all vetted particularly towards law enforcement. We know our men and women in blue deal with traumatic incidents in their line of work so we want to make sure we help them get ahead of any issues that may arise.
- Our safety/risk management professionals work closely with your law enforcement staff providing resources and training opportunities. We provide many trainings in house such as first aid/CPR/AED to keep them compliant and also bring in other subject matter experts. We host guest speakers either in person or on an online platform, many of which provide POST and STC credit.
- In addition we also host an in person three day Law Enforcement training event once a year, giving attendees the opportunity to hear some of the country’s best subject matter experts while also earning POST and STC credit. At this event they get the chance to network with sheriff employees from other member counties, and also with vendors who have some of the most up to date LE equipment.
- We are the “People caring for People” helping you reduce your workers compensation, property and liability claims through training and education, as well as a camaraderie approach.

# Program Structure



## Member Obligation

Generally the County will go through the same renewal process with PRISM and Alliant as they have in the past. Trindel then arranges for the administration of any covered claims and pays all associated covered costs with funds the individual member has on deposit with Trindel. Trindel will only use member funds for costs which are for covered claims.

Members Board of Supervisors will appoint a Director and Alternate board member to attend the Trindel Board meetings. All members asked to employ a half time Safety/Loss Prevention Specialist. Managers are also asked to attend three leadership or professional development trainings a year.

All Member Entities shall participate in the Property, Liability and Workers' Compensation Programs at a self-insured retention or deductible level the Board sets either by program or member. All members shall also participate in all safety and risk management programs, as established by the Board. I have attached a copy of the Joint Powers Agreement and Bylaws for your review on more detailed responsibilities.

## **New Member checklist**

Submit a letter of interest –November 17, 2021  
Trindel loss control audit –February 10, 2022  
Review Program proposal – February / March  
Submit letter to Prism – before May 1, 2022  
Review funding proposal – March / April  
Trindel Board approve of membership – May 19, 2022  
County Board adopt JPA agreement – any time after funding proposal  
Programs Start July first – July 1, 2022  
Funding programs – December 2022 and April 2023

Please do not hesitate to reach out to any of us with questions:

David Nelson  
Executive Director  
[dnelson@trindel.org](mailto:dnelson@trindel.org)  
(530) 623 – 2322

Rachael Hartman  
Director of Risk Control  
[rhartman@trindel.org](mailto:rhartman@trindel.org)

Katie Twitchell  
Director of Workers' Compensation  
[ktwitchell@trindel.org](mailto:ktwitchell@trindel.org)

Andrew Fischer  
Director of Property & Liability  
[afischer@trindel.org](mailto:afischer@trindel.org)

# Trindel

## Insurance Fund

ALPINE-COLUSA-DEL NORTE-LASSEN-MODOC-MONO-PLUMAS-SAN BENITO-SIERRA-SUTTER-TRINITY  
A JOINT POWERS AUTHORITY ESTABLISHED IN 1980  
[www.trindel.org](http://www.trindel.org)

3/11/2022

Dear Ms. Kohlman

Please find the premium quotes shown below for Tehama Counties 2022-23 fiscal year. The self-insured retention (SIR) funding on line one for Property, Medical Malpractice, and Pollution are recommendations that can be adjusted to begin funding the programs.

|                            | WC               | GL               | Prop           | Med Mal        | Pollution     | Total            |
|----------------------------|------------------|------------------|----------------|----------------|---------------|------------------|
| 1- Banking (SIR funding)   | 1,981,199        | 534,345          | 12,500         | 8,000          | 25,000        | 2,561,044        |
| 2- Trindel Pool            | 525,481          | 302,135          | -              |                |               | 827,616          |
| 3- Prism Excess est.       | 200,000          | 600,000          | 150,000        | 94,000         | 25,000        | 1,069,000        |
| 4- Trindel Admin           | 63,809           | 36,703           | 4,884          |                |               | 105,396          |
| 5- Claims Admin            | 103,500          | 39,600           |                |                |               | 143,100          |
| 6- Risk Manage Subsidy     | 5,000            | 2,500            | 2,500          |                |               | 10,000           |
| 7- Safety Funds            | 2,500            | -                |                |                |               | 2,500            |
| 8- Loss Prevention Subsidy | 39,000           | 18,000           | 3,000          |                |               | 60,000           |
| <b>Total</b>               | <b>2,920,489</b> | <b>1,533,283</b> | <b>172,884</b> | <b>102,000</b> | <b>50,000</b> | <b>4,778,656</b> |

The second item to discuss is the funding of liability claims prior to 6/30/2022 (tail claims). On page six of the attached actuarial report are some recommendations for funding these claims. Together we can calculate the funding amount based on the attached report and what the County already has set aside for the exposure.

1. Tehama County funds deposited with Trindel for workers' compensation (WC) claims up to 300k and liability (GL) claims up to 250k. Amounts supported by page 2 and 4 on the attached report.
2. Pool funding for WC claims that reach above 300k to one million and GL claims the reach 250k to a million. Amounts supported by page 2 and 4 on the attached report.
3. PRISM premium estimates for excess coverage above program SIR. These could be adjusted with actuals once received, but not necessary.
4. Administration and risk control budgets.
5. Claims Administration.
6. \$10,000 returned to the county at the beginning of the year for risk control efforts.
7. Tehama County funds held at Trindel for County use on safety promotions.
8. \$60,000 returned to the County based on Annual Safety Audit score. Intended to help fund a half time safety position.

Sincerely;



David Nelson, Executive Director  
Trindel Insurance Fund

Wednesday, March 9, 2022

Mr. David Nelson  
Executive Director  
Trindel Insurance Fund  
P.O. Box 2069  
Weaverville, CA 96093

RE: Quotes for Tehama County to Join Trindel's Workers' Compensation and Liability Programs

Dear Mr. Nelson:

This report is a supplement to our report dated January 26, 2022. It serves three main objectives.

1. Recommend a premium for Tehama County to join the workers' compensation program effective July 1, 2022. Provide separate quotes for each of the banking and pooling layers, as well as for both layers combined.
2. Recommend a premium for Tehama County to join the liability program effective July 1, 2022. Provide separate quotes for each of the banking and pooling layers, as well as for both layers combined.
3. Recommend an amount to fund the outstanding liability for Tehama County's existing claims as of June 30, 2022.

### Workers' Compensation – Quote

The following tables display our expectation of the cost of claims including both ALAE and ULAE that Tehama County will incur during the 2022-23 program year. They also display estimates for the cost of excess insurance and general program administration expenses. The bottom row of each table converts the total cost into a rate per \$100 of payroll.

#### Banking Layer

| Dollars                           | Discounted<br>Expected | ← Confidence Level → |                    |                    |                    |                    |
|-----------------------------------|------------------------|----------------------|--------------------|--------------------|--------------------|--------------------|
|                                   |                        | 70%                  | 75%                | 80%                | 85%                | 90%                |
| Loss and ALAE                     | \$1,799,454            | \$1,981,199          | \$2,049,578        | \$2,130,553        | \$2,227,724        | \$2,357,284        |
| ULAE                              | 199,949                | 220,144              | 227,742            | 236,739            | 247,536            | 261,933            |
| <u>Invest Income Offset</u>       | 0                      | 0                    | 0                  | 0                  | 0                  | 0                  |
| <b>Subtotal Loss &amp; LAE</b>    | <b>\$1,999,403</b>     | <b>\$2,201,342</b>   | <b>\$2,277,319</b> | <b>\$2,367,293</b> | <b>\$2,475,260</b> | <b>\$2,619,217</b> |
| <u>Other Expense</u> <sup>1</sup> | 265,737                | 265,737              | 265,737            | 265,737            | 265,737            | 265,737            |
| <b>Total Cost</b>                 | <b>\$2,265,140</b>     | <b>\$2,467,080</b>   | <b>\$2,543,057</b> | <b>\$2,633,030</b> | <b>\$2,740,998</b> | <b>\$2,884,955</b> |
| Total Funding Rate <sup>2</sup>   | \$4.69                 | \$5.11               | \$5.26             | \$5.45             | \$5.67             | \$5.97             |

1. Other Expense includes \$131,000 for excess insurance and \$135,000 for general administration costs.
2. Funding rate is per \$100 of payroll.

#### Pooling Layer

| Dollars                        | Discounted<br>Expected | ← Confidence Level → |                  |                  |                  |                  |
|--------------------------------|------------------------|----------------------|------------------|------------------|------------------|------------------|
|                                |                        | 70%                  | 75%              | 80%              | 85%              | 90%              |
| Loss and ALAE                  | \$340,558              | \$407,989            | \$442,045        | \$478,825        | \$525,481        | \$585,420        |
| ULAE                           | 0                      | 0                    | 0                | 0                | 0                | 0                |
| <u>Invest Income Offset</u>    | 0                      | 0                    | 0                | 0                | 0                | 0                |
| <b>Subtotal Loss &amp; LAE</b> | <b>\$340,558</b>       | <b>\$407,989</b>     | <b>\$442,045</b> | <b>\$478,825</b> | <b>\$525,481</b> | <b>\$585,420</b> |
| <u>Other Expense</u>           | 0                      | 0                    | 0                | 0                | 0                | 0                |
| <b>Total Cost</b>              | <b>\$340,558</b>       | <b>\$407,989</b>     | <b>\$442,045</b> | <b>\$478,825</b> | <b>\$525,481</b> | <b>\$585,420</b> |
| Total Funding Rate             | \$0.70                 | \$0.84               | \$0.91           | \$0.99           | \$1.09           | \$1.21           |

Combined Banking and Pooling Layers

| Dollars                        | Discounted<br>Expected | ← Confidence Level → |                    |                    |                    |                    |
|--------------------------------|------------------------|----------------------|--------------------|--------------------|--------------------|--------------------|
|                                |                        | 70%                  | 75%                | 80%                | 85%                | 90%                |
| Loss and ALAE                  | \$2,140,012            | \$2,389,187          | \$2,491,623        | \$2,609,378        | \$2,753,205        | \$2,942,704        |
| ULAE                           | 199,949                | 220,144              | 227,742            | 236,739            | 247,536            | 261,933            |
| <u>Invest Income Offset</u>    | 0                      | 0                    | 0                  | 0                  | 0                  | 0                  |
| <b>Subtotal Loss &amp; LAE</b> | <b>\$2,339,961</b>     | <b>\$2,609,331</b>   | <b>\$2,719,364</b> | <b>\$2,846,117</b> | <b>\$3,000,742</b> | <b>\$3,204,637</b> |
| <u>Other Expense</u>           | 265,737                | 265,737              | 265,737            | 265,737            | 265,737            | 265,737            |
| <b>Total Cost</b>              | <b>\$2,605,698</b>     | <b>\$2,875,068</b>   | <b>\$2,985,101</b> | <b>\$3,111,855</b> | <b>\$3,266,479</b> | <b>\$3,470,374</b> |
| Total Funding Rate             | \$5.39                 | \$5.95               | \$6.18             | \$6.44             | \$6.76             | \$7.18             |



### Liability – Quote

The following tables display our expectation of the cost of claims including both ALAE and ULAE that Tehama County will incur during the 2022-23 program year. They also display estimates for the cost of excess insurance and general program administration expenses. The bottom row of each table converts the total cost into a rate per \$100 of payroll.

#### Banking Layer

| Dollars                           | Discounted<br>Expected | ← Confidence Level → |                    |                    |                    |                    |
|-----------------------------------|------------------------|----------------------|--------------------|--------------------|--------------------|--------------------|
|                                   |                        | 70%                  | 75%                | 80%                | 85%                | 90%                |
| Loss and ALAE                     | \$429,193              | \$500,439            | \$534,345          | \$574,260          | \$624,047          | \$690,572          |
| ULAE                              | 31,599                 | 36,845               | 39,341             | 42,280             | 45,945             | 50,843             |
| <u>Invest Income Offset</u>       | 0                      | 0                    | 0                  | 0                  | 0                  | 0                  |
| <b>Subtotal Loss &amp; LAE</b>    | <b>460,792</b>         | <b>537,284</b>       | <b>573,686</b>     | <b>616,540</b>     | <b>669,992</b>     | <b>741,415</b>     |
| <u>Other Expense</u> <sup>1</sup> | 616,188                | 616,188              | 616,188            | 616,188            | 616,188            | 616,188            |
| <b>Total Cost</b>                 | <b>\$1,076,980</b>     | <b>\$1,153,471</b>   | <b>\$1,189,874</b> | <b>\$1,232,728</b> | <b>\$1,286,179</b> | <b>\$1,357,602</b> |
| Total Funding Rate <sup>2</sup>   | \$2.23                 | \$2.39               | \$2.46             | \$2.55             | \$2.66             | \$2.81             |

1. Other Expense includes \$581,000 for excess insurance and \$35,000 for general administration costs.
2. Funding rate is per \$100 of payroll.

#### Pooling Layer

| Dollars                        | Discounted<br>Expected | ← Confidence Level → |                  |                  |                  |                  |
|--------------------------------|------------------------|----------------------|------------------|------------------|------------------|------------------|
|                                |                        | 70%                  | 75%              | 80%              | 85%              | 90%              |
| Loss and ALAE                  | \$207,795              | \$242,289            | \$258,705        | \$278,030        | \$302,135        | \$334,343        |
| ULAE                           | 0                      | 0                    | 0                | 0                | 0                | 0                |
| <u>Invest Income Offset</u>    | 0                      | 0                    | 0                | 0                | 0                | 0                |
| <b>Subtotal Loss &amp; LAE</b> | <b>207,795</b>         | <b>242,289</b>       | <b>258,705</b>   | <b>278,030</b>   | <b>302,135</b>   | <b>334,343</b>   |
| <u>Other Expense</u>           | 0                      | 0                    | 0                | 0                | 0                | 0                |
| <b>Total Cost</b>              | <b>\$207,795</b>       | <b>\$242,289</b>     | <b>\$258,705</b> | <b>\$278,030</b> | <b>\$302,135</b> | <b>\$334,343</b> |
| Total Funding Rate             | \$0.43                 | \$0.50               | \$0.54           | \$0.58           | \$0.63           | \$0.69           |

Combined Banking and Pooling Layers

| Dollars                        | Discounted         | ← Confidence Level → |                    |                    |                    |                    |
|--------------------------------|--------------------|----------------------|--------------------|--------------------|--------------------|--------------------|
|                                | Expected           | 70%                  | 75%                | 80%                | 85%                | 90%                |
| Loss and ALAE                  | \$636,988          | \$742,729            | \$793,051          | \$852,291          | \$926,181          | \$1,024,914        |
| ULAE                           | 31,599             | 36,845               | 39,341             | 42,280             | 45,945             | 50,843             |
| <u>Invest Income Offset</u>    | 0                  | 0                    | 0                  | 0                  | 0                  | 0                  |
| <b>Subtotal Loss &amp; LAE</b> | <b>668,588</b>     | <b>779,573</b>       | <b>832,392</b>     | <b>894,570</b>     | <b>972,126</b>     | <b>1,075,757</b>   |
| <u>Other Expense</u>           | 616188             | 616188               | 616188             | 616188             | 616188             | 616188             |
| <b>Total Cost</b>              | <b>\$1,284,775</b> | <b>\$1,395,761</b>   | <b>\$1,448,579</b> | <b>\$1,510,758</b> | <b>\$1,588,314</b> | <b>\$1,691,945</b> |
| Total Funding Rate             | \$2.66             | \$2.89               | \$3.00             | \$3.13             | \$3.29             | \$3.50             |

### Liability – Tail Claims

The table below shows a projection of Tehama County's liability for outstanding claims as of June 30, 2022. It includes claims that are expected to occur between now and June 30, 2022. It also includes a provision for incurred but not reported reserves (IBNR).

If the transfer of liabilities will represent a one-time transfer of funds without recourse to future assessments should the transfer eventually prove insufficient (i.e. a "guaranteed" cost transfer), then we recommend charging Tehama at a high confidence level. Charging at a high confidence level can be justified since Trindel has not been involved in the previous administration of Tehama's claims, and thus may not be able to accurately assess the validity of the current case reserves. Moreover, the future emergence of claims is fraught with uncertainty, especially when Trindel was not able to dictate its own claims handling practices early in the life of Tehama's claims.

| Dollars                          | Expected <sup>1</sup> | ← Confidence Level → |                    |                    |                    |                    |
|----------------------------------|-----------------------|----------------------|--------------------|--------------------|--------------------|--------------------|
|                                  |                       | 70%                  | 75%                | 80%                | 85%                | 90%                |
| Loss & ALAE                      | \$875,561             | \$993,000            | \$1,046,000        | \$1,106,000        | \$1,182,000        | \$1,282,000        |
| <u>Claims Admin. (ULAE)</u>      | <u>76,401</u>         | <u>87,000</u>        | <u>91,000</u>      | <u>97,000</u>      | <u>103,000</u>     | <u>112,000</u>     |
| <b>Total Loss &amp; LAE</b>      | <b>\$951,962</b>      | <b>\$1,080,000</b>   | <b>\$1,137,000</b> | <b>\$1,203,000</b> | <b>\$1,285,000</b> | <b>\$1,394,000</b> |
| <u>NPV Adjustment</u>            | <u>0</u>              | <u>0</u>             | <u>0</u>           | <u>0</u>           | <u>0</u>           | <u>0</u>           |
| <b>Discounted Loss &amp; LAE</b> | <b>\$951,962</b>      | <b>\$1,080,000</b>   | <b>\$1,137,000</b> | <b>\$1,203,000</b> | <b>\$1,285,000</b> | <b>\$1,394,000</b> |

## Assumptions

The results above are based upon the following key assumptions.

- **Claims administration expense (ULAE)** will increase in proportion to the additional claims volume that Tehama County will bring to the program.
  - For workers' compensation, Tehama's frequency of claims is greater than the rest of the program. Hence, the cost of ULAE will increase by more than just the increase in payroll volume. Tehama will increase the workers' compensation program's payroll by 17%, but will increase its ULAE cost by 22%.
  - For liability, on the other hand, Tehama's frequency is less than the rest of the program. Hence, it will add 17% to payroll but only 13% to ULAE.
- **Excess insurance** rates charged by PRISM will increase in proportion to the additional loss experience of Tehama County. For both workers' compensation and liability, Tehama County's loss rate is greater than the rest of the program. Hence, the reinsurer should charge a higher rate than they currently charge either program.
  - Tehama will increase the workers' compensation program's payroll by 17%, but will increase its excess insurance cost by 26%.
  - For liability, payroll will increase by 17%, but excess insurance will increase by 19%.
- **Administration expenses** for each program will increase by 10% due to the addition of Tehama County.

Our estimates are also based upon the following data and assumptions:

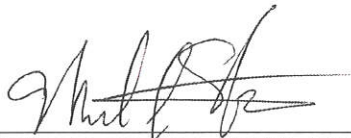
- Trindel workers' compensation actuarial report dated November 10, 2021.
- Trindel liability actuarial report dated November 18, 2021.
- Loss data valued as of November 30, 2021 for Tehama County.
- Historical and projected payroll for Tehama County from PRISM.
- Loss development and inflationary trends for Tehama County assumed to be similar to that for Trindel.

This report is a supplement to our report dated January 26, 2022 as well as our reports data November 10, 2021 and November 18, 2021. Judgments regarding the appropriateness of our conclusions and recommendations should be made only after studying the reports in their entirety, including the graphs, attachments, exhibits and appendices. Our report has been developed for the Fund's internal use. It is not intended for general circulation.

We appreciate the opportunity to be of service to Trindel Insurance Fund in preparing this report. Please feel free to call Mike Harrington at (916) 244-1162 or Greg Beaulieu at (916) 290-4632 with any questions you may have concerning this report.

Sincerely,

Bickmore Actuarial



---

Mike Harrington, FCAS, MAAA  
President and Principal, Bickmore Actuarial  
Fellow, Casualty Actuarial Society  
Member, American Academy of Actuaries



---

Greg Beaulieu, FCAS, MAAA  
Senior Actuarial Manager, Bickmore Actuarial  
Fellow, Casualty Actuarial Society  
Member, American Academy of Actuaries



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Mary Ann Case, PSM  
Senior Actuarial Analyst, Bickmore Actuarial

TRINDEL INSURANCE FUND  
**BOARD OF DIRECTORS**  
**AGENDA**

Alpine~Colusa~Del Norte~Lassen~Modoc~Mono~Plumas~San Benito~Sierra~Sutter~Trinity

A Joint Powers Authority Established in 1980

[www.trindel.org](http://www.trindel.org)

**TRINDEL BOARD MEETING**

May 2022

**PROGRAMS**

AGENDA ITEM V.h.

**SUBJECT:** CAJPA Accreditation

**ACTION FOR CONSIDERATION:** Discussion/Approval of CAJPA accreditation with excellence for October 2022 – October 2025.

**BACKGROUND:** Trindel Insurance fund has participated in a CAJPA review since 1994. This process entails a detailed examination of the pool's legal and operations documents, risk management, loss control and claims program, and statutory compliance. Trindel has been accredited every year since 1994. The audit is performed every three years. This year we have been accredited with excellence.

**FISCAL IMPACT:** N/A

**RECOMMENDATION:** Approval of CAJPA Accreditation with Excellence for October 2022 – October 2025.



**California Association**  
**of**  
**Joint Powers Authorities**  
***DRAFT Accreditation Report***  
**of**  
***TRINDEL Insurance Fund***

**CONFIDENTIAL**  
**(See Sections B & C)**

**Prepared by**  
**Marilyn Kelley**  
**Consultant**  
**January 18, 2022**

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## I. BACKGROUND

- **Description of JPA**

Trindel Insurance Fund (Trindel) is comprised of rural California counties. Membership is limited to California counties. Trindel was originally formed by Del Norte and Trinity counties in 1980. Trindel has since expanded and now serves 11 counties. Trindel members employ 4,312 staff and serve a population of 298,222. Trindel was formed to gain size and advantage in the market for insurance, reinsurance, resources, and risk sharing in hard market times. This continues to be their purpose today. Trindel uses its ability to combine the size of the Members in order to obtain better coverage and pricing for selected insurance, self-insurance and pooled programs and the purchase of services to benefit all Members.

Trindel has an Executive Director under the general direction of the Board of Directors, consisting of one voting member from each participating county. The Board of Directors meeting generally 3 times a year, managing the daily operations. There is also an Executive and Claims Committee that includes the Board President, Vice President and two at large members, which meets as needed.

Trindel programs were historically operated as banking programs with the Members, over time, fiscally responsible for their own losses and costs. All Members share the administrative and loss prevention costs equally. Trindel acts as the cash flow mechanism for the Members. Should a Member be responsible for several large losses in any given year the pooled cash pays the bills, and the member will repay Trindel over time. There is no pooling of assets except for investment purposes for the Banking Layers. Members assets are tracked and reported in the Treasurers' report.

Since 2008 they have had a shared risk layer for WC and since 2021 they have added a shared risk layer for Liability as described below.

Trindel employs 15 staff. Seven for WC claims handling, 4 full time Loss Prevention positions, one full time Liability/Property claims handling positions, one Financial Analyst, and one Administrative Assistant, under the supervision of the Executive Director.

| Member     | Since |
|------------|-------|
| Alpine     | 1986  |
| Colusa     | 1986  |
| Del Norte  | 1980  |
| Lassen     | 1986  |
| Modoc      | 1986  |
| Mono       | 2000  |
| Plumas     | 2010  |
| San Benito | 1991  |
| Sierra     | 1986  |

|         |      |
|---------|------|
| Sutter  | 2014 |
| Trinity | 1980 |

## **Mission Statement**

The mission of Trindel is to provide members the most cost-effective risk financing mechanisms to selected property, casualty, workers' compensation, liability, and other coverages. The manage these programs we assure fiscal soundness, superior service, stability of cost, effective loss prevention and education programs to benefit and meet the public, then employee and the counties' needs.

## **Program Summary**

The liability program began in 1985 as a self-insured program with excess coverage placed through PRISM. The coverages include general liability, automobile liability, personal injury, public officials errors and omissions liability, and employment practice liability which is underwritten on a per occurrence basis with a limit of \$15 million including a \$250,000 Banking Retention which increased from \$100,000 in 2019. All members, except Alpine, also purchase excess coverage up to \$25 million per occurrence through PRISM. For the Fiscal year 2021-2022 they have added a shared risk layer up to \$1,000,000 for the Liability program.

The members purchase excess property insurance through PRISM with a \$1,000 deductible and \$25,000 Trindel Banking Retention for property and \$10,000 for vehicles. Coverage includes all-risk, earthquake (for some Members), flood, and boiler and machinery. Appraisals for all locations in excess of \$25,000 are completed every five years.

The Workers' Compensation program has a self-insured retention of \$300,000 and a Trindel share risk layer coverage limit of \$1 million. Excess coverage is provided by PRISM to statutory for Workers' Compensation and \$5,000,000 for Employers Liability. Historically, in 1980 the WC program began as a self-insured program with excess coverage through PRISM, In 1997 the Workers' Compensation program was fully insured through the PRISM Primary Workers' Compensation program with the exception of Mono and Plumas who had been self-insured to \$125,000 per occurrence. In 2008 Trindel members started self-insuring for the first \$125,000 and purchased excess through PRISM. In 2012 Trindel started in-house claims administration and Trindel funded a banking layer to \$300,000 per occurrence. In 2018 Trindel created a Risk Sharing pool from \$300,000 to \$1 million.

Additionally, members also participate in some or all of the following: Airport, aircraft, crime/bond, catastrophic inmate medical, cyber, and watercraft through PRISM but managed by Trindel.

Medical Malpractice is purchased by the individual members through PRISM, with Trindel simply acting as a bank as it does for all the other programs, Due to the small deductibles and negligible loss history in this program, no actuarial study is done. Trindel pays deductibles and bills the member for the same amount in the ensuing fiscal years. In 2020 the deductible increased to \$25,000 and is being funded as a Banking Layer in accordance with a December 2020 Actuarial Study.

Pollution is purchased through PRISM with a deductible of \$75,000. Trindel acts as a bank, as it does for all the other programs.

The Landfill Pollution Program was started in 2001 when Trindel purchased coverage for those members that did not already have a program. This coverage is purchased by Trindel, and the Members are Named Insured's. The covered members include Modoc, Mono, San Benito, and Sierra counties.

Trindel has a Loss Prevention Subsidy Program which pays to members funds in relation to their score on their Loss Prevention Evaluation Audit measuring each Counties loss prevention progress.

Trindel also has a Leadership Supervisor Training Program that began in 2003 and requires all members to participate. The program was established to train and develop their supervisors to reduce or avoid personnel and error and omissions losses. Subsidies from excess coverage providers are also deposited into this fund.

**Program Summary**

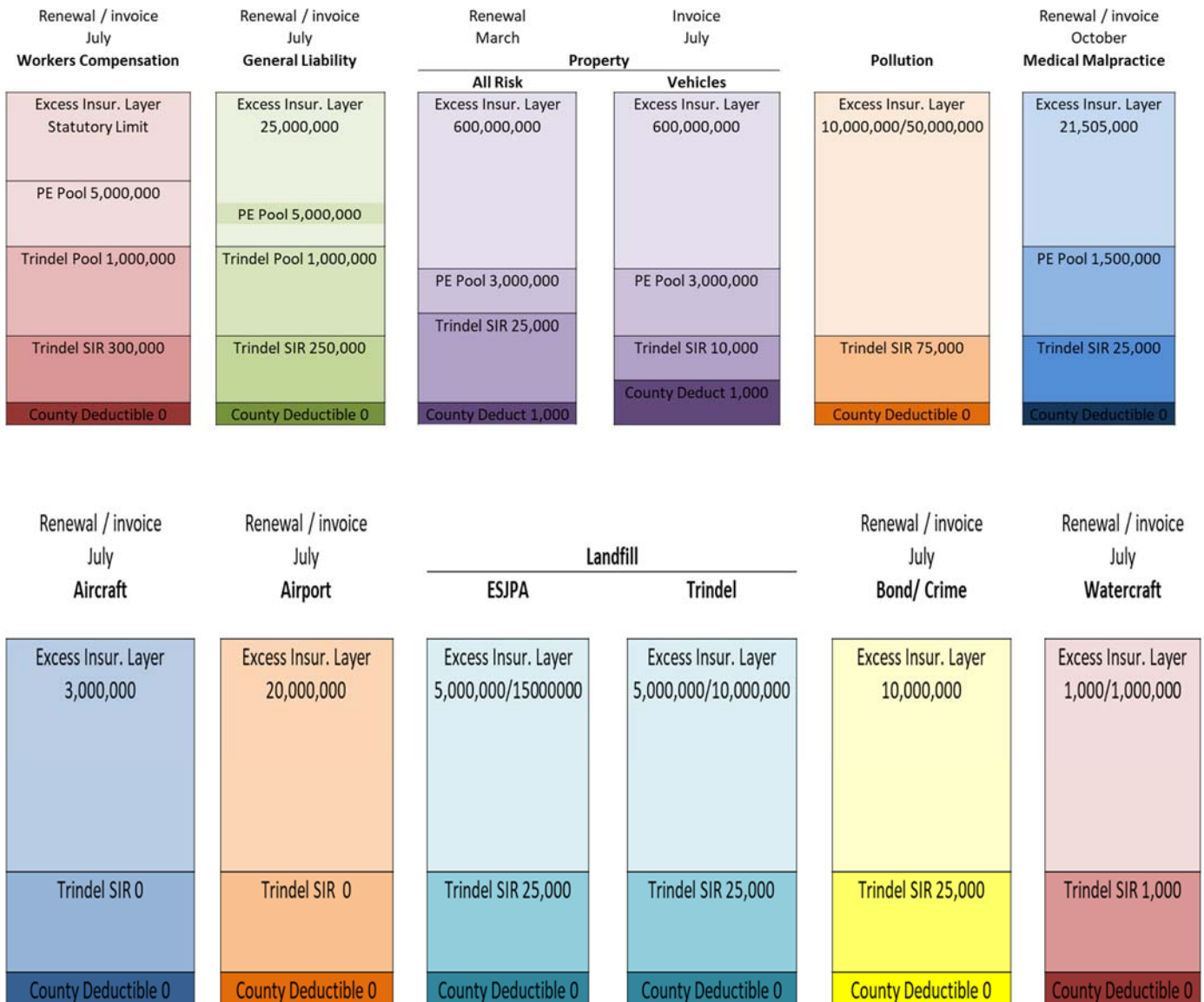
| Program             | Member Retention                        | Shared Layer Self-Insured Retention  | Excess Coverage   |
|---------------------|---|--|---|
| Property            | \$1,000 deductible                      | \$25,000 for prop, \$10,000 for vehicles. \$100,000 for eq over \$1,000,000. Banking Layer not shared layer. | PRISM to \$660 million                                  |
| Liability 7/1/21/22 | Banking Plan to \$250,000               | \$1,000,000 First year for this layer.   | \$15M for Alpine & \$25 M for all others, through PRISM |
| Workers Comp        | Banking Plan \$300,000                  | \$1,000,000  | Statutory for WC \$5M for EL Through PRISM              |
| Medical Malpractice | \$0 to \$25,000 through a Banking Layer | No Shared Layer  | PRISM for \$1.5 million and Excess to \$21.5 million    |

**Program Participation:**

| County    | Workers' Comp | Liability | Property | Pollution | Medical Malpractice |
|-----------|---------------|-----------|----------|-----------|---------------------|
| Alpine    | X             | X         | X        | X         | X                   |
| Colusa    | X             | X         | X        | X         | X                   |
| Del Norte | X             | X         | X        | X         | X                   |
| Lassen    | X             | X         | X        | X         | X                   |
| Modoc     | X             | X         | X        | X         | X                   |

|                   |          |          |          |          |          |
|-------------------|----------|----------|----------|----------|----------|
| <b>Mono</b>       | <b>X</b> | <b>X</b> | <b>X</b> | <b>X</b> | <b>X</b> |
| <b>Plumas</b>     | <b>X</b> | <b>X</b> | <b>X</b> | <b>X</b> | <b>X</b> |
| <b>San Benito</b> | <b>X</b> | <b>X</b> | <b>X</b> | <b>X</b> | <b>X</b> |
| <b>Sierra</b>     | <b>X</b> | <b>X</b> | <b>X</b> | <b>X</b> | <b>X</b> |
| <b>Sutter</b>     | <b>X</b> | <b>X</b> | <b>X</b> | <b>X</b> | <b>X</b> |
| <b>Trinity</b>    | <b>X</b> | <b>X</b> | <b>X</b> | <b>X</b> | <b>X</b> |

**PROGRAM DESCRIPTIONS:** Fiscal Year 2021-22.





Total Covered Payroll is \$284,163,002 for 21/22 and estimated \$286,688,932 for 22/23

Total Insured Values are \$1,014,400,000

Website is: Trindel.org

### Service Providers

| Service                    | Organization                       |
|----------------------------|------------------------------------|
| Actuary – P/L              | Bickmore Actuarial                 |
| Actuary – WC               | Bickmore Actuarial                 |
| Financial Auditor          | James Marta & Company LLP          |
| Investment Advisor         | Chandler Asset Management          |
| Investment Custodian       | US Bank                            |
| Program Administrator      | In-house                           |
| Financial Accounting       | In-house                           |
| Insurance Broker           | None, program placed through PRISM |
| Claims Auditor – P/L       | Kenneth Maiolini                   |
| Claims Auditor – WC        | PRISM/ALC Claims Collaborations    |
| Claims Administrator – P/L | In-house                           |
| Claims Administrator – WC  | In-house                           |

### B. Consultant Activities

Data was received from Trindel through October and November 2021 with follow up information received through December 2021.

### C. Purpose / Limitations

This study is conducted for the purpose of the CAJPA Accreditation Committee forming an opinion on the general operations of the JPA in accordance with the accreditation best practices standards.

California Association of Joint Powers Authorities (CAJPA) Accreditation Program reviews the organizational structure and activities of a Joint Powers Authority (JPA), comparing the JPA with best practices standards adopted by the Association believed to be advantageous to the preservation and performance of the individual JPA and JPA's in California as a whole. Accreditation consultant work is conducted solely to assist the CAJPA Accreditation Committee to determine the general operations of a JPA compared with CAJPA Accreditation Standards. CAJPA and the CAJPA Accreditation Committee are responsible for all accreditation decisions. The supporting worksheets and exhibits to this report are provided to outline the accreditation work performed herein and are not necessarily suitable for any other purpose.

CAJPA does not guarantee that accreditation by CAJPA ensures the legality of the JPA, its governing document, its contracts or practices. In addition, by accrediting the JPA

CAJPA does not guarantee the JPA's solvency or liquidity at the time of the accreditation or any time before or after such accreditation. Neither does accreditation guarantee that an accredited JPA is administered in such a way that the JPA and its programs are, or will continue to be, financially sound.

This accreditation report cannot be relied upon to disclose errors, irregularities, or noncompliance with laws and regulations, including fraud or defalcations that may exist, or to ensure the sufficiency of programs and coverages, investments, security or disclosures. Although certain consultants or committee members may be involved in reviewing this report or related documents and processes, they are not rendering professional opinions as the scope of this engagement is limited. We have not independently verified the information provided by the JPA contained in this report and we did not perform any procedures regarding the formation, regulatory compliance or operations of the JPA or any related entities.

The supporting data, analysis, description, exhibits, and appendices to this report are provided to support the conclusions stated herein and are not necessarily suitable for any other purpose. Furthermore, CAJPA and its accreditation consultants are available to explain any matter presented herein, and it is assumed that the user of this report will seek such explanation as to any matter in question.

## **D. Distribution and Use**

This report has been prepared solely for the internal use of CAJPA as a guide in determining the applicant's compliance with the CAJPA Accreditation Standards in force at the time of the accreditation review and for the use of the applicant JPA. No parties other than CAJPA acknowledge the sufficiency and appropriateness of the procedures for their purposes; we make no representations regarding the sufficiency or appropriateness of the procedures performed; and we have no responsibility to update this report

## **II. FINDINGS AND RECOMMENDATIONS**

We find that **Trindel Insurance Fund** is in substantial compliance with current Accreditation Standards with the exception of the findings presented in this report. It is recommended that the **Trindel Insurance Fund** be granted Accreditation with Excellence; it is further recommended that this accreditation be continuous, effective October 31, 2021, for a period of three years conditional upon the following requirements:

### **A. Full Accreditation Requirements –**

#### **Requirement #1**

##### **V. Investment of Funds**

H. For JPAs that engage in services of a professional investment advisor, the following safeguards are not in place: (c. & e. not provided)

***RECOMMENDATION: Chandler Asset Management Agreement needs to be amended to include the Duty to Disclose Conflicts of Interest and Disclosure to JPA of any Investigation by a regulatory body for investment related regulatory violations.***

*Trindel has received a new contract with Chandler which is in compliance. It has been executed and will be submitted for approval at their Board meeting on January 20, 2022.*

## **Requirement #2**

### **III. Insurance and Coverages**

- A. For the risk retained by the pool the, JPA provides a coverage document.

*For the Shared Layers Trindel has MOC's, but for the Banking Plan programs (Liability, WC, Medical Malpractice, Property, Crime and Pollution) there is no coverage document.*

*RECOMMENDATION: Trindel develop a coverage document for each of the Banking plan programs noting that the coverage is following form, any exceptions, claims reporting procedures and that it as a banking plan there may be sharing of funds among members. For Liability and Workers' Compensation this can be included within the shared layer MOC's.*

### **B. Accreditation with Excellence Requirements –**

## **Requirement #1**

### **V. Investment of Funds**

- F. The quarterly investment report filed with the governing body shall also contain:

*RECOMMENDATION: Trindel Provides the most recent monthly inclusive investment report on an annual basis. They need to amend their reporting to include the monthly investment reports for the prior months in every Board Agenda.*

This is in the process of being changed beginning with the January 20, 2022 Board Agenda.

## **Requirement #2**

### **VI. Funding and Actuarial Standards –**

- B. B. The actuary provides claim funded factors or measures for the:
- a. Expected level (Mandatory)
  - b. 70% confidence level (Mandatory)
  - c. 80% confidence level (Mandatory)
  - d. 90% confidence level (Mandatory)
  - e. At least one of the factors below or similar:
    - 98% confidence level (1:50) (Excellence)
    - 99% confidence level (1:100) (Excellence)
    - 99.5% confidence level (1:200) (Excellence)

*RECOMMENDATION: Trindel's actuarial studies show factors to 95% but not higher. We have requested that the 2021 study be amended to include this additional information.*

## **C. Suggestions**

None



We look forward to receiving the information documented in the requirements listed above and following through to grant *Accreditation with Excellence* to *Trindel*.

Respectfully submitted,

Marilyn Kelley  
Consultant Name

# California Association of Joint Powers Authorities (CAJPA)

# ACCREDITATION WORKSHEETS

**As of January 1, 2021**

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**Key:**

√ = Satisfactory (Meets or Exceeds Standards)

U = Unsatisfactory (Does Not Meet Standards)

? = Unable to Determine

N/A = Not Applicable

S = Suggestion

## I. GOVERNING DOCUMENTS AND ADMINISTRATIVE CONTRACTS

### Objective

To determine that the governing documents and contracts with major service providers contain all essential provisions.

| CRITERIA   | STATUS | DISCUSSION   |
|--|--------|--|
| <p>A. The JPA maintains in its records a signed original of the Joint Exercise of Powers Agreement or other acceptable documentation from each member agency. (Mandatory)</p> <p><i>Other = signed copy of resolution from member's board, photo copy of signed JPA agreement. If not an original, suggest JPA check with counsel about the use of resolutions.</i></p>  | √      | Reviewed.  |
| <p>B. The agreement shall contain all of the provisions required in the enabling legislation in Section 6500 et. of the Government Code.</p>   |        |  |
| <p>1. §6503 requires that the purpose or power to be exercised and the method by which the purpose will be accomplished or the manner in which the power is to be exercised is to be stated in the agreement. (Mandatory)</p>  | √      | JPA Agreement Article IV – Purposes  |
| <p>2. Pursuant to Section 6509 of the Government Code, the agreement shall specify the member which restricts the manner of exercising the power of the JPA (Suggestion)</p> <p><i>The member has to be named by name.</i></p>   | √      | JPA Agreement Article VI – Powers of Trindel specifies Del Norte   |
| <p>3. In accordance with provisions of §6505.5 or §6505.6 the agreement must designate a treasurer and an auditor. (Mandatory)</p> <p><i>If §6505.5</i></p> <p><i>a. Treasurer and auditor from same member</i></p> <p><i>b. Treasurer and auditor from same county (if under 6505.5 the auditor shall be from the same entity as the treasurer but does not have to be specifically named and can be the same person.)</i></p> <p><i>c. A Certified Public Accountant, who can serve both functions</i></p> <p><i>If §6505.6: Can be an officer or employee of the JPA for either or both positions. (Does not have to name any one particular person in the agreement. If the agreement refers to duties under 6505.6, this includes auditor/and treasurer, we count this as met.)</i></p> | √      | <p><u>JPA Agreement Article XII – Executive Director serves as Treasurer</u></p> <p><u>Article XIV – Annual Financial Audits</u></p> |
| <p>4. §6511 requires that the agreement provide for the disposition, division or distribution of any property acquired as the result of the joint exercise of powers. (Mandatory)</p>  | √      | JPA Agreement Article XX – Termination of Agreement  |

| CRITERIA   | STATUS | DISCUSSION   |
|--|--------|--|
| 5. §6512 or Sec. 6512.2 “requires that the agreement provide that any surplus money on hand after the completion of its purpose shall be returned in proportion to the contributions made.” Or may, in the alternative, in proportion to contributions made and claims or losses paid. (Mandatory) | √      | JPA Agreement Article XX<br>Termination of Agreement<br>and Distribution of Assets   |
| C. The following are described in appropriate governing documents (agreement, bylaws, resolutions, master plan documents, memorandums of coverage, memorandums of understanding, adopted board policies or other similar documents):   |        | <b>DOCUMENTS IN WHICH<br/>ITEM CAN BE LOCATED</b>  |
| 1. Eligibility criteria; (Mandatory)   | √      | JPA Agreement Article XVI<br>New Members   |
| 2. Procedure for electing officers; (Mandatory)  | √      | JPA Agreement Article VIII<br>Powers of the Board of<br>Directors  |
| 3. Terms of office; (Mandatory)  | √      | Bylaws Article V Officers<br>Section 2 Elections   |
| 4. Record retention policy; (Mandatory)  | √      | Adopted May of 2003  |
| 5. Power and duties of Board; (Mandatory)  | √      | JPA Agreement Article VIII<br>Powers of Board of<br>Directors  |
| 6. Indemnification for liability; (Mandatory)<br><i>The governing documents address that anyone acting in their official capacity (board/committee) is indemnified by the JPA or (not) to eliminate gray area. Employees are already covered under Gov. Code.</i>                                  | √      | JPA Agreement Article XXII<br>Liability of Board of<br>Directors   |
| 7. Provisions for dissolution of pool; (Mandatory)<br><i>There is a process specified for the members to elect to dissolve the pool.</i>   | √      | JPA Agreement Article XX<br>Termination of Agreement   |
| 8. Provisions for financial audits; (Mandatory)  | √      | JPA Agreement Article XIV<br>Annual Financial Audits   |
| 9. Provisions for actuarial studies; (Excellence)  | √      | Resolution 98-05R  |
| 10. Provisions for claims audits: (Excellence)   | √      | Resolution 98-05R  |
| 11. Provisions for assessment and distributions; (Mandatory)   | √      | Bylaws Article XII Annual<br>Contributions and Special<br>Assessments & Article XIV<br>Investment & Dispersion of<br>Funds |

| <p>12. Provisions for member withdrawal from a program or JPA as a whole.<br/>These provisions shall include:</p> <ul style="list-style-type: none"> <li>• Notice requirements (<i>recommend board resolution for withdrawal from JPA; resolution to get in, resolution to get out</i>)</li> <li>• Financial obligations and entitlements, i.e. responsibilities for future assessments or rights for future dividends. (Mandatory)</li> </ul> | √      | <p>JPA Agreement Article XVII<br/>Withdrawal and Article XIX<br/>Effect of Withdrawal or<br/>Removal</p>  |
|--|--------|---|
| <p>13. Provisions for termination of JPA members (such as the right to cancel for non-payment of premiums, underwriting problems, or the failure to adequately control risks); (Mandatory)</p>   | √      | <p>JPA Agreement Article XVIII<br/>Removal &amp; Article XIX<br/>Effect of Withdrawal or<br/>Removal</p>  |
| <p>14. Provision for a meeting of the board at least annually; (Mandatory)<br/>(<i>The board will meet at least annually, not an annual meeting according to Roberts Rules of Order.</i>)</p>  | √      | <p>JPA Agreement Article VIII<br/>Powers of the Board of<br/>Directors</p>  |
| CRITERIA   | STATUS | DISCUSSION  |
| <p>15. Provision for the resolution of coverage and claims disputes with its members; (Mandatory)</p>  | √      | <p>GL MOC references Article<br/>XXXI of the PRISM JPA<br/>Agreement for appeal<br/>process details.<br/>JPA Agreement Article XXI<br/>Dispute Resolution other<br/>than GL</p> |
| <p>16. Provision for the resolution of nonclaim disputes (Excellence)</p>  | √      | <p>JPA Agreement Article XXI<br/>Dispute Resolution</p>   |
| <p>17. Provision for obligations of members. (Mandatory)<br/><i>The governing documents identify obligations of members, e.g.</i></p> <ul style="list-style-type: none"> <li>• <i>Payment of contributions</i></li> <li>• <i>Representative for board</i></li> <li>• <i>Provide requested data</i></li> </ul>  | √      | <p>JPA Agreement Article XI<br/>Responsibilities of the<br/>Member Entities &amp; Bylaws</p>  |
| D. Governing Documents and Prior Accreditation Report:   |        |   |
| <p>1. The JPA is in substantial compliance with its governing documents. (Mandatory)</p>   | √      | <p>Review of Board Agendas<br/>for past year</p>  |
| <p>2. The JPA Governing Board has reviewed the prior Accreditation Report for findings and recommendations. (Mandatory)</p>  | √      | <p>Trindel Board Meeting Feb<br/>1, 2019</p>  |

| <p>E. The JPA has written contracts with firms or individuals that provide program administration services, insurance brokerage services, claims administration services, or have access to JPA funds. Such contracts shall include: (Mandatory)</p> <ol style="list-style-type: none"> <li>1. Scope of services of the contractor;</li> <li>2. Indemnification and insurance requirements; <i>(A fidelity bond is required for any contractor that has access to JPA funds. If coverage doesn't cover forgery and alteration then it would not be sufficient coverage; or is employee dishonesty enough. Optional for consultant to add as a recommendation if they believe this is a concern.)</i></li> <li>3. Compensation;</li> <li>4. Term of Agreement;</li> <li>5. Contract cancellation provisions;</li> <li>6. Ownership of records;</li> <li>7. Duty to disclose conflicts of interest including but not limited to other sources of income; and<br/><i>(Suggest consultant inquire if there is a process to provide for this disclosure but this is not a standard requirement and may just be a suggestion.)</i></li> <li>8. Language addressing how and by whom fines and penalties are to be paid (applies to workers' compensation third party claims administrators only).</li> </ol> <p><i>(For investment advisor contract see V-H)</i></p> | n/a    | <b>Refer to Exhibit 4 Below</b>                     |
|---|--------|---|
| <p>F. The JPA has certificates of insurance on file evidencing coverage required in contracts under E., above. (Mandatory)<br/><i>(Consider writing a suggestion for the pool to have a process to collect and review these if they do not have them on file and must collect them during the study.)</i></p>   | n/a    |   |
| CRITERIA  | STATUS | DISCUSSION  |
| <p>G. If the JPA offers employee benefit programs to member agencies, a written plan description must be provided to covered employees. (Mandatory)</p>   | n/a    |   |
| <p>H. The JPA keeps minutes of all meetings of its governing body and standing committees. (Mandatory)</p> <ul style="list-style-type: none"> <li>• <i>Minutes are maintained in conformance with the Brown Act as amended where a record of how each member has voted is maintained as required under G.C. Section 54953(c)(2)</i></li> </ul>  | √      | Review of Board Minutes for three meetings of 2021. |

**Exhibit 4**  
**Contracts with Major Service Providers**

| <b>Name of Contractor</b>           | <b>Scope Of Services</b>                | <b>Indemnification &amp; Insurance<br/><i>Fidelity bond if they write checks</i></b> | <b>Compensation</b> | <b>Term</b> | <b>Cancellation</b> | <b>Ownership of Records</b> | <b>Disclosure of conflicts of interest and other sources of income</b> | <b>Fines &amp; Penalties W/C only</b> |
|-------------------------------------|---|--|---------------------|-------------|---------------------|-----------------------------|--|---------------------------------------|
| In House                            | JPA Administration                      | N/A  | N/A                 | N/A         | N/A                 | N/A                         | N/A  | N/A                                   |
| None coverages placed through PRISM | Insurance Brokerage Services            | N/A  | N/A                 | N/A         | N/A                 | N/A                         | N/A  | N/A                                   |
| In House                            | W.C. Claims Administrator               | N/A  | N/A                 | N/A         | N/A                 | N/A                         | N/A  | N/A                                   |
| In House                            | Property Liability Claims Administrator | N/A  | N/A                 | N/A         | N/A                 | N/A                         | N/A  | N/A                                   |

## II. GOVERNMENT RULES

### Objective

*To determine that the JPA complies with the various reporting requirements and other mandates imposed by the State of California and its regulatory agencies.*

| CRITERIA   | STATUS | DISCUSSION  |
|--|--------|---|
| <p>A. The JPA has filed a notice of its joint exercise of powers agreement and any amendments or membership changes with the Secretary of State identifying (GC 6503.5): (Mandatory)</p> <ol style="list-style-type: none"> <li>1. The name of each member;</li> <li>2. The effective date;</li> <li>3. The purpose or power to be exercised; and</li> <li>4. A description of the amendment, if any.</li> </ol> <p><i>If the name of the JPA changes, counsel may be asked whether a new JPA agreement must be signed.</i></p> <p><i>Required if you add a new member or delete a member</i></p> <p><i>Notice must be filed within 30 days of amendment or member changes</i></p>   | √      | May 18, 2018  |
| <p>B. The JPA has made the necessary Public Agency Roster filing with the Secretary of State and county clerks in the counties in which the JPA has offices. (G.C. 53051) (Mandatory)</p> <p><i>Filing required when board members or location changes.</i></p>  | √      | Filed May 2021  |
| <p>C. The JPA has adopted a Conflict-of-Interest Code, formally reconsiders it prior to October 1st of all even-numbered years, and oversees any required filings of the Statements of Economic Interest with the Fair Political Practices Commission or the designated filing agent. (G.C. 87306.5) (Mandatory)</p> <p><i>If the filing office is not perceived to be a governmental facility and accessible to the public, the JPA is required to send originals to the FPPC and retain copies. Review with the FPPC.</i></p> <p><i>If the Executive Director has provided waivers these waivers should be documented. If the JPA did not document such waivers then this would be a suggestion the first time and a requirement in future accreditations.</i></p> | √      | Original from 2013 last updated and approved May 28, 2021                                 |
| <p>D. If the JPA is subject to Education Code 17566(e) it procures triennial actuarial studies on its employee benefit programs. (Mandatory) <i>(Provision for community college districts Education Code Section 81602 actuarial study under ERISA)</i></p>   | n/a    |   |
| <p>E. The JPA's governing body approves its annual budget. (G.C. 6508) (Mandatory)</p>   | √      | JPA Agreement Article VIII Powers of the Board Item F. and reviewed May Board Agenda Item |
| <p>F.1 The JPA has filed the "Special Districts Financial Transactions Report" with the State Controller/Division of Local Government Fiscal Affairs Special District Unit. (GC 53891) (Mandatory)</p>   | √      | Reviewed copy of 2020 report.   |



| CRITERIA   | STATUS | DISCUSSION   |
|--|--------|--|
| F.2 The JPA has filed the annual compensation report with the State Controller's office. (Mandatory) GC 53892 (I)  | √      | Reviewed report  |
| F.3 If the JPA has a website, the website must contain or link to the annual compensation report for the JPA. (Mandatory) GC 53908   | √      |  |
| G. The JPA has filed its Audited Financial Statement with <ul style="list-style-type: none"> <li>• the State Controller and,</li> <li>• the county auditor of the county where the home office of the JPA is located within 12 months of the end of each fiscal year. (G.C. 6505 (c)) (Mandatory)</li> </ul>   | √      |  |
| H. JPA and/or members have valid certificate(s) of consent to self-insure Workers' Compensation (Labor Code Section 3700) and files any changes in claims administrators (8Cal Code Regs Sec.15402) and the necessary annual reports with the Dept. of Industrial Relations on or before October 1st of each year. (Labor Code 3702.2) (Mandatory) ( <i>This does not apply to excess pools.</i> )                   | √      | Certificate # 5818 for Trindel. Members have affiliate certificates 001 to 0011. |
| I. Meetings and Meeting Notices  |        |  |
| 1. The JPA properly posts meeting notices and, (Mandatory) <i>Board and standing committees. Check for ADA posting requirements. Note, the Attorney General has determined that valid posting means available to view 24/7 (consider posting on outside window). Agendas must be posted to the JPA website. Ensure notices are provided for teleconferencing as necessary including proper posting requirements.</i> | √      |  |
| 2. Conducts its meetings in accordance with the Brown Act. (G.C. 54954.2, G.C. 54953.2 and 42 U.S.C. 12132) (Mandatory)  | √      | Based on review of minutes from 2021.  |
| J. JPA's that self-insure medical benefits annually file a copy of their audit with a declaration to the Department of Managed Health Care as required for exemption from Knox-Keene requirements. (Code of Civil Procedures 2015.5) (Mandatory)   | n/a    |  |

### III. INSURANCE AND COVERAGES

#### Objective

To determine that the JPA properly identifies and handles its own exposures to loss, secures any insurance required by its governing documents and/or any other legal requirement, monitors the adequacy of coverages it provides to its members both coverage for the JPA itself and coverage provided to its members and maintains permanent policy files.

| CRITERIA  | STATUS | DISCUSSION                        |
|---|--------|-----------------------------------|
| A. Insurance and Coverages of the JPA administrative coverage   |        |                                   |
| <p>1. The JPA maintains an official bond as required by state law (G.C. 6505.1 and 6505.5). The JPA requires fidelity coverage for a person or persons that are entrusted with any property of the JPA. (Mandatory)</p> <p><i>Pool needs coverage for treasurer, most employee dishonesty policies exclude the Treasurer, have insurance company issue an endorsement deleting this exclusion. Suggest that the JPA fix the amount of the bond as a specific amount as described in GC Section 6505.1</i></p> | √      | National Union \$10 million limit |
| <p>2. The JPA insures or self-insures for the following exposures as appropriate: (Mandatory)</p> <p><i>Review to ensure the JPA is named as a covered party. If the JPA is not a covered party and is not buying coverage then ensure that the JPA is making a conscious decision to retain this risk.</i></p>   |        |                                   |
| a. Public Officials Errors & Omissions;   | √      | PRISM                             |
| b. Employee Fidelity; (insurance only, self-insurance not allowed) (G.C. 6505.1)  | √      | National Union \$10 million limit |
| c. Commercial General Liability;  | √      | PRISM                             |
| d. Workers Compensation;  | √      | AM Guard Ins. Company eff 7/1/21  |
| <p>e. Fiduciary Liability;</p> <p><i>Required for self-funded health and welfare plans (May review public officials Errors and Omissions coverage, look at exclusions (if it only excludes ERISA then that doesn't exclude government entities) A standard commercial general liability policy doesn't extend to fiduciary coverage.)</i></p>   | n/a    |                                   |
| f. Auto Liability; including hired and non-owned auto; and even if no autos are owned.  | √      | PRISM                             |
| g. Property.  | √      | Part of SPIP program              |

| CRITERIA  | STATUS | DISCUSSION  |
|---|--------|---|
| <p><b>B.</b> For the risk retained by the pool the, JPA provides a coverage document that that includes or references the following:</p> <ol style="list-style-type: none"> <li>Declaration page (unique to each member and/ or year of coverage):</li> <li>Definitions</li> <li>Identify covered parties, persons, entities (may refer to endorsement within the coverage document which lists all covered parties)</li> <li>Retention/deductible and limits</li> <li>Dates of coverage</li> <li>Premium/contributions</li> </ol> <p>These can be met by reference to other agreements or laws; ie labor code. (Mandatory)</p> <p><b>NOTE:</b> Recommend that the JPA not include excess limits on the declaration page else it might be interpreted as included in the JPA's form. In that case the JPA may have to assume the same coverage provisions in to the excess layer.</p>   | U      | <p>Liability and Workers' Compensation pooled fund documents are provided.</p> <p>It is required that all Banking plans also have a coverage document because they have the ability to share funds among the Members.</p> |
| <p>The notes below provide additional considerations but in themselves are not specific requirements:<br/>The JPA should in addition consider scope of coverage, obligation if any to defend and indemnify, report claims, expectation of member to report, settlement. When you are not covering?</p> <p><b>Declaration Page</b> (unique to each member and/or year of coverage)</p> <ul style="list-style-type: none"> <li>Identify covered parties, persons, entities</li> <li>Retention/deductible and limits</li> <li>Dates of coverage</li> <li>Premium/contributions</li> </ul> <p><b>Definitions</b> Key terms to define include:</p> <ul style="list-style-type: none"> <li>Coverage trigger (i.e. "occurrence", "wrongful act", etc.)</li> <li>Coverage parts (E&amp;O, Personal Injury, etc.)</li> </ul> <p><b>Insuring Agreement</b></p> <ul style="list-style-type: none"> <li>Reimburse vs. indemnify</li> <li>BI/PD</li> <li>E&amp;O</li> <li>EPLI</li> <li>Stat WC benefits</li> </ul> <p><b>Exclusions</b></p> <ul style="list-style-type: none"> <li>Such as Asbestos, contract, nuclear, punitive damages, terrorism, etc.</li> </ul> <p><b>Conditions</b></p> <ul style="list-style-type: none"> <li>Claim reporting/notice</li> <li>Appeals</li> <li>Action against authority (dispute resolution)</li> <li>Other coverage</li> <li>Subrogation</li> <li>Assignment</li> <li>Cancellation/non-renewal</li> <li>Severability</li> <li>Defense and Settlement (may be condition or stand-alone)</li> <li>Increased cost of construction; enforcement of ordinance and law.</li> </ul> <p>If the JPA follows form of the excess carrier or pool then is there a policy document that makes this explicit?<br/>Is the document clear regarding the duty to defend within a deductible, member retention or pool sir?<br/>Issue has been some JPA's do not have these items articulated then if there is a dispute the court will say... you don't say you don't do this so you must...</p> |        |   |

| CRITERIA   | STATUS | DISCUSSION   |
|--|--------|--|
| <p>C. For the risk excess of that retained by the JPA. The JPA evaluates its insurers, excess insurers, reinsurers and risk pools for coverage continuity, quality, stability, and financial solvency. (Mandatory)</p> <p><i>(Review of current and past insurers due to outstanding claims. See process for evaluating excess insurers and excess risk pools and reinsurers document)</i></p> <p><i>Suggest that insurance carriers current and past be reviewed; this review may include current ratings and any solvency issues.</i></p> <p><i>Suggest that any pooling arrangements entered into that the pool be reviewed annually to evaluate the financial condition and if the pool is accredited.</i></p> | √      | Board Member of PRISM who reviews coverage options annually each Spring. |
| <p>D. For risks covered by the JPA, the JPA maintains sufficient evidence of coverage by way of excess or reinsurance as applicable:</p>   | √      |  |
| <p>a. Workers Compensation</p>   | √      | PRISM Statutory & \$5 million for EL                                     |
| <p>b. Property</p>   | √      | PRISM to \$660 million   |
| <p>c. Liability</p>  | √      | PRISM \$25 million   |
| <p>d. Fiduciary Liability</p>  | n/a    |  |
| <p>e. Auto Liability (if separate)</p>   |        |  |
| <p>f. Health Benefits and related</p>  | n/a    |  |
| <p><i>Fiduciary Liability Required for self-funded health and welfare plans</i></p> <p><i>(May review public officials Errors and Omissions coverage, look at exclusions (if it only excludes ERISA then that doesn't exclude government entities) A standard commercial general liability policy doesn't extend to fiduciary coverage.)</i></p>   |        |  |
| <p>E. The JPA keeps all memoranda of coverages and insurance policies permanently on file. (Mandatory)</p>   | √      | Per Record Retention Policy  |
| <p>F. The JPA maintains and distributes coverage agreements and insurance policies as appropriate. (Mandatory)</p>   | √      | Included in May Board Agenda for approval by Board                       |

## IV. ACCOUNTING & FINANCE

### Objective

*To determine that the JPA complies with all applicable accounting standards and has adopted an investment policy.*

| CRITERIA  | STATUS | DISCUSSION   |
|---|--------|--|
| <p>A. The JPA materially adheres to all applicable GAAP, GASB, and other accounting standards. (Mandatory)</p> <p><i>Noncompliance examples:</i></p> <ul style="list-style-type: none"> <li>• <i>Not recording IBNR</i></li> <li>• <i>Unrecorded ULAE (material)</i></li> <li>• <i>Inadequate disclosures (Required Supplementary Information (RSI) #1, by line of coverage and RSI #2) loss development by line of coverage and disclosure of ceded insurance.</i></li> <li>• <i>Inappropriate application of GAAP, (such as recording equity in another pool) (cannot be cured by disclosing the policy and limitations)</i></li> <li>• <i>Liabilities not fairly stated (materially overstated;</i></li> <li>• <i>Don't record above expected, any additional should be recorded as a designation of retained earnings).</i></li> <li>• <i>GASB 31, market value of investments</i></li> <li>• <i>GASB 40 Custodial Credit Risk Disclosures</i></li> <li>• <i>GASB 68 Pension Liabilities</i></li> <li>• <i>GASB 75 Other Post-Employment Benefits</i></li> <li>• <i>Asset Impairments</i></li> <li>• <i>Related Party Transactions</i></li> <li>• <i>Extraordinary Items</i></li> <li>• <i>Prior Period Adjustments</i></li> <li>• <i>Contingent Liabilities</i></li> <li>• <i>Recording reinsurance recoveries when received instead of netting out of claims expense when paid and setting up as a receivable.</i></li> <li>• <i>The MD&amp;A is sufficient</i></li> </ul> <p><i>(Consultant will review above irrespective of auditor's opinion)</i></p> | √      |  |
| <p>B. The JPA issues to its members periodic financial reports at least annually or more frequently if required by its governing documents. (Mandatory)</p>   | √      | A Treasurer's Report and an Investment report are made at each Board Meeting                   |
| <p>C. Financial Audits</p>  |        |  |
| <p>1. The JPA has undergone annual independent financial audits conducted by a CPA in accordance with generally accepted auditing standards, a report of which has been made available to all members as required by its governing documents. (Mandatory)</p>   | √      | <p>James Marta &amp; Co as of June 2020 prepared 12/9/2020</p> <p>Net position \$1,770,322</p> |

| CRITERIA   | STATUS | DISCUSSION   |
|--|--------|--|
| 2. If the JPA has received an opinion other than an unmodified opinion on the audit of its financial statements, the JPA governing board has satisfactorily addressed any such qualifications of opinion, audit exceptions or negative statements. (Mandatory)   | √      | Opinion unmodified   |
| 3. The independent auditor shall include a report on internal controls. (Mandatory)<br><i>(Issue a report on internal control and compliance for governmental auditing standards or an internal control report under Statement on Auditing Standards 115 to meet this.)</i>  | √      |  |
| 4. If a management letter or report on internal controls has been issued, the JPA governing board has addressed any recommendations. (Mandatory)   | √      | No recommendations   |
| <b>D. Unpaid Claim Liabilities</b>   |        |  |
| 1. The JPA has assets sufficient to pay all unpaid claims liabilities and maintains a reasonable contingency margin. The determination of whether there is a reasonable margin for contingencies will include consideration of investment income, excess of loss insurance, aggregate stop loss insurance, assessability, size of program, volatility of risk, tolerance of membership, disclosure to board and any other relevant factors. (Excellence)<br><i>(If there is a deficit and the board has made an assessment, the receivable is recorded to offset the deficit.)</i> | √      | Per Financial Audit<br>Total Assets are in excess of expected liabilities.<br><br>Bickmore Actuarial review of outstanding liabilities as of December 2020 advises:<br>GL funded in xs of 90% Conf Level<br>WC funded in xs of 90% Conf Level<br>Just started Medical malpractice Banking Plan as of 7/1/20, for FY21/22 Funding is at the 85% Confidence Level.<br>Property Banking is a small program and is not reviewed by the Actuary at this time. |
| 2. If the JPA does not currently have sufficient assets to pay unpaid claims liabilities, it has a reasonable financial plan in effect that will generate sufficient revenues to pay all unpaid claims liabilities and to establish a contingency margin. (Mandatory)  | n/a    |  |
| For both D (1) and D (2) above, unpaid claims include: (Mandatory)<br>a. Case reserves for reported claims;<br>b. Incurred but unreported claims;<br>c. Expected loss development; and,<br>d. Allocated & unallocated loss adjusting expenses.   | √      |  |
| 3. JPAs with a self-funded medical benefit plans must fund at a level sufficient to cover expected claims, including the run-out, plus a reasonable contingency for adverse experience. Absent any acceptable evidence to the contrary, the contingency for adverse experience shall be set at an amount equal to or greater than the expected run-out of claims. (Mandatory)  | √      |  |

| CRITERIA   | STATUS | DISCUSSION   |
|--|--------|--|
| <p>4. JPA's with self-funded benefit plans other than medical must fund such programs at a level sufficient to cover expected claims and projected run-out, plus a reasonable contingency for adverse experience. (Mandatory)</p>  | n/a    |  |
| <p>E. The JPA's current contribution levels for each self-funded program is in concert with Section D, above. (Mandatory)</p>  | √      |  |
| <p>F. The JPA has adopted a target equity policy and considers it when evaluating funding and dividends. (Mandatory)<br/><i>(For sample targets see target equity worksheet)</i></p>   | √      |  |
| <p>G. Management provides those with governance a five-year summary of:</p> <ul style="list-style-type: none"> <li>a. The rate setting confidence level by policy year and program (Excellence)</li> <li>b. The equity targets by program and policy year (Excellence)</li> </ul> <p><i>Recommend you show the targets to your equity and demonstrate strengthening or erosion. Show board progression overtime.</i></p> | √      | <p>Bickmore Actuarial provides an Outstanding Liabilities study as of December. Provides current assets and outstanding liabilities at various confidence levels by year for past ten years.</p> <p>Shared layers are funded at 85% confidence level for FY 21/22.</p> <p>WC Claims Funding and Total Incurred are shown as part of Committee Reports within Board Agendas.</p> <p>There are a variety of reports during the approval of new rates and any release of Banking Layer funds that include 10 year historical information.</p> |

| CRITERIA  | STATUS | DISCUSSION   |
|---|--------|--|
| <p>H. The JPA rate funding at the 80% confidence level or describes why this level is not needed; due to: (Excellence)</p> <p>a. Nature of the program and retentions (explain)<br/> b. Met or exceed target equity (explain)<br/> c. Has a retrospective assessment process in place (explain)</p> <p><i>Actuary Guidance Funding:</i><br/> <u>Primary Programs</u><br/> 70% = Marginally Acceptable<br/> 75%-85% = Recommended<br/> 90% = Conservative</p> <p><u>Excess Programs</u><br/> 75% = Marginally Acceptable<br/> 80%-90% = Recommended<br/> 95% = Conservative</p> <p><i>In cases where the loss estimates are less than the SIR (e.g. expected is \$500K, SIR is \$1M), I typically recommend setting aside a multiple of the SIR or layer exposure (e.g. 5 times) since the CL estimates are not sufficient for surplus protection.</i></p> | √      | <p>Shared layer funding is at the 85% confidence level.<br/> Banking layer funding is set lower at 70%.</p>  |
| <p>I. Any JPA with non-risk sharing program(s) must clearly indicate in the governing documents the financial and operational structure of such program(s). (Mandatory)<br/> <i>To be considered as a W.C. non-risk sharing program, it must not be operating under a master workers' compensation certificate filed with the State Dept. of Self-Insurance Plans.</i></p>  | √      | <p>This JPA has a banking layer and a shared risk layer for both Liability and WC. JPA Agreement describes the financial and operational structure of the Banking layer.</p> |
| <p>In lieu of funding standards contained in Section E above, a non-risk sharing program must:</p>  |        |  |
| <p>1. Calculate and communicate the individual member net asset balances and liabilities to the members annually.</p>   | √      | <p>Provided in quarterly financial statement.</p>  |
| <p>2. Be sufficiently assessable to ensure that program's cash flow needs are met.</p>  | √      |  |
| <p>3. Demonstrate that it has adequate cash on hand to meet future claims costs.</p>  | √      |  |
| <p>J. The JPA maintains a suitable management information system that includes premium computation methods and/or allocation formulas. (Mandatory).</p>   | √      | <p>Excel spreadsheet provided.</p>   |



## V. INVESTMENT OF FUNDS

### Objective

*To assure that policies and procedures are in effect to protect and preserve the JPA's financial assets.*

| CRITERIA  | STATUS | DISCUSSION  |
|---|--------|---|
| A. The JPA has a written investment policy that contains:<br>(Mandatory)<br><i>Required for all, even if they only have money in LAIF and or County Treasury.</i>                               |        |   |
| 1. A statement of objectives as required by G.C. § 53646  | √      |   |
| 2. Description of permitted investments, which must be in conformity with California G.C. §53601 and reasonable under "prudent investment rule."  | √      |   |
| 3. The written investment policy is reviewed annually by governing body or an investment committee pursuant to California G.C. § 53646(a).  | √      | Last reviewed September 2020  |
| 4. The JPA provides evidence that the governing body or an investment committee periodically considers diversification of risk as to type of investment and individual institution. (Mandatory) | √      | Board reviews investment report at each meeting.                                    |
| B. The JPA invests its funds in conformity with GC §53601. (G.C. 6509.5) (Mandatory)  | √      | Part of Investment policy   |
| C. The JPA has in place internal controls that include:<br>(Mandatory)<br><i>Government pooled funds excepted.</i>  |        |   |
| 1. Separation of functions (buying and selling of securities is separate from accounting and reporting of transactions) if the size of the staff can accommodate this;                          | n/a    |   |
| 2. Separate verification of all transactions; and   | √      | Monthly reconciliation done by staff.   |
| 3. Written documentation of procedures.   |        |   |
| D. If the Treasurer has the authority to reinvest, sell and exchange securities:  |        |   |
| 1. The JPA makes such delegation of authority annually. (G.C. §53607). (Mandatory)  | √      | Authorization May 28, 2021  |
| 2. The Treasurer renders a monthly report of investment transactions to the governing board. (G.C. 53607). (Mandatory)  | √      | Summary report included in Board Agenda packet 3 times a year for the prior period. |

| CRITERIA   | STATUS | DISCUSSION   |
|--|--------|--|
| <p>THE FOLLOWING REQUIREMENTS (E, F, G, &amp; H) ONLY APPLY TO JPAs THAT MANAGE THEIR OWN INVESTMENTS, WITH OR WITHOUT THE USE OF INVESTMENT CONSULTANTS.</p> <p><i>Does not apply to JPA funds that are deposited with county or state investment pools.</i></p>  |        |  |
| <p>E. The JPA provides evidence that the Treasurer or Chief Financial Officer has submitted a quarterly report in a timely manner to the governing board containing the investment information required by California G.C. §53646 (b) (1), a description of compliance with the statement of investment policy G.C. §53646 (b) (2), and a statement of ability to meet expenditure requirements over the next six months G.C. §53646 (b) (3). (Mandatory) Quarterly report is suggested not required under government code revisions but still required under these standards. The <i>State revised so they don't have to include this in the mandated cost reimbursements.</i></p> <p><i>(Should be signed by Treasurer or CEO. (Note; under 53646 it does not state that you must provide the transaction detail as described under 53607 for a treasurer that has investment authority)</i></p> | √      | <p>May Board Agenda includes a Treasurers' Report and prior month Investment Report. Electronic signature.</p> <p>January and September include Treasurer's report but not the full Investment report.</p> |
| <p>F. The quarterly investment report filed with the governing body shall also contain:</p>  | U      | <p>See above, only provided annually and only for the prior month.</p>   |
| <p>1. Type of investments; (Excellence)</p>  |        |  |
| <p>2. Issuing institution; (Excellence)</p>  |        |  |
| <p>3. Dates of purchase and maturity; (Excellence)</p>   |        |  |
| <p>4. Par and dollar amount invested on all securities; (Excellence)</p>   |        |  |
| <p>5. Investments and monies held by the JPA; (Excellence)</p>   |        |  |
| <p>6. Current market value, including source; (Excellence)</p>   |        |  |
| <p>7. Coupon rate; (Excellence)</p>  |        |  |
| <p>8. Effective yield rate; <i>(yield to maturity)</i> (Excellence)</p>  |        |  |
| <p>9. Portfolio total rate of return; (Excellence)</p>   |        |  |
| <p>10. Cash and security transactions; (Excellence)</p>  |        |  |
| <p>11. Percentage of portfolio by issuer or security type. (Excellence)</p>  |        |  |
| <p>G. JPAs that own investment securities shall have an independent custodian who shall not be from the same department of the financial institution or broker/dealer from whom the JPA buys or sells the security, or the investment advisor. (Mandatory)</p>   |        |  |

|  |   |         |
|--|---|---------|
| <p>1. There shall be a written contract between the JPA and the independent custodian that includes: (Mandatory)</p> <ul style="list-style-type: none"> <li>a. Scope of services</li> <li>b. Compensation</li> <li>c. Termination</li> </ul> | √ | US Bank |
|--|---|---------|

| CRITERIA   | STATUS | DISCUSSION   |
|--|--------|--|
| <p>2. Monthly reports shall be sent directly from custodian to a specific person at the JPA. (Excellence)</p>  | √      | Sent to Executive Director   |
| <p>3. Custodial statements shall be reconciled with an in-house or investment advisor's report. (Mandatory)<br/><i>Should be independent of the custodian and investment advisor. Should be documented in the investment accounting procedures. Recommend quarterly.</i></p>   | √      | Required in writing in the Investment Policy.  |
| <p>4. The third-party custodian shall maintain adequate fidelity coverage. (Excellence)</p>  | √      | Indian Harbor 11/21/21-22<br>\$10 million  |
| <p>H. For JPAs that engage in services of a professional investment advisor, the following safeguards are in place:<br/><i>For the purpose of this Section I, an investment advisor is a person or firm that provides advice as to the value of securities or property or the advisability of purchasing or selling such securities or property. The advisor may have discretionary authority or control to purchase or sell. An investment advisor renders advice to the JPA on a regular basis with the understanding that his or her advice will be an integral factor in the investment decision-making process relative to the particular needs of the JPA. Purely clerical or ministerial duties such as record-keeping, reporting, processing, or disseminating information generally will not be classified as investment advisory activities, absent authority, discretion, or control.</i></p> |        |  |
| <p>1. There is a written contract between the advisor and the JPA that includes; (Mandatory)</p> <ul style="list-style-type: none"> <li>a. Scope of services√</li> <li>b. Compensation√</li> <li>c. Duty to disclose conflicts of interest √</li> <li>d. Termination √</li> <li>e. Disclosure to JPA of any investigation by a regulatory body for investment-related regulatory violations. √</li> </ul>  | U      | Updated contract has been submitted but is not yet finalized.  |
| <p>2. The JPA has a process to ensure the investment advisor has disclosed any conflict of interests (Mandatory)<br/><i>(This may be satisfied by a provision in the contract as addressed in (1) above or FPPC form 700, or review of Form ADV Parts 1 and 2; this should be done annually.) We are concerned that this does not satisfy the objectives of "disclosure" form 700 and ADV, recommend an annual statement of conflicts; list conflicts.</i></p>   | √      | FORM Adv received in 2021 and Chandler as a consultant is included in the Conflict of Interest code. |

| <p>3. All securities are purchased in the name of the JPA. (Mandatory) Deposits <i>in LAIF or a treasury are not "securities"</i></p>  | <p>√</p>             |   |
|--|----------------------|---|
| <p><b>CRITERIA</b></p>   | <p><b>STATUS</b></p> | <p><b>DISCUSSION</b></p>  |
| <p>4. The advisor sends monthly reports to the JPA containing information described in Section D above. (Mandatory)</p>  | <p>√</p>             |   |
| <p>5. The advisor reports at least quarterly an evaluation including total rate of return and a comparison of the pool's total rate of return to reasonable benchmarks (i.e., U.S. Treasury securities, an index comprised of Treasuries, or LAIF). (Excellence)</p> | <p>√</p>             | <p>Chandler reports monthly to Exec Dir.</p>                              |
| <p>6. The investment advisor carries Investment Advisor Professional Liability Insurance with a per <u>claim</u>/aggregate limit of at least \$1,000,000. (Mandatory)</p>  | <p>√</p>             | <p>Hartford, Scottsdale and Everest with total limits of \$30 million</p> |
| <p>I. JPA's that place their investments in or through County or State investment pools, or in FDIC insured contracts will issue quarterly reports to the governing body, chief financial officer, and auditor in accordance with G.C. §53646 (e). (Mandatory)</p>   | <p>√</p>             | <p>Also use LAIF and Tri Counties</p>                                     |

## VI. FUNDING AND ACTUARIAL STANDARDS

### Objective

*To determine that the JPA has completed actuarial studies or independent evaluations on each of its self-funded programs. There may be instances in which the provisions of this section may be waived because such studies may not be considered necessary (such as for property or vehicle physical damage programs).*

Programs: Property/Liability/Workers Compensation

| CRITERIA  | STATUS | DISCUSSION  |
|---|--------|---|
| <p>A. The JPA has had property or casualty (including W.C.) actuarial study(ies). Such study was conducted by a Member of the American Academy of Actuaries and addressed all of the relevant items in Sections IV. E and IV. F. Such study(ies) shall be conducted within the last three years (Mandatory) or annually. (Excellence). <i>(The actuary should be conducted for major programs, if a pool is in run-out it still should have an actuary study, unless as determined by the committee the risk and variability has sufficiently diminished. Such considerations would be; line of coverage, the risk layer retained, whether the pool is an excess layer pool, the variability inherent in the claims and how the claims are developing.)</i></p> | √      | <p>WC<br/>Liab<br/>Property<br/>MM</p> <p>Policy requires report every 3 years, but they obtain reports annually.<br/>Med Mal just started to self fund a small layer this year</p> |
| <p>C. The actuary provides claim funded factors or measures for the:</p> <ol style="list-style-type: none"> <li>a. Expected level (Mandatory)</li> <li>b. 70% confidence level (Mandatory)</li> <li>c. 80% confidence level (Mandatory)</li> <li>d. 90% confidence level (Mandatory)</li> <li>e. At least one of the factors below or similar:<br/>98% confidence level (1:50) (Excellence)<br/>99% confidence level (1:100) (Excellence)<br/>99.5% confidence level (1:200) (Excellence)<br/><i>This information would be valuable for long-term risk financing and meeting forever pool benchmarks and goals.</i></li> </ol>  | U      | <p>Funding levels Expected to 90% provided.<br/>Appendix J of the Actuarial Studies provides factors to 95%.</p>  |
| <p>C. If loss reserves requirements were computed on a discounted (present value) basis, the payout pattern and projected rate of return were reasonable. (Mandatory)<br/><i>Is the discount rate reasonable given; current cash and investment balances, accounts receivable or deficit balances, or the character of the assets such as buildings?</i></p>  | √      | <p><b>1.5</b> % discount</p> <p>Rate of return is 12 MOS IS 1.01%<br/>2 YEARS IS 2.89% as of latest investment report.</p>  |
| <p>D. If the JPA has a self-funded medical benefit plans, it must conduct an independent rate study and fund level evaluation, including consideration of a reasonable contingency margin for adverse experience. Such study shall be conducted within the last 36 months. (Mandatory).</p>   | √      | <p>Actuarial Study for first year 21/22 done</p>  |

|   |            |  |
|---|------------|--|
| <p>E. If JPA has other miscellaneous self-funded programs (such as dental, vision, long-term disability or life), it must conduct independent rate studies and fund level evaluations within the last 36 months by an actuary (Mandatory) <i>note this is a requirement for education JPA's under AB 1200 Chapter 1213.</i></p> | <p>n/a</p> |  |
|---|------------|--|

## VII. RISK CONTROL

### *Objective*

*To determine that the JPA actively promotes risk control principles and practices to its members and that necessary budgetary appropriations for such services are made. An excess JPA may meet this requirement by requiring its member agencies to be responsible for having their own risk control program.*

| CRITERIA   | STATUS | DISCUSSION  |
|--|--------|---|
| A. JPAs are active in promoting risk control principles among their member agencies. This shall include the following: (Compliance with two or more is required) <i>Not applicable for benefit programs.</i> (Mandatory)   |        |   |
| 1. Promoting a risk transfer policy that addresses additional insured's, minimum insurance limits and proof of suitable insurance coverage.  | √      |   |
| 2. Establishing risk control standards for the significant exposures of its member agencies.<br><i>For liability and property.</i>   | √      | Trindel rates Members and according to scores provides safety funding through the Loss Prevention Subsidy Program, Leadership Supervisory Training Program, Workshops |
| 3. Prioritizing the use of its risk control resources, based on such factors as; (a) loss ratios, (b) frequency, and (c) severity rates.   | √      | Trindel provides loss prevention audits to Members.   |
| 4. Offering risk control assistance to its member agencies, including (a) conducting or facilitating risk control inspections, (b) investigating large losses, (c) conducting risk control training for its member agencies, and/or (d) providing wellness and/or employee assistance program. | √      | Trindel has a staff of 4 full time Loss Control specialists. Trindel develops policies, procedures, guidelines and safety resources for members.                      |
| 5. Providing or facilitating the procurement of appraisal services, in order to maintain accurate records of its members' property components and values.  | √      | Done by PRISM for all locations in xs of \$25,000.  |
| B. The JPA's budget provides for the above. (Mandatory)  | √      | Yes, and services also available through PRISM programs in xs of Trindel budget and resources.  |
| C. The JPA maintains a suitable management information system that includes: (Mandatory)   |        |   |
| 1. Relevant information about type and quantity of exposures being assumed.  | √      | Annual renewal exposure information collected   |
| 2. Relevant information about the type, number and cause of accidents resulting in claims against its member agencies.   | √      | Sample loss run for all lines of coverage provided.   |

## VIII. CLAIMS MANAGEMENT

### Objective

Measure nature, scope, and quality of the claim management services provided by JPA and its contractors.

Program: Property / Liability

| CRITERIA   | STATUS | DISCUSSION  |
|--|--------|---|
| A. The JPA has established a suitable claim's management system. Excess JPA's must have a process to monitor primary claims handled by, or for, its member agencies. (Mandatory)   | √      |   |
| B. The JPA has established a litigation management program. (Mandatory)<br><i>Evidence of this may include</i> <ul style="list-style-type: none"> <li>• Budget</li> <li>• Written plan for litigation on each litigated case</li> <li>• Guidelines for oversight of litigation</li> <li>• Contracts with attorneys</li> </ul> <i>Although the above may not be applicable for excess pools; does the excess pool</i> <ul style="list-style-type: none"> <li>• have oversight only over primary layer litigation?</li> <li>• assign associate defense counsel?</li> <li>• ensure the primary pool or covered party has a litigation program?</li> </ul> | √      |   |
| C. The JPA has conducted a claims audit on each significant self-funded program within the last 2 years. Significant self-funded programs shall include W.C., liability, and medical malpractice. (Excellence) <i>(A periodic Profile Audit Review (PAR) audit may be acceptable replacement on a self-administered program (in-house administration) however; this audit does not have the same scope in review of reserves).</i><br>The audit should be conducted by a qualified claims auditor, independent of the JPA, the claims administrator and the insurers, and should determine whether or not:   | √      | RMS Completed in April and reported to the Board at the September Board meeting.<br><br>Reviewed 45 files |
| 1. Claims are handled in a timely and organized manner;  | √      | New electronic paperless system since last audit.   |
| 2. The claims administrator adequately communicates with the JPA, its members, and the claimants;  | √      |   |
| 3. Case reserving practices are reasonable;  | √      |   |



| <p>4. Loss experience reports accurately reflect the case reserves and the payments. As an alternative, this determination may be made during the financial audits required in Section IV. C. of these Accreditation Standards.</p>  | √      |   |
|--|--------|---|
| CRITERIA   | STATUS | DISCUSSION  |
| <p>5. The JPA is receiving quality claims services. General evidence of this may be indicated from the following:</p>  | √      |   |
| <p>a. Staffing levels are adequate in relation to caseloads;</p>   | √      |   |
| <p>b. Adjusters identify claims with subrogation potential;</p>  | √      |   |
| <p>c. Excess insurers are notified of claims with excess potential;</p>  | √      |   |
| <p>d. Litigated claims are adequately managed;</p>   | √      | Follow PRISM guidelines   |
| <p>e. Coverage is verified; and</p>  | √      |   |
| <p>f. Adequate investigations are performed.</p>   | √      |   |
| <p>D. The JPA has addressed all major recommendations and significant findings included in the audit report.<br/><i>Consideration of a future standard: (An excess pool has a process of reviewing primary layer claim audit results and follow-up with members) (Mandatory)</i></p> | √      | Audit score was 100%. 2 issues were rectified during audit process, no recommendations. |
| <p>E. The JPA maintains a management information system that includes relevant information about the type, number and cost of claims being reported and adjusted. (Mandatory)</p>  | √      | JDI Claims Manager System   |
| <p>F. If the JPA provides employee benefit plans for its members, it must have an appeals process for handling claims and/or coverage related disputes. (Mandatory)</p>  | n/a    |   |
| <p>G. The JPA has a written policy addressing settlement authority (Mandatory)</p>   | √      |   |

## VIII. CLAIMS MANAGEMENT

### Objective

*Measure nature, scope, and quality of the claim management services provided by JPA and its contractors.*

Program: Workers Compensation

| CRITERIA   | STATUS | DISCUSSION                               |
|--|--------|--|
| A. The JPA has established a suitable claim's management system. Excess JPA's must have a process to monitor primary claims handled by, or for, its member agencies. (Mandatory)   | √      | JDI Claims Management System             |
| B. The JPA has established a litigation management system. (Mandatory)   | √      |  |
| C. The JPA has conducted a claims audit on each significant self-funded program within the last 2 years. Significant self-funded programs shall include W.C., liability, and medical malpractice. (Excellence) <i>(A periodic Profile Audit Review (PAR) audit <u>may</u> be acceptable replacement on a self-administered program (in-house administration) however; this audit does not have the same scope in review of reserves).</i> The audit should be conducted by a qualified claims auditor, independent of the JPA, the claims administrator and the insurers, and should determine whether or not: |        | ALC Claims Collaborations<br>May 2021    |
| 1. Claims are handled in a timely and organized manner;  | √      |  |
| 2. The claims administrator adequately communicates with the JPA, its members, and the claimants;  | √      | Update item for Claim Committee<br>12/21 |
| 3. Case reserving practices are reasonable;  | √      |  |
| 4. Loss experience reports accurately reflect the case reserves and the payments. As an alternative, this determination may be made during the financial audits required in Section IV. C. of these Accreditation Standards.   | √      | Exceeds expectations                     |
| 5. The JPA is receiving quality claims services. General evidence of this may be indicated from the following:   |        | Overall score meets expectations         |
| a. Staffing levels are adequate in relation to caseloads;  | √      |  |
| b. Adjusters identify claims with subrogation potential;   | √      |  |
| c. Excess insurers are notified of claims with excess potential;   | √      |  |
| d. Litigated claims are adequately managed;  | √      |  |
| e. Coverage is verified; and   | √      |  |
| f. Adequate investigations are performed.  | √      |  |

| CRITERIA  | STATUS | DISCUSSION  |
|---|--------|---|
| <p>D. The JPA has addressed all major recommendations and significant findings included in the audit report.<br/><i>Consideration of a future standard: (An excess pool has a process of reviewing primary layer claim audit results and follow-up with members (Mandatory)</i></p> | √      | Report noted improvements from prior audits in various categories.  |
| <p>E. The JPA maintains a management information system that includes relevant information about the type, number and cost of claims being reported and adjusted. (Mandatory)</p>   | √      | Reviewed Loss Run   |
| <p>F. If the JPA provides employee benefit plans for its members, it must have an appeals process for handling claims and/or coverage related disputes. (Mandatory)</p>   | n/a    |   |
| <p>G. The JPA has a written policy addressing settlement authority (Mandatory)</p>  | √      | Each Member has passed a resolution delegating settlement authority to Trindel. JPA Agreement addresses when claims settlement goes to Board. |

## IX. Underwriting Objective

*To determine that the JPA has a clear process for developing and monitoring its underwriting policies and processes*

| CRITERIA  | STATUS | DISCUSSION   |
|---|--------|--|
| I. Underwriting Objectives<br><i>This applies to rating individual members and overall program management</i>   | √      |  |
| 1. The JPA has established a written underwriting policy. This policy should include the following (mandatory):<br><i>This should be a written policy approved by the board</i> |        |  |
| a. A definition of the underwriting function / mission  | √      |  |
| b. Address suitability or fit of member   | √      |  |
| c. As applicable considers<br>i. Claims<br>ii. Exposures<br>iii. Actuarial results  | √      |  |
| d. Defines relevant period or value of data. <i>(last 5 years; or capped at \$150,000)</i>  | √      | <i>5 years of loss data, and claims audits or actuarial studies, loss prevention evaluation by Trindel</i> |
| 2. There is an objective contribution allocation formula (mandatory)<br>(Addresses both new and existing members)   | √      |  |
| a. It identifies the components in writing as part of the policy  | √      |  |
| b. The policy identifies guidelines for credits or debits, if any   | √      | Experience and exposure factors  |
| 3. There is an approval process for new members by board or who they delegate this approval. (mandatory)  | √      |  |
| 4. The underwriting policy is formally reviewed periodically or at least once every three years. (Mandatory) <i>(a fresh look at the formulas)</i> This review should consider: | √      | Last reviewed September 23, 2021. Resolution 14-02<br>Trindel reviews this policy on an annual basis.      |
| a. Is the process adequately measuring the risks?<br>(Mandatory)  | √      |  |
| b. Is the process adequately allocating costs?<br>(Mandatory)   | √      |  |
| 5. Underwriting considers the target net assets (Excellence)<br>May include a dividend & assessment formula   | √      |  |

## X. OPERATIONS AND ADMINISTRATIVE MANAGEMENT

### **Objective**

*To determine that the JPA (A) has a process for developing and implementing a strategic plan setting forth its goals and objectives for the future, (B) regularly and effectively communicates with its members (C) actively involves its governing board members and staff in education and training programs offered by relevant professional associations and (D) maintains procedures and policies relating to information systems.*

| CRITERIA  | STATUS | DISCUSSION  |
|---|--------|---|
| A. The JPA conducts an effective strategic planning process to guide its future efforts. This should include an analysis of the environmental trends and the organizational strengths, weaknesses, opportunities and threats. Such a process may also include the following: (Excellence) | √      | Last done in 2019.  |
| 1. A survey of member expectations and related perceptions; (either formally or informally)   | √      |   |
| 2. A mission statement with supporting goals, objectives and tasks.   | √      | Review of priorities.   |
| 3. Consideration of the target equity policy.   | √      |   |
| B. The JPA regularly communicates with its member entities. Such communication may include (Mandatory)<br><i>One or more or related communication efforts with members</i>  |        |   |
| 1. Annual reports, newsletters, or similar media;   | √      | Communications with Members on topics such as Covid 19, Loss Prevention resources on website updated. Each Board Agenda includes a Loss control report on recent activities and resources. Company health newsletters, safety spotlights. |
| 2. Notice of major policy issues;   | √      | Board Agendas include Committee reports which include any major issues  |
| 3. Periodic workshops, seminars, or similar educational activities;   | √      | Newly launched Law Enforcement Assistance Program, webinars, & virtual meetings,  |
| 4. Surveys of its member agencies, its service providers, and staff.  | √      | Board evaluates all contractors. Part of May 2021 Agenda  |
| 5. JPA website for communication with members   | √      | Updated in 2021   |
| C. The JPA governing board and staff are actively involved in education and training programs. Such involvement may be indicated by the following: (Excellence)   |        |   |
| 1. Participation in one or more of the following organizations:   |        |   |

| CRITERIA   | STATUS | DISCUSSION  |
|--|--------|---|
| a. CAJPA (California Association of Joint Powers Authorities)  | √      |   |
| b. PARMA (Public Agency Risk Managers Association)   | √      |   |
| c. PRIMA (Public Risk Management Association)  |        |   |
| d. CPCU Society (Chartered Property and Casualty Underwriters)   |        |   |
| e. RIMS (Risk and Insurance Management Society)  |        |   |
| f. CASBO (California Association of School Business Officials)   |        |   |
| g. COSIPA (Council of Self-Insured Public Agencies)  |        |   |
| h. CSIA (California Self-Insurers Association)   |        |   |
| i. PASMA (Public Agency Safety Management Association)   |        |   |
| j. AGRIP (Association of Governmental Risk Insurance Pools)  |        |   |
| k. IEA (Insurance Educational Association)   |        |   |
| l. ASSE (American Society of Safety Engineers)   |        |   |
| m. SCIC (Society of Certified Insurance Counselors)  |        |   |
| 2. Top management has attended at least two professional conferences or seminars in the preceding 12 months.                     | √      | CALPELRA and SHRM   |
| 3. The governing body members participate in training such as; governance training, pool management or risk management training. | √      | Encourage participation in CAJPA, PARMA, etc.   |
| 4. There is formal training of all key personnel. <i>(As needed)</i>   | √      | Limited this year due to COVID, but Trindel staff utilize GFOA, The Institutes, and Work Comp Central |
| 5. The JPA's budget provides for the above participation and training.   | √      |   |
| D. The JPA has developed and implemented processes and procedures relating to protection of electronic data, including:          |        |   |
| 1. A suitable security and back-up system for all stored data. (Mandatory)   | √      |   |
| 2. A written policy with respect to:   |        |   |
| a. Disaster recovery (Mandatory)   | √      |   |
| c. Data backup and recovery (Mandatory)  | √      |   |

|   |   |  |
|---|---|--|
| b. Physical and electronic data security (Mandatory)  | √ |  |
| c. Electronic data retention (Mandatory)  | √ |  |
| d. Protection of electronic data as required by Health Insurance Portability and Accountability Act of 1996 (HIPAA), as applicable. (Mandatory) | √ |  |

## XI. ENTERPRISE RISK MANAGEMENT

### OBJECTIVE

***Demonstrative for the first cycle to make this part of the conversation management has with the board; the goal would be to make this demonstrative for a three- year cycle beginning January 1, 2021 then after this section will be for the excellence standard.***

To determine that the JPA has an ongoing process to identify major overall risk areas for the JPA and a plan reduce these risks to a relatively low level.

The JPA leadership has identified the relevant; policies, procedures, people, systems, training and monitoring to address first level risks in each of these three areas. A plan should be developed to

- a. Identify the major risks
- b. Develop a plan to reduce the risk to a “relatively low level.”
- c. Implement the plan
- d. Monitor and develop plans to address next level risks.

*(note must have a plan in process. It doesn't have to be fully implemented)* The plan must be in writing and approved by the proper level of governance (Excellence).

The primary headings identified that must be addressed:

| CRITERIA   | STATUS | DISCUSSION   |
|--|--------|--|
| <b>I. Member Understanding and Value - Meeting member needs through various cycles.</b>                                    |        |  |
| a. Identify the major risks (demonstrative/excellence)   | √      | Part of last strategic planning                                      |
| b. Develop a plan to reduce the risk to a “relatively low level.” (demonstrative/excellence)                               | √      | Recommendations for changes were part of Strategic planning process. |
| c. Implement the plan (demonstrative/excellence)   | √      |  |
| d. Monitor and develop plans to address next level risks (demonstrative/excellence)  | √      |  |
| <b>II. Funding, Capitalization and Risk Financing Structure - Board not adequately funding and capitalizing a program.</b> | √      | Format developed for January 20, 2022 Board Agenda                   |
| a. Identify the major risks (demonstrative/excellence)   | √      |  |
| b. Develop a plan to reduce the risk to a “relatively low level.” (demonstrative/excellence)                               | √      |  |



|  |   |   |
|--|---|---|
| c. Implement the plan (demonstrative/excellence)   | √ |   |
| d. Monitor and develop plans to address next level risks. (demonstrative/excellence)   | √ |   |
| <b>III. Operations and Operational Interruption.</b>   | √ | Format developed for January 20,2022 Board Agenda |
| a. Identify the major risks (demonstrative/excellence)   | √ |   |
| b. Develop a plan to reduce the risk to a “relatively low level.” (demonstrative/excellence)   | √ |   |
| c. Implement the plan (demonstrative/excellence)   | √ |   |
| d. Monitor and develop plans to address next level risks. (demonstrative/excellence)   | √ |   |
| <i>The plan should be designed to reduce to a relatively low risk that events in these areas would significantly put the pool at risk.</i> |   |   |

TRINDEL INSURANCE FUND  
**BOARD OF DIRECTORS**  
**AGENDA**

Alpine~Colusa~Del Norte~Lassen~Modoc~Mono~Plumas~San Benito~Sierra~Sutter~Trinity

A Joint Powers Authority Established in 1980

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## **GENERAL BUSINESS**

### **VI**

- a. Fiscal year 21-22 Third Quarter Budget and Financial Statements
- b. Authorize Treasurer Duties
- c. Investment Policy
- d. Conflict of Interest Code
- e. Resolution 22-03, Allocation of Positive Cash in Admin Funds
- f. Credit Card Policy
- g. Item Removed
- h. Strategic Planning Agreement
- i. Contractors Evaluations
- j. Election of Officers
- k. Election of Executive Committee
- l. Future Meetings

TRINDEL INSURANCE FUND  
**BOARD OF DIRECTORS**  
**AGENDA**

Alpine~Colusa~Del Norte~Lassen~Modoc~Mono~Plumas~San Benito~Sierra~Sutter~Trinity

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**TRINDEL BOARD MEETING**

May 2022

**GENERAL BUSINESS**

AGENDA ITEM VI.a.

**SUBJECT:** Fiscal year 21-22 Third quarter Budget and Financial Statements.

**ACTION FOR CONSIDERATION:** Review the Statement of Net Assets, Statement of Revenues Expenses and changes in Net Assets, and Budget to Actual as of 03/31/2022.

**BACKGROUND:** Informational item reviewing Financial Reports and budget progress.

**FISCAL IMPACT:** N/A

**RECOMMENDATION:** N/A

**Trindel Insurance Fund  
Revenue and Expense Budget 21-22  
Administration Funds Summary - As of 03/31/2022**

|  | 21/22 Budget     | 21/22 Actual     | Variance         | Percent of Budget |
|--|------------------|------------------|------------------|-------------------|
| <b>Revenues</b>                            |                  |                  |                  |                   |
| Administration                             | 589,022          | 591,291          | 2,269            | 100%              |
| Loss Prevention                            | 610,804          | 613,904          | 3,100            | 101%              |
| Claims Administration Liability & Property | 254,503          | 254,503          | (0)              | 100%              |
| Claims Administration Workers'             | 723,760          | 723,760          | (0)              | 100%              |
| Workers' Compensation Pool                 | 2,241,000        | 2,105,298        | (135,702)        | 94%               |
| Liability Pool                             | 0                | 1,819,891        | 1,819,891        |                   |
| <b>Total Revenues</b>                      | <b>4,419,089</b> | <b>6,108,647</b> | <b>1,689,558</b> | <b>138%</b>       |
| <b>Expense</b>                             |                  |                  |                  |                   |
| Administration                             | 588,022          | 422,680          | 165,342          | 72%               |
| Loss Prevention                            | 610,804          | 308,597          | 302,207          | 51%               |
| Claims Administration Liability & Property | 254,503          | 172,191          | 82,312           | 68%               |
| Claims Administration Workers'             | 723,760          | 422,293          | 301,467          | 58%               |
| Workers' Compensation Pool                 | 1,400,000        | (76,000)         | 1,476,000        | -5%               |
| Liability Pool                             | 0                | 947,000          | (947,000)        |                   |
| <b>Total Expense</b>                       | <b>3,577,089</b> | <b>2,196,763</b> | <b>1,380,326</b> | <b>61%</b>        |

**Trindel Insurance Fund  
Revenue and Expense Budget 21-22  
Administration - As of 03/31/2022**

|                             | 21/22 Budget   | 21/22 Actual   | Variance       | Percent of Budget |
|-----------------------------|----------------|----------------|----------------|-------------------|
| <b>Revenues</b>             |                |                |                |                   |
| Member Contributions        | 588,022        | 588,022        | 0              | 100%              |
| Administrative Fee Income   | 1,000          | 2,995          | 1,995          | 299%              |
| Other Income                | 0              | 274            | 274            |                   |
| <b>Total Revenues</b>       | <b>589,022</b> | <b>591,291</b> | <b>2,269</b>   | <b>100%</b>       |
| <b>Expenditures</b>         |                |                |                |                   |
| Insurance Expense           | 37,000         | 41,385         | (4,385)        | 112%              |
| State Fees                  | 2              | 1              | 1              | 50%               |
| Training                    | 4,500          | 3,076          | 1,424          | 68%               |
| Professional Fees           | 4,000          | 6,668          | (2,668)        | 167%              |
| Actuarial Study             | 0              | 4,400          | (4,400)        |                   |
| Audit Expenses              | 25,000         | 24,260         | 740            | 97%               |
| CAJPA Accreditation         | 5,100          | 7,100          | (2,000)        | 139%              |
| Investment Advisors         | 34,000         | 26,257         | 7,743          | 77%               |
| Salaries                    | 260,000        | 181,344        | 78,656         | 70%               |
| Employee Benefits           | 107,000        | 69,412         | 37,588         | 65%               |
| Pension Expense             | 15,581         | 0              | 15,581         | 0%                |
| Bank Service Charges        | 400            | 165            | 235            | 41%               |
| Dues & Subscriptions        | 7,000          | 8,828          | (1,828)        | 126%              |
| Conferences                 | 25,000         | 10,382         | 14,618         | 42%               |
| CAJPA                       | 6,000          | 0              | 6,000          | 0%                |
| PARMA                       | 13,000         | 11,688         | 1,312          | 90%               |
| Printing & Reproduction     | 2,000          | 219            | 1,781          | 11%               |
| Utilities & Housekeeping    | 3,500          | 3,055          | 445            | 87%               |
| Travel Expenses             | 4,000          | 809            | 3,191          | 20%               |
| Board Meeting Expenses      | 12,000         | 2,854          | 9,146          | 24%               |
| Office Materials & Supplies | 2,500          | 1,892          | 608            | 76%               |
| Communications/IT           | 15,000         | 13,446         | 1,554          | 90%               |
| Depreciation Expense        | 5,439          | 5,439          | (0)            | 100%              |
| <b>Total Expenditures</b>   | <b>588,022</b> | <b>422,680</b> | <b>165,342</b> | <b>72%</b>        |

**Trindel Insurance Fund  
Revenue and Expense Budget 21-22  
Loss Prevention - As of 03/31/2022**

|  | 21/22 Budget   | 21/22 Actual   | Variance       | Percent of Budget |
|--|----------------|----------------|----------------|-------------------|
| <b>Revenues</b>                          |                |                |                |                   |
| Member Contributions                     | 610,804        | 610,804        | 0              | 100%              |
| Other Income                             | 0              | 3,100          | 3,100          |                   |
| <b>Total Revenues</b>                    | <b>610,804</b> | <b>613,904</b> | <b>3,100</b>   | <b>101%</b>       |
| <b>Expense</b>                           |                |                |                |                   |
| Safety Funds                             | 18,000         | 9,336          | 8,664          | 52%               |
| Training                                 | 15,000         | 4,797          | 10,203         | 32%               |
| Law Enforcement Meeting                  | 30,000         | 45,632         | (15,632)       | 152%              |
| Loss Prevention Specialist               | 25,000         | 10,238         | 14,762         | 41%               |
| Road Commissioners Meeting               | 12,000         | 9,675          | 2,325          | 81%               |
| Department Safety Representative Meeting | 30,000         | 382            | 29,618         | 1%                |
| Professional Fees                        | 60,000         | 6,563          | 53,437         | 11%               |
| Salaries                                 | 245,000        | 120,310        | 124,690        | 49%               |
| Employee Benefits                        | 62,000         | 33,961         | 28,039         | 55%               |
| Pension Expense                          | 15,040         | 0              | 15,040         | 0%                |
| Bank Service Charges                     | 300            | 0              | 300            | 0%                |
| Dues & Subscriptions                     | 9,000          | 6,348          | 2,652          | 71%               |
| Printing & Reproduction                  | 2,000          | 219            | 1,781          | 11%               |
| Utilities & Housekeeping                 | 3,000          | 1,464          | 1,536          | 49%               |
| Travel Expenses                          | 37,400         | 24,727         | 12,673         | 66%               |
| Office Materials & Supplies              | 7,500          | 7,009          | 491            | 93%               |
| Communications/IT                        | 25,000         | 13,354         | 11,646         | 53%               |
| Depreciation Expense                     | 14,564         | 14,564         | 0              | 100%              |
| Miscellaneous Expense                    | 0              | 18             | (18)           |                   |
| <b>Total Expense</b>                     | <b>610,804</b> | <b>308,597</b> | <b>302,207</b> | <b>51%</b>        |

**Trindel Insurance Fund**  
**Revenue and Expense Budget 21-22**  
**Claims Administration Liability and Property - As of 03/31/2022**

|                             | 21/22 Budget   | 21/22 Actual   | Variance      | Percent of Budget |
|-----------------------------|----------------|----------------|---------------|-------------------|
| <b>Revenues</b>             |                |                |               |                   |
| Member Contributions        | 254,503        | 254,503        | (0)           | 100%              |
| <b>Total Revenues</b>       | <b>254,503</b> | <b>254,503</b> | <b>(0)</b>    | <b>100%</b>       |
| <b>Expense</b>              |                |                |               |                   |
| Employee Assistance Program | 240            | 240            | 0             | 100%              |
| Training                    | 3,500          | 2,927          | 573           | 84%               |
| Professional Fees           | 20,000         | 11,100         | 8,900         | 56%               |
| Salaries                    | 138,000        | 101,501        | 36,499        | 74%               |
| Employee Benefits           | 50,000         | 37,257         | 12,743        | 75%               |
| Pension Expense             | 5,645          | 0              | 5,645         | 0%                |
| Bank Service Charges        | 250            | 0              | 250           | 0%                |
| Dues & Subscriptions        | 1,200          | 86             | 1,114         | 7%                |
| Conferences                 | 15,000         | 1,596          | 13,404        | 11%               |
| Printing & Reproduction     | 1,500          | 146            | 1,354         | 10%               |
| Utilities & Housekeeping    | 1,200          | 976            | 224           | 81%               |
| Travel Expenses             | 5,000          | 2,565          | 2,435         | 51%               |
| Office Materials & Supplies | 1,200          | 665            | 535           | 55%               |
| Communications/IT           | 10,000         | 9,206          | 794           | 92%               |
| Depreciation Expense        | 1,768          | 3,626          | (1,858)       | 205%              |
| Miscellaneous Expense       | 0              | 300            | (300)         |                   |
| <b>Total Expense</b>        | <b>254,503</b> | <b>172,191</b> | <b>82,312</b> | <b>68%</b>        |

**Trindel Insurance Fund  
Revenue and Expense Budget 21-22  
Claims Administration Workers' Compensation - As of 03/31/2022**

|                             | 21/22 Budget   | 21/22 Actual   | Variance       | Percent of Budget |
|-----------------------------|----------------|----------------|----------------|-------------------|
| <b>Revenues</b>             |                |                |                |                   |
| Member Contributions        | 723,760        | 723,760        | (0)            | 100%              |
| <b>Total Revenues</b>       | <b>723,760</b> | <b>723,760</b> | <b>(0)</b>     | <b>100%</b>       |
| <b>Expense</b>              |                |                |                |                   |
| Training                    | 13,000         | 3,115          | 9,885          | 24%               |
| Professional Fees           | 65,000         | 35,029         | 29,971         | 54%               |
| Salaries                    | 385,000        | 228,197        | 156,803        | 59%               |
| Employee Benefits           | 142,000        | 95,098         | 46,902         | 67%               |
| Pension Expense             | 19,261         | 0              | 19,261         | 0%                |
| Bank Service Charges        | 300            | 0              | 300            | 0%                |
| Dues & Subscriptions        | 3,500          | 2,301          | 1,199          | 66%               |
| Conferences                 | 10,000         | 0              | 10,000         | 0%                |
| Printing & Reproduction     | 10,000         | 460            | 9,540          | 5%                |
| Utilities & Housekeeping    | 5,800          | 3,292          | 2,508          | 57%               |
| Travel Expenses             | 5,500          | 354            | 5,146          | 6%                |
| Office Materials & Supplies | 15,000         | 7,745          | 7,255          | 52%               |
| Communications/IT           | 35,000         | 30,524         | 4,476          | 87%               |
| Depreciation Expense        | 14,399         | 16,179         | (1,780)        | 112%              |
| <b>Total Expense</b>        | <b>723,760</b> | <b>422,293</b> | <b>301,467</b> | <b>58%</b>        |



**Trindel Insurance Fund**  
**Revenue and Expense Budget 21-22**  
**Workers' Compensation Pool - As of 03/31/2022**

|                                   | 21/22 Budget     | 21/22 Actual     | Variance         | Percent of Budget |
|-----------------------------------|------------------|------------------|------------------|-------------------|
| <b>Revenues</b>                   |                  |                  |                  |                   |
| Member Contributions              | 2,201,000        | 2,201,000        | 0                | 100%              |
| Interest Income                   | 5,000            | 2,840            | (2,160)          | 57%               |
| Investment Income                 | 35,000           | 29,628           | (5,372)          | 85%               |
| Increase (Decrease) in FMV        | 0                | (128,170)        | (128,170)        |                   |
| <b>Total Revenues</b>             | <b>2,241,000</b> | <b>2,105,298</b> | <b>(135,702)</b> | <b>94%</b>        |
| <b>Expense</b>                    |                  |                  |                  |                   |
| Claims Paid                       | 100,000          | 0                | 100,000          | 0%                |
| Change in Unpaid Claims Liability | 1,300,000        | (76,000)         | 1,376,000        | -6%               |
| <b>Total Expense</b>              | <b>1,400,000</b> | <b>(76,000)</b>  | <b>1,476,000</b> | <b>-5%</b>        |

**Trindel Insurance Fund  
Revenue and Expense Budget 21-22  
Liability Pool - As of 03/31/2022**

|                                   | 21/22 Budget | 21/22 Actual     | Variance         | Percent of Budget |
|-----------------------------------|--------------|------------------|------------------|-------------------|
| <b>Revenues</b>                   |              |                  |                  |                   |
| Member Contributions              | 0            | 1,830,999        | 1,830,999        |                   |
| Interest Income                   | 0            | 128              | 128              |                   |
| Investment Income                 | 0            | 1,464            | 1,464            |                   |
| Increase (Decrease) in FMV        | 0            | (12,700)         | (12,700)         |                   |
| <b>Total Revenues</b>             | <b>0</b>     | <b>1,819,891</b> | <b>1,819,891</b> |                   |
| <b>Expense</b>                    |              |                  |                  |                   |
| Change in Unpaid Claims Liability | 0            | 947,000          | (947,000)        |                   |
| <b>Total Expense</b>              | <b>0</b>     | <b>947,000</b>   | <b>(947,000)</b> |                   |

**Trindel Insurance Fund  
Revenue and Expense Budget 21-22  
Program Funds Summary - As of 03/31/2022**

|                           | 21/22 Budget      | 21/22 Actual      | Variance           | Percent of Budget |
|---------------------------|-------------------|-------------------|--------------------|-------------------|
| <b>Revenues</b>           |                   |                   |                    |                   |
| Workers' Compensation     | 10,569,922        | 9,381,519         | (1,188,403)        | 89%               |
| General Liability         | 8,515,974         | 6,362,688         | (2,153,286)        | 75%               |
| Property                  | 1,510,817         | 1,513,705         | 2,888              | 100%              |
| Pollution                 | 87,092            | 85,054            | (2,038)            | 98%               |
| Med-Mal                   | 779,614           | 782,272           | 2,658              |                   |
| Leadership Training Funds | 104,500           | 59,869            | (44,631)           | 57%               |
| <b>Total Revenues</b>     | <b>21,567,919</b> | <b>18,185,107</b> | <b>(3,382,812)</b> | <b>84%</b>        |
| <b>Expense</b>            |                   |                   |                    |                   |
| Workers' Compensation     | 6,349,600         | 8,949,380         | (2,599,780)        | 141%              |
| General Liability         | 7,384,900         | 5,286,546         | 2,098,354          | 72%               |
| Property                  | 1,645,500         | 1,121,185         | 524,316            | 68%               |
| Pollution                 | 87,201            | 33,570            | 53,631             | 38%               |
| Med-Mal                   | 743,000           | 415,681           | 327,319            | 56%               |
| Leadership Training Funds | 99,500            | 29,131            | 70,369             | 29%               |
| <b>Total Expense</b>      | <b>16,309,701</b> | <b>15,835,492</b> | <b>474,209</b>     | <b>97%</b>        |

**Trindel Insurance Fund**  
**Revenue and Expense Budget 21-22**  
**Workers' Compensation - As of 03/31/2022**

|                                   | 21/22 Budget      | 21/22 Actual     | Variance             | Percent of Budget |
|-----------------------------------|-------------------|------------------|----------------------|-------------------|
| <b>Revenues</b>                   |                   |                  |                      |                   |
| Member Contributions              | 10,079,922        | 10,102,782       | 22,860               | 100%              |
| Interest Income                   | 70,000            | 23,556           | (46,444)             | 34%               |
| Investment Income                 | 420,000           | 244,216          | (175,784)            | 58%               |
| Increase (Decrease) in FMV        | 0                 | (989,050)        | (989,050)            |                   |
| Other Income                      | 0                 | 15               | 15                   |                   |
| <b>Total Revenues</b>             | <b>10,569,922</b> | <b>9,381,519</b> | <b>(1,188,403.3)</b> | <b>89%</b>        |
| <b>Expense</b>                    |                   |                  |                      |                   |
| Claims Paid                       | 4,000,000         | 2,346,557        | 1,653,443            | 59%               |
| Claims Refund                     | (1,000)           | (5,979)          | 4,979                | 598%              |
| Claims Subrogation                | (10,000)          | (6,506)          | (3,494)              | 65%               |
| Claims Excess Recovery            | (100,000)         | (28,111)         | (71,889)             | 28%               |
| Change in Unpaid Claims Liability | 100,000           | 1,423,339        | (1,323,339)          | 1423%             |
| Excess Insurance                  | 635,000           | 758,088          | (123,088)            | 119%              |
| State Fees                        | 160,000           | 155,048          | 4,952                | 97%               |
| Safety Funds                      | 0                 | 8,417            | (8,417)              |                   |
| Hearing Tests                     | 22,000            | 10,000           | 12,000               | 45%               |
| Risk Management Subsidy           | 55,000            | 55,000           | 0                    | 100%              |
| Loss Prevention Subsidy           | 468,600           | 468,600          | 0                    | 100%              |
| Employee Assistance Program       | 20,000            | 10,920           | 9,080                | 55%               |
| Printing & Reproduction           | 0                 | 3,474            | (3,474)              |                   |
| Transfers In/Out                  | 0                 | 383,000          | (383,000)            |                   |
| Return of Funds                   | 1,000,000         | 3,367,533        | (2,367,533)          | 337%              |
| <b>Total Expense</b>              | <b>6,349,600</b>  | <b>8,949,380</b> | <b>(2,599,780.0)</b> | <b>141%</b>       |

**Trindel Insurance Fund  
Revenue and Expense Budget 21-22  
General Liability - As of 03/31/2022**

|                                   | 21/22 Budget     | 21/22 Actual     | Variance           | Percent of Budget |
|-----------------------------------|------------------|------------------|--------------------|-------------------|
| <b>Revenues</b>                   |                  |                  |                    |                   |
| Member Contributions              | 8,427,974        | 6,521,814        | (1,906,160)        | 77%               |
| Interest Income                   | 13,000           | 4,955            | (8,045)            | 38%               |
| Investment Income                 | 75,000           | 50,954           | (24,046)           | 68%               |
| Increase (Decrease) in FMV        | 0                | (215,333)        | (215,333)          |                   |
| Dividend income                   | 0                | 298              | 298                |                   |
| <b>Total Revenues</b>             | <b>8,515,974</b> | <b>6,362,688</b> | <b>(2,153,286)</b> | <b>75%</b>        |
| <b>Expense</b>                    |                  |                  |                    |                   |
| Claims Paid                       | 1,500,000        | 15,563,921       | (14,063,921)       | 1038%             |
| Claims Subrogation                | (1,000)          | (7,000)          | 6,000              | 700%              |
| Claims Excess Recovery            | (250,000)        | (14,139,407)     | 13,889,407         | 5656%             |
| Change in Unpaid Claims Liability | 100,000          | 206,638          | (106,638)          | 207%              |
| Insurance Expense                 | 350,000          | 189,946          | 160,054            | 54%               |
| Excess Insurance                  | 5,000,000        | 2,922,696        | 2,077,304          | 58%               |
| Risk Management Subsidy           | 27,500           | 27,500           | 0                  | 100%              |
| Loss Prevention Subsidy           | 158,400          | 158,400          | 0                  | 100%              |
| Transfers In/Out                  | 0                | 300,000          | (300,000)          |                   |
| Return of Funds                   | 500,000          | 63,852           | 436,148            | 13%               |
| <b>Total Expense</b>              | <b>7,384,900</b> | <b>5,286,546</b> | <b>2,098,354</b>   | <b>72%</b>        |

**Trindel Insurance Fund  
Revenue and Expense Budget 21-22  
Property - As of 03/31/2022**

|                                   | 21/22 Budget     | 21/22 Actual     | Variance       | Percent of Budget |
|-----------------------------------|------------------|------------------|----------------|-------------------|
| <b>Revenues</b>                   |                  |                  |                |                   |
| Member Contributions              | 1,510,817        | 1,511,618        | 801            | 100%              |
| Interest Income                   | 0                | (216)            | (216)          |                   |
| Investment Income                 | 0                | (2,135)          | (2,135)        |                   |
| Increase (Decrease) in FMV        | 0                | 4,438            | 4,438          |                   |
| <b>Total Revenues</b>             | <b>1,510,817</b> | <b>1,513,705</b> | <b>2,888</b>   | <b>100%</b>       |
| <b>Expense</b>                    |                  |                  |                |                   |
| Claims Paid                       | 500,000          | 696,964          | (196,964)      | 139%              |
| Claims Subrogation                | (15,000)         | (22,335)         | 7,335          | 149%              |
| Claims Excess Recovery            | (200,000)        | (450,354)        | 250,354        | 225%              |
| Change in Unpaid Claims Liability | 100,000          | 9,775            | 90,225         | 10%               |
| Excess Insurance                  | 1,200,000        | 1,026,635        | 173,366        | 86%               |
| Risk Management Subsidy           | 27,500           | 27,500           | 0              | 100%              |
| Loss Prevention Subsidy           | 33,000           | 33,000           | 0              | 100%              |
| Transfers In/Out                  | 0                | (200,000)        | 200,000        |                   |
| <b>Total Expense</b>              | <b>1,645,500</b> | <b>1,121,185</b> | <b>524,316</b> | <b>68%</b>        |

**Trindel Insurance Fund**  
**Revenue and Expense Budget 21-22**  
**Pollution, Med-Mal, and Leadership Training Funds - As of 03/31/2022**

| <b>Pollution</b>           | <b>21/22 Budget</b> | <b>21/22 Actual</b> | <b>Variance</b> | <b>Percent of Budget</b> |
|----------------------------|---------------------|---------------------|-----------------|--------------------------|
| <b>Revenues</b>            |                     |                     |                 |                          |
| Member Contributions       | 87,092              | 87,092              | 0               | 100%                     |
| Interest Income            | 0                   | 27                  | 27              |                          |
| Investment Income          | 0                   | 285                 | 285             |                          |
| Increase (Decrease) in FMV | 0                   | (2,349)             | (2,349)         |                          |
| <b>Total Revenues</b>      | <b>87,092</b>       | <b>85,054</b>       | <b>(2,038)</b>  | <b>98%</b>               |
| <b>Expense</b>             |                     |                     |                 |                          |
| Insurance Expense          | 19,201              | 167,752             | (148,551)       | 874%                     |
| Excess Insurance           | 68,000              | 65,818              | 2,182           | 97%                      |
| Transfers In/Out           | 0                   | (200,000)           | 200,000         |                          |
| <b>Total Expense</b>       | <b>87,201</b>       | <b>33,570</b>       | <b>53,631</b>   | <b>38%</b>               |

| <b>Med Mal</b>                    | <b>21/22 Budget</b> | <b>21/22 Actual</b> | <b>Variance</b> | <b>Percent of Budget</b> |
|-----------------------------------|---------------------|---------------------|-----------------|--------------------------|
| <b>Revenues</b>                   |                     |                     |                 |                          |
| Member Contributions              | 779,614             | 779,614             | 0               | 100%                     |
| Interest Income                   | 0                   | (108)               | (108)           |                          |
| Investment Income                 | 0                   | (1,152)             | (1,152)         |                          |
| Increase (Decrease) in FMV        | 0                   | 3,917               | 3,917           |                          |
| <b>Total Revenues</b>             | <b>779,614</b>      | <b>782,272</b>      | <b>2,658</b>    | <b>100%</b>              |
| <b>Expense</b>                    |                     |                     |                 |                          |
| Claims Paid                       | 10,000              | 0                   | 10,000          | 0%                       |
| Change in Unpaid Claims Liability | 100,000             | 39,107              | 60,893          | 39%                      |
| Excess Insurance                  | 633,000             | 626,574             | 6,426           | 99%                      |
| Transfers In/Out                  | 0                   | (250,000)           | 250,000         |                          |
| <b>Total Expense</b>              | <b>743,000</b>      | <b>415,681</b>      | <b>327,319</b>  | <b>56%</b>               |

| <b>Leadership Training Funds</b> | <b>21/22 Budget</b> | <b>21/22 Actual</b> | <b>Variance</b> | <b>Percent of Budget</b> |
|----------------------------------|---------------------|---------------------|-----------------|--------------------------|
| <b>Revenues</b>                  |                     |                     |                 |                          |
| Member Contributions             | 104,500             | 77,000              | (27,500)        | 74%                      |
| Interest Income                  | 0                   | 551                 | 551             |                          |
| Investment Income                | 0                   | 5,715               | 5,715           |                          |
| Increase (Decrease) in FMV       | 0                   | (23,397)            | (23,397)        |                          |
| <b>Total Revenues</b>            | <b>104,500</b>      | <b>59,869</b>       | <b>(44,631)</b> | <b>57%</b>               |
| <b>Expense</b>                   |                     |                     |                 |                          |
| Subsidy                          | (43,000)            | (43,000)            | 0               | 100%                     |
| Safety Funds                     | 27,500              | 5,899               | 21,601          | 21%                      |
| Training                         | 100,000             | 99,082              | 918             | 99%                      |
| Dues & Subscriptions             | 15,000              | 150                 | 14,850          | 1%                       |
| Transfers In/Out                 | 0                   | (33,000)            | 33,000          |                          |
| <b>Total Expense</b>             | <b>99,500</b>       | <b>29,131</b>       | <b>70,369</b>   | <b>29%</b>               |

Trindel Insurance Fund  
Statement of Net Position By Member  
As of 3/31/2022

|                                      | Administration | Risk Control   | Claims<br>Administration<br>Liability/Property | Claims<br>Administration<br>Workers'<br>Compensation | Workers'<br>Compensation Pool | Liability Pool   | Workers<br>Compensation | Liability         | Property       | Pollution      | Medical<br>Malpractice | Leadership<br>Training Fund | Total             |
|--------------------------------------|----------------|----------------|--|--|-------------------------------|------------------|-------------------------|-------------------|----------------|----------------|------------------------|-----------------------------|-------------------|
| <b>Assets</b>                        |                |                |  |  |                               |                  |                         |                   |                |                |                        |                             |                   |
| Cash                                 | (215,753)      | 25,161         | (52,447)                                       | (151,986)  | 2,644,217                     | 950,131          | 8,011,468               | 3,358,164         | 27,295         | 194,794        | (55,035)               | 1,091,043                   | 15,827,051        |
| LAIIF                                | 0              | 0              | 0  | 0  | 8,135                         | 19               | 10,095,145              | 20,074            | 111            | 120            | 1,663                  | 2,503                       | 10,127,770        |
| Accounts Receivable                  | 267,283        | 277,638        | 120,089  | 331,026  | 1,070,494                     | 880,977          | 4,771,591               | 3,336,076         | 819,570        | 38,601         | 386,529                | 35,000                      | 12,334,873        |
| Prepaid Expenses                     | 0              | 0              | 0  | 0  | 0                             | 0                | 0                       | 0                 | 0              | 0              | 0                      | 0                           | 0                 |
| Investments                          | 0              | 0              | 0  | 0  | 3,988,495                     | (11,236)         | 29,926,815              | 7,867,759         | 102,637        | 1,344          | 563                    | 39,810                      | 41,916,187        |
| Fixed Assets                         | 188,576        | 138,405        | 38,231   | 332,001  | 0                             | 0                | 0                       | 0                 | 0              | 0              | 0                      | 0                           | 697,213           |
| <b>Total Assets</b>                  | <b>240,106</b> | <b>441,203</b> | <b>105,872</b>                                 | <b>511,041</b>                                       | <b>7,711,341</b>              | <b>1,819,891</b> | <b>52,805,019</b>       | <b>14,582,073</b> | <b>949,613</b> | <b>234,859</b> | <b>333,719</b>         | <b>1,168,356</b>            | <b>80,903,093</b> |
| Deferred Outflow of Resources        | 32,368         | 60,241         | (7,210)  | 110,184  | 0                             | 0                | 0                       | 0                 | 0              | 0              | 0                      | 0                           | 195,583           |
| <b>Liabilities</b>                   |                |                |  |  |                               |                  |                         |                   |                |                |                        |                             |                   |
| Accounts Payable                     | 0              | 0              | 0  | 0  | 0                             | 0                | 15                      | 0                 | 0              | 0              | 0                      | 0                           | 15                |
| Payroll Liabilities                  | 41,419         | 7,337          | 19,110   | 12,892   | 0                             | 0                | 0                       | 0                 | 0              | 0              | 0                      | 0                           | 80,758            |
| Net Pension Liability                | 3,650          | 12,560         | (1,192)  | 26,084   | 0                             | 0                | 0                       | 0                 | 0              | 0              | 0                      | 0                           | 41,102            |
| Claims Liabilities                   | 0              | 0              | 0  | 0  | 3,704,000                     | 947,000          | 31,231,789              | 5,528,966         | 322,382        | 0              | 148,000                | 0                           | 41,882,138        |
| <b>Total Liabilities</b>             | <b>45,069</b>  | <b>19,897</b>  | <b>17,918</b>                                  | <b>38,977</b>  | <b>3,704,000</b>              | <b>947,000</b>   | <b>31,231,804</b>       | <b>5,528,966</b>  | <b>322,382</b> | <b>0</b>       | <b>148,000</b>         | <b>0</b>                    | <b>42,004,013</b> |
| Deferred Inflow of Resources         | 786            | 10,101         | (6,053)  | 19,458   | 0                             | 0                | 0                       | 0                 | 0              | 0              | 0                      | 0                           | 24,292            |
| <b>Net Position (Due to Members)</b> | <b>226,618</b> | <b>471,447</b> | <b>86,797</b>                                  | <b>562,791</b>                                       | <b>4,007,341</b>              | <b>872,891</b>   | <b>21,573,215</b>       | <b>9,053,107</b>  | <b>627,231</b> | <b>234,859</b> | <b>185,719</b>         | <b>1,168,356</b>            | <b>39,070,371</b> |



Trindel Insurance Fund  
Statement of Revenues and Expenditures By Program  
From 7/1/2021 Through 3/31/2022

|                                   | Administration | Risk Control   | Claims<br>Administration<br>Liability/Property | Claims<br>Administration<br>Workers'<br>Compensation | Workers'<br>Compensation<br>Pool | Workers<br>Liability Pool | Workers<br>Compensation | Liability        | Property         | Pollution      | Medical<br>Malpractice | Leadership<br>Training Fund | Total             |
|-----------------------------------|----------------|----------------|--|--|----------------------------------|---------------------------|-------------------------|------------------|------------------|----------------|------------------------|-----------------------------|-------------------|
| <b>Revenues</b>                   |                |                |  |  |                                  |                           |                         |                  |                  |                |                        |                             |                   |
| Member Contributions              | 588,022        | 610,804        | 254,503  | 723,760  | 2,201,000                        | 1,830,999                 | 10,102,782              | 6,521,814        | 1,511,618        | 87,092         | 779,614                | 77,000                      | 25,289,007        |
| Interest Income                   | 0              | 0              | 0  | 0  | 2,840                            | 128                       | 23,556                  | 4,955            | (216)            | 27             | (108)                  | 551                         | 31,734            |
| Investment Income                 | 0              | 0              | 0  | 0  | (98,542)                         | (11,236)                  | (744,834)               | (164,081)        | 2,303            | (2,064)        | 2,766                  | (17,682)                    | (1,033,371)       |
| Administrative Fee Income         | 2,995          | 0              | 0  | 0  | 0                                | 0                         | 0                       | 0                | 0                | 0              | 0                      | 0                           | 2,995             |
| Other Income                      | 274            | 3,100          | 0  | 0  | 0                                | 0                         | 15                      | 0                | 0                | 0              | 0                      | 0                           | 3,389             |
| <b>Total Revenues</b>             | <b>591,291</b> | <b>613,904</b> | <b>254,503</b>                                 | <b>723,760</b>                                       | <b>2,105,298</b>                 | <b>1,819,891</b>          | <b>9,381,519</b>        | <b>6,362,688</b> | <b>1,513,705</b> | <b>85,054</b>  | <b>782,272</b>         | <b>59,869</b>               | <b>24,293,754</b> |
| <b>Expense</b>                    |                |                |  |  |                                  |                           |                         |                  |                  |                |                        |                             |                   |
| Claims Expense                    | 0              | 0              | 0  | 0  | 0                                | 0                         | 2,346,557               | 15,563,921       | 696,964          | 0              | 0                      | 0                           | 18,607,442        |
| Claims Recovery                   | 0              | 0              | 0  | 0  | 0                                | 0                         | (40,597)                | (14,146,407)     | (472,689)        | 0              | 0                      | 0                           | (14,659,692)      |
| Change in Claims Liability        | 0              | 0              | 0  | 0  | (76,000)                         | 947,000                   | 1,423,339               | 206,638          | 9,775            | 0              | 39,107                 | 0                           | 2,549,858         |
| Insurance Expense                 | 41,385         | 0              | 0  | 0  | 0                                | 0                         | 758,088                 | 3,112,642        | 1,026,635        | 233,570        | 626,574                | (43,000)                    | 5,755,893         |
| State Fees                        | 1              | 0              | 0  | 0  | 0                                | 0                         | 155,048                 | 0                | 0                | 0              | 0                      | 0                           | 155,049           |
| Risk Management                   | 3,076          | 80,061         | 3,167  | 3,115  | 0                                | 0                         | 552,937                 | 185,900          | 60,500           | 0              | 0                      | 104,981                     | 993,736           |
| Professional Fees                 | 68,685         | 6,563          | 11,100   | 35,029   | 0                                | 0                         | 0                       | 0                | 0                | 0              | 0                      | 0                           | 121,377           |
| General & Administrative          | 309,534        | 221,974        | 157,925  | 384,150  | 0                                | 0                         | 3,474                   | 0                | 0                | 0              | 0                      | 150                         | 1,077,206         |
| Transfers In/Out                  | 0              | 0              | 0  | 0  | 0                                | 0                         | 383,000                 | 300,000          | (200,000)        | (200,000)      | (250,000)              | (33,000)                    | 0                 |
| <b>Total Expense</b>              | <b>422,680</b> | <b>308,597</b> | <b>172,191</b>                                 | <b>422,293</b>                                       | <b>(76,000)</b>                  | <b>947,000</b>            | <b>5,581,847</b>        | <b>5,222,694</b> | <b>1,121,185</b> | <b>33,570</b>  | <b>415,681</b>         | <b>29,131</b>               | <b>14,600,870</b> |
| <b>Net Income (Loss)</b>          | <b>168,611</b> | <b>305,307</b> | <b>82,312</b>                                  | <b>301,467</b>                                       | <b>2,181,298</b>                 | <b>872,891</b>            | <b>3,799,672</b>        | <b>1,139,994</b> | <b>392,520</b>   | <b>51,484</b>  | <b>366,591</b>         | <b>30,738</b>               | <b>9,692,884</b>  |
| <b>Return of Funds to Members</b> | <b>0</b>       | <b>0</b>       | <b>0</b>                                       | <b>0</b>   | <b>0</b>                         | <b>0</b>                  | <b>3,367,533</b>        | <b>63,852</b>    | <b>0</b>         | <b>0</b>       | <b>0</b>               | <b>0</b>                    | <b>3,431,385</b>  |
| <b>Change in Due to Members</b>   | <b>168,611</b> | <b>305,307</b> | <b>82,312</b>                                  | <b>301,467</b>                                       | <b>2,181,298</b>                 | <b>872,891</b>            | <b>432,139</b>          | <b>1,076,142</b> | <b>392,520</b>   | <b>51,484</b>  | <b>366,591</b>         | <b>30,738</b>               | <b>6,261,499</b>  |
| <b>Beginning Due to Members</b>   | <b>58,008</b>  | <b>166,140</b> | <b>4,486</b>                                   | <b>261,324</b>                                       | <b>1,826,043</b>                 | <b>0</b>                  | <b>21,141,076</b>       | <b>7,976,965</b> | <b>234,710</b>   | <b>183,375</b> | <b>(180,873)</b>       | <b>1,137,617</b>            | <b>32,808,872</b> |
| <b>Ending Due to Members</b>      | <b>226,618</b> | <b>471,447</b> | <b>86,797</b>                                  | <b>562,791</b>                                       | <b>4,007,341</b>                 | <b>872,891</b>            | <b>21,573,215</b>       | <b>9,053,107</b> | <b>627,231</b>   | <b>234,859</b> | <b>185,719</b>         | <b>1,168,356</b>            | <b>39,070,371</b> |

TRINDEL INSURANCE FUND  
**BOARD OF DIRECTORS**  
**AGENDA**

Alpine~Colusa~Del Norte~Lassen~Modoc~Mono~Plumas~San Benito~Sierra~Sutter~Trinity

A Joint Powers Authority Established in 1980

[www.trindel.org](http://www.trindel.org)

**TRINDEL BOARD MEETING**

May 2022

**GENERAL BUSINESS**

AGENDA ITEM VI.b.

**SUBJECT:** Authorizing the Treasurer to invest, reinvest sell or exchange securities for the 2022-2023 fiscal year.

**ACTION FOR CONSIDERATION:** Authorizing the Treasurer to invest, reinvest, sell or exchange securities for the 2022-2023 fiscal year per Government Code Section 53607.

**BACKGROUND:** Per Government Code Section 53607 the board must delegate this authority each year. Trindel Bi-Laws designates the Executive Director as the Treasurer.

**FISCAL IMPACT:** None

**RECOMMENDATION:** Authorize the Treasurer to invest, reinvest, sell or exchange securities for the 2022-2023 fiscal year per Government Code Section 53607

TRINDEL INSURANCE FUND  
**BOARD OF DIRECTORS**  
**AGENDA**

Alpine~Colusa~Del Norte~Lassen~Modoc~Mono~Plumas~San Benito~Sierra~Sutter~Trinity

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**TRINDEL BOARD MEETING**

May 2022

**GENERAL BUSINESS**

AGENDA ITEM VI.c.

**SUBJECT:** Investment Policy annual review

**ACTION FOR CONSIDERATION:** Review of our Investment Policy pursuant to Government Code Section 53646(a).

**BACKGROUND:** There have been no changes to the policy since the last review.

**FISCAL IMPACT:** N/A

**RECOMMENDATION:** Adopt the investment Policy as presented.

**TRINDEL INSURANCE FUND  
RESOLUTION NO. 21-02**

**IN THE MATTER OF AMENDING THE TRINDEL INSURANCE FUND INVESTMENT  
POLICY & GUIDELINES**

WHEREAS, there is currently an Investment Policy & Guidelines policy that was adopted on 2-11-97, amended on 10-27-00 by Resolution No. 00-07, further amended on 4-7-02 by Resolution No. 02-12, further amended on 2-28-2007 by resolution 07-01 further amended on 5-21-2015 and

WHEREAS, the Trindel Board sees the value in extending investment duration to closer match liability duration and provide opportunity for higher returns.

NOW THEREFORE BE IT RESOLVED THAT THE BOARD OF DIRECTORS OF THE TRINDEL INSURANCE FUND HEREBY ADOPTS THE ATTACHED EXHIBIT A AS A FULL AND COMPLETE INVESTMENT POLICY AND GUIDELINE:

Section 1. The Investment Policy & Guidelines, as set forth in the attached Exhibit A, are hereby adopted.

Adopted by the Board of Directors of the Trindel Insurance Fund on the 25<sup>th</sup> day of September, 2020, by the following vote:

AYES:

NOES:

ABSTAIN:

ABSENT:

TRINDEL INSURANCE FUND

ATTEST:

  
\_\_\_\_\_  
Van Maddox, Secretary

  
\_\_\_\_\_  
Chester Robertson, President

# Trindell

## Insurance Fund

A JOINT POWERS AUTHORITY ESTABLISHED IN 1980

### TREASURY FUNDS

### INVESTMENT POLICY AND GUIDELINES

ADOPTED SEPTEMBER 25, 2020

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## **I. INTRODUCTION**

Trindel Insurance Fund (“Trindel” or the “Fund”) is a Joint Powers Authority established pursuant to California Government Code Section 6500 *et. seq.* Membership is limited to California counties. Trindel is dedicated to assisting with the insurance needs of its members by providing the most stable, cost-effective, risk-financing mechanisms; insurance program monitoring; and loss prevention services available. Trindel’s daily operations are managed by an Executive Director under the general direction of the Board of Directors, consisting of one voting member from each county. There is also an Executive Committee that includes the Board President, Board Vice-President and two at large members.

The purpose of this investment policy is to identify various policies and procedures that will foster a prudent and systematic investment program designed to seek Trindel’s objectives of safety, liquidity and yield through a diversified investment portfolio. This policy also serves to organize and formalize Trindel’s investment-related activities, while complying with all applicable statutes governing the investment of public funds.

This investment policy was endorsed and adopted by the Trindel’s Board of Directors and is effective as of the 25<sup>th</sup> day of September, 2020, and replaces any previous versions.

## **II. SCOPE**

This policy covers all funds and investment activities under the direct authority of Trindel, as set forth in the State Government Code, Sections 53600 *et seq.*, with the following exceptions:

- Proceeds of debt issuance shall be invested in accordance with Trindel’s general investment philosophy as set forth in this policy; however, such proceeds are to be invested pursuant to the permitted investment provisions of their specific bond indentures.
- Any other funds specifically exempted by the Board of Directors.

### **POOLING OF FUNDS**

Except for cash in certain restricted and special funds, Trindel will consolidate cash and reserve balances from all funds to maximize investment earnings and to increase efficiencies with regard to investment pricing, safekeeping and administration.

Interest or investment earnings will be distributed each quarter of the fiscal year. Earnings will be distributed to each member based on their cash balance in the Workers' Compensation fund and the Property/ Liability funds. Members will be allocated a portion of the earnings based on their percentage of cash balance of the fund's total cash balance at the end of each quarter.

### III. OBJECTIVES

Trindel's overall investment program shall be designed and managed with a degree of professionalism worthy of the public trust. The overriding objectives of the program are to preserve principal, provide sufficient liquidity, and manage investment risks, while seeking a market-rate of return.

- **SAFETY.** Safety of principal is the foremost objective of the investment program. Investments will be undertaken in a manner that seeks to ensure the preservation of capital in the overall portfolio by investing in securities in accordance with the Government Code while maintaining an appropriate level of risk.
- **LIQUIDITY.** The investment portfolio will remain sufficiently liquid to meet all operating requirements that may be reasonably anticipated.
- **RETURN.** The investment portfolio will be designed with the objective of attaining an optimum rate of return on invested funds measured as yield (accrued income) and as a total rate of return (accrued income plus changes in market values), taking into account the investment risk constraints for safety and liquidity needs.

### IV. DELEGATION OF AUTHORITY

Authority to manage Trindel's investment program is derived from California Government Code, Sections 53600 *et seq.*

The Board of Directors is responsible for the management of Trindel's funds, including the administration of this investment policy. By adoption of this investment policy, the Board of Directors delegates investment authority to the Executive Director for a one-year period in accordance with Government Code Section 53607. Such investment authority shall include authority to invest or to reinvest funds of the Fund, or to sell or exchange securities so purchased.

The Executive Director will be responsible for all transactions undertaken and will establish a system of procedures and controls to regulate the activities of subordinate employees. Such procedures will include explicit delegation of authority to persons responsible for investment transactions. No person may engage in an investment transaction except as provided under the terms of this policy and the procedures established by the Executive Director.

Trindel may engage the services of one or more external investment advisers, who are registered under the Investment Advisers Act of 1940, to assist in the management of Trindel's investment portfolio in a manner consistent with Trindel's objectives. External investment advisers may be granted discretion to purchase and sell investment securities in accordance with this investment policy.

Trindel's overall investment program shall be designed and managed with a degree of professionalism that is worthy of the public trust. Trindel recognizes that in a diversified portfolio, occasional measured losses may be inevitable and must be considered within the context of the overall portfolio's return and the cash flow requirements of Trindel. The Executive Director and other authorized persons responsible for managing Trindel's funds acting in accordance with written procedures and the investment policy and exercising due diligence shall be relieved of personal responsibility for an individual security's credit risk or market price changes, provided deviations from expectations are reported in a timely fashion and appropriate action is taken to control adverse developments.

## **V. PRUDENCE**

Pursuant to California Government Code, Section 53600.3, all persons authorized to make investment decisions on behalf of Trindel are trustees and therefore fiduciaries subject to the *Prudent Investor Standard*:

“...all governing bodies of local agencies or persons authorized to make investment decisions on behalf of those local agencies investing public funds pursuant to this chapter are trustees and therefore fiduciaries subject to the prudent investor standard. When investing, reinvesting, purchasing, acquiring, exchanging, selling, or managing public funds, a trustee shall act with care, skill, prudence, and diligence under the circumstances then prevailing, including, but not limited to, the general economic conditions and the anticipated needs of the Agency, that a prudent person acting in a like capacity and familiarity with those matters would use in the conduct of funds of a like character and with like aims, to safeguard the principal and maintain the liquidity needs of the Agency. Within the limitations of this section and considering individual investments as part of an overall strategy, investments may be acquired as authorized by law.”

## **VI. ETHICS AND CONFLICTS OF INTEREST**

All participants in the investment process shall act as custodians of the public trust. Investment officials shall recognize that the investment portfolio is subject to public review and evaluation. Thus employees and officials involved in the investment process shall refrain from personal business activity that create a conflict of interest or the appearance of a conflict with proper execution of the investment program, or impairs their ability to make impartial investment decisions.

## **VII. INTERNAL CONTROLS**

The Executive Director is responsible for establishing and maintaining an internal control structure designed to ensure that the assets of the entity are protected from loss, theft or misuse. The internal control structure shall be designed to provide reasonable assurance that these objectives are met. The concept of reasonable assurance recognizes that (1) the



cost of a control should not exceed the benefits likely to be derived; and (2) the valuation of costs and benefits requires estimates and judgments by management.

Periodically, as deemed appropriate by Trindel and/or the Board of Directors, an independent analysis by an external auditor shall be conducted to review internal controls, account activity and compliance with policies and procedures.

#### **VIII. AUTHORIZED FINANCIAL INSTITUTIONS, DEPOSITORIES, AND BROKER/DEALERS**

To the extent practical, the Executive Director shall endeavor to complete investment transactions using a competitive bid process whenever possible. Trindel's Executive Director will determine which financial institutions are authorized to provide investment services to Trindel. It shall be Trindel's policy to purchase securities only from authorized institutions and firms.

The Executive Director shall maintain procedures for the establishing a list of authorized broker/dealers and financial institutions which are approved for investment purposes that are selected through a process of due diligence determined by Trindel. These institutions may include "primary" dealers or regional dealers that qualify under Securities and Exchange Commission (SEC) Rule 15c3-1 (uniform net capital rule).

In accordance with Section 53601.5, institutions eligible to transact investment business with Trindel include:

- Primary government dealers as designated by the Federal Reserve Bank and non-primary government dealers.
- Nationally or state-chartered banks.
- The Federal Reserve Bank.
- Direct issuers of securities eligible for purchase.
- Institutions licensed by the state as a broker-dealer.
- Institutions that are members of a federally regulated securities exchange.

Selection of financial institutions and broker/dealers authorized to engage in transactions will be at the sole discretion of Trindel, except where Trindel utilizes an external investment adviser in which case Trindel may rely on the adviser for selection.

All financial institutions which desire to become qualified bidders for investment transactions (and which are not dealing only with the investment adviser) must supply the Executive Director with a statement certifying that the institution has reviewed the California Government Code, Section 53600 *et seq.* and Trindel's investment policy.

Public deposits will be made only in qualified public depositories as established by State law. Deposits will be insured by the Federal Deposit Insurance Corporation, or, to the extent the amount exceeds the insured maximum, will be collateralized in accordance with State law.

#### **EXTERNAL INVESTMENT ADVISERS**

Selection of broker/dealers used by an external investment adviser retained by Trindel will be at the sole discretion of the adviser. Where possible, transactions with broker/dealers shall be selected on a competitive basis and their bid or offering prices shall be recorded. If there is no other readily available competitive offering, the investment adviser shall make their best efforts to document quotations for comparable or alternative securities. If qualitative characteristics of a transaction, including, but not limited to, complexity of the transaction, or sector expertise of the broker, prevent a competitive selection process, investment advisers shall use brokerage selection practices as described above.

### **IX. COLLATERALIZATION**

**CERTIFICATES OF DEPOSIT (CDS).** Trindel shall require any commercial bank or savings and loan association to deposit eligible securities with an agency of a depository approved by the State Banking Department to secure any uninsured portion of a Non-Negotiable Certificate of Deposit. The value of eligible securities as defined pursuant to California Government Code, Section 53651, pledged against a Certificate of Deposit shall be equal to 150% of the face value of the CD if the securities are classified as mortgages and 110% of the face value of the CD for all other classes of security.

**COLLATERALIZATION OF BANK DEPOSITS.** This is the process by which a bank or financial institution pledges securities, or other deposits for the purpose of securing repayment of deposited funds. Trindel shall require any bank or financial institution to comply with the collateralization criteria defined in California Government Code, Section 53651.

**REPURCHASE AGREEMENTS.** Trindel requires that Repurchase Agreements be collateralized only by securities authorized in accordance with California Government Code:

- The securities which collateralize the repurchase agreement shall be priced at Market Value, including any Accrued Interest plus a margin. The Market Value of the securities that underlie a repurchase agreement shall be valued at 102% or greater of the funds borrowed against those securities.
- Financial institutions shall mark the value of the collateral to market at least monthly and increase or decrease the collateral to satisfy the ratio requirement described above.
- Trindel shall receive monthly statements of collateral.

## **X. DELIVERY, SAFEKEEPING AND CUSTODY**

**DELIVERY-VERSUS-PAYMENT (DVP).** Settlement of all investment transactions will be completed using standard delivery-vs.-payment procedures.

**SAFEKEEPING AND CUSTODY.** To protect against potential losses due to failure of individual securities dealers, and to enhance access to securities, interest payments and maturity proceeds, all cash and securities in Trindel's portfolio shall be held in safekeeping in Trindel's name by a third party custodian, acting as agent for Trindel under the terms of a custody agreement executed by the bank and Trindel. All investment transactions will require a safekeeping receipt or acknowledgment generated from the trade. A monthly report will be received by Trindel from the custodian listing all securities held in safekeeping with current market data and other information.

The only exceptions to the foregoing shall be depository accounts and securities purchases made with: (i) local government investment pools; (ii) time certificates of deposit, and, (iii) money mutual funds, since the purchased securities are not deliverable.

## **XI. AUTHORIZED INVESTMENTS**

Trindel's investments are governed by California Government Code, Sections 53600 *et seq.* Within the investments permitted by the Code, Trindel seeks to further restrict eligible investments to the guidelines listed below. In the event a discrepancy is found between this policy and the Code, the more restrictive parameters will take precedence. Percentage holding limits and minimum credit quality listed in this section apply at the time the security is purchased.

Any investment currently held at the time the policy is adopted which does not meet the new policy guidelines can be held until maturity, and shall be exempt from the current policy. At the time of the investment's maturity or liquidation, such funds shall be reinvested only as provided in the current policy.

An appropriate risk level shall be maintained by primarily purchasing securities that are of high quality, liquid, and marketable. The portfolio shall be diversified by security type and institution to avoid incurring unreasonable and avoidable risks regarding specific security types or individual financial institutions.

**1. MUNICIPAL SECURITIES** include obligations of the State of California, any of the other 49 states, and any local agency within the State of California, provided that:

- The securities are rated in a rating category of "A" or its equivalent or better by at least one nationally recognized statistical rating organization (NRSRO).
- No more than 5% of the portfolio may be invested in any issuer.
- No more than 30% of the portfolio be in Municipal Securities.
- The maximum maturity does not exceed five (5) years.

2. **MUNICIPAL SECURITIES (REGISTERED TREASURY NOTES OR BONDS)** of any of the other 49 states in addition to California, including bonds payable solely out of the revenues from a revenue-producing property owned, controlled, or operated by a state or by a department, board, agency, or authority of any of the other 49 states, in addition to California.
  - The securities are rated in a rating category of “A” or its equivalent or better by at least one NRSRO.
  - No more than 5% of the portfolio may be invested in any single issuer.
  - No more than 30% of the portfolio may be in Municipal Securities.
  - The maximum maturity does not exceed five (5) years.
3. **U.S. TREASURIES** and other government obligations for which the full faith and credit of the United States are pledged for the payment of principal and interest. There are no limits on the dollar amount or percentage that Trindel may invest in U.S. Treasuries, provided that:
4. **FEDERAL AGENCIES** or United States Government-Sponsored Enterprise obligations, participations, or other instruments, including those issued by or fully guaranteed as to principal and interest by federal agencies or United States government-sponsored enterprises. There are no California Government Code limits mandated on the dollar amount or percentage that may be invested in Federal Agency or Government-Sponsored Enterprises (GSEs). Trindel limits this investment category as follows:
  - No more than 30% of the portfolio may be invested in any Agency/GSE issuer.
  - The maximum percent of agency callable securities in the portfolio will be 20%.
5. **BANKER’S ACCEPTANCES**, provided that:
  - They are issued by institutions which have short-term debt obligations rated “A-1” or its equivalent or better by at least one NRSRO; or long-term debt obligations which are rated in a rating category of “A” or its equivalent or better by at least one NRSRO.
  - No more than 40% of the portfolio may be invested in Banker’s Acceptances.
  - No more than 5% of the portfolio may be invested in any issuer.
  - The maximum maturity does not exceed 180 days.
6. **FEDERALLY INSURED TIME DEPOSITS** (Non-Negotiable Certificates of Deposit) in state or federally chartered banks, savings and loans, or credit unions, provided that:
  - The amount per institution is limited to the maximum covered under federal insurance.
  - No more than 20% of the portfolio will be invested in a combination of federally insured and collateralized time deposits.

- The maximum maturity does not exceed five years.
7. **COLLATERALIZED TIME DEPOSITS** (Non-Negotiable Certificates of Deposit) in state or federally chartered banks, savings and loans, or credit unions in excess of insured amounts which are fully collateralized with securities in accordance with California law, provided that:
- No more than 20% of the portfolio will be invested in a combination of federally insured and collateralized time deposits.
  - The maximum maturity does not exceed five years.
8. **COLLATERALIZED BANK DEPOSITS.** Trindel's deposits with financial institutions will be collateralized with pledged securities per California Government Code, Section 53651. There are no limits on the dollar amount or percentage that Trindel may invest in collateralized bank deposits.
9. **CERTIFICATE OF DEPOSIT PLACEMENT SERVICE (CDARS)**
- No more than 30% of the total portfolio may be invested in a combination of Certificates of Deposit, including CDARS.
  - The maximum maturity does not exceed five years.
10. **NEGOTIABLE CERTIFICATES OF DEPOSIT (NCDs)**, issued by a nationally or state-chartered bank, a savings association or a federal association, a state or federal credit union, or by a federally licensed or state-licensed branch of a foreign bank, provided that:
- The amount of the NCD insured up to the FDIC limit does not require any credit ratings.
  - For any amount above the FDIC insured limit they must be issued by institutions which have short-term debt obligations are rated "A-1" or its equivalent or better by at least one NRSRO; or long-term obligations are rated in a rating category of "A" or its equivalent or better by at least one NRSRO.
  - No more than 30% of the total portfolio may be invested in NCDs (combined with CDARS).
  - No more than 5% of the portfolio may be invested in any issuer.
  - The maximum maturity does not exceed five years.
11. **REPURCHASE AGREEMENTS** collateralized with securities authorized under by California Government Code, maintained at a level of at least 102% of the market value of the Repurchase Agreement. There are no limits on the dollar amount or percentage that Trindel may invest, provided that:
- Securities used as collateral for Repurchase Agreements will be delivered to Trindel's custodian.

- Repurchase Agreements are subject to a Master Repurchase Agreement between Trindel and the provider of the repurchase agreement. The Master Repurchase Agreement will be substantially in the form developed by the Securities Industry and Financial Markets Association (SIFMA).
- The maximum maturity does not exceed one year.

**12. COMMERCIAL PAPER**, provided that the securities are issued by an entity that meets all of the following conditions in either paragraph (a) or (b) and other requirements specified below:

a. **SECURITIES** issued by corporations:

- (i) The issuer is a corporation organized and operating in the United States with assets in excess of \$500 million.
- (ii) The securities are rated “A-1” or its equivalent or better by at least one NRSRO.
- (iii) If the issuer has other debt obligations, they must be rated in a rating category of “A” or its equivalent or better by at least one NRSRO.

b. **SECURITIES** issued by other entities:

- (i) The issuer is organized within the United States as a special purpose corporation, trust, or limited liability company.
- (ii) The securities must have program-wide credit enhancements including, but not limited to, overcollateralization, letters of credit, or a surety bond.
- (iii) The securities are rated “A-1” or its equivalent or better by at least one NRSRO.

- No more than 10% of the outstanding commercial paper of any single issuer.
- No more than 25% of the portfolio may be invested in Commercial Paper.
- No more than 5% of the portfolio may be invested in any issuer.
- The maximum maturity does not exceed 270 days.

**13. STATE OF CALIFORNIA LOCAL AGENCY INVESTMENT FUND (LAIF)**, provided that:

- Trindel may invest up to the maximum permitted amount in LAIF.
- LAIF’s investments in instruments prohibited by or not specified in Trindel’s policy do not exclude it from Trindel’s list of allowable investments, provided that the fund’s reports allow the Executive Director to adequately judge the risk inherent in LAIF’s portfolio.

**14. LOCAL GOVERNMENT INVESTMENT POOLS**

- Other LGIPs permitted by Fund.
- There is no issuer limitation for Local Government Investment Pools

**15. CORPORATE MEDIUM TERM NOTES (MTNS), provided that:**

- The issuer is a corporation organized and operating within the United States or by depository institutions licensed by the United States or any state and operating within the United States.
- The securities are rated in a rating category of “A” or its equivalent or better by at least one NRSRO.
- No more than 30% of the total portfolio may be invested in MTNs.
- No more than 5% of the portfolio may be invested in any issuer.
- The maximum maturity does not exceed five years.

**16. ASSET-BACKED, MORTGAGE-BACKED, MORTGAGE PASS-THROUGH SECURITIES, AND COLLATERALIZED MORTGAGE OBLIGATIONS FROM ISSUERS NOT DEFINED IN SECTIONS 3 AND 4 OF THE AUTHORIZED INVESTMENTS SECTION OF THIS POLICY, provided that:**

- The securities are rated in a rating category of “AA” or its equivalent or better by one NRSRO.
- No more than 20% of the total portfolio may be invested in these securities.
- No more than 5% of the portfolio may be invested in any Asset-Backed or Commercial Mortgage security issuer.
- The legal final maturity does not exceed 5 years.

**17. MONEY MARKET MUTUAL FUNDS that are registered with the Securities and Exchange Commission under the Investment Company Act of 1940, provided that:**

- Such Funds meet either of the following criteria:
  1. Have attained the highest ranking or the highest letter and numerical rating provided by not less than two NRSROs; or
  2. Have retained an investment adviser registered or exempt from registration with the Securities and Exchange Commission with not less than five years’ experience managing money market mutual funds with assets under management in excess of \$500 million.
- No more than 20% of the total portfolio may be invested in Money Market Mutual Funds.

**18. SUPRANATIONALS provided that:**

- Issues are unsubordinated obligations issued by the International Bank for Reconstruction and Development, International Finance Corporation, or Inter-American Development Bank.
- The securities are rated in a rating category of “AA” or its equivalent or better by a nationally recognized statistical rating organization.
- No more than 30% of the total portfolio may be invested in these securities.
- No more than 10% of the portfolio per issuer

- The maximum maturity does not exceed 5 years.

## **XII. MAXIMUM MATURITY**

To the extent possible, investments shall be matched with anticipated cash flow requirements and known future liabilities.

Trindel will not invest in securities maturing more than five years from the date of trade settlement, unless the Board of Directors has by resolution granted authority to make such an investment. Effective XX, 2020, The Board of Directors of Trindel have approved investments in U.S. Treasury obligations and Federal Agency bonds longer than five (5) years.

## **XIII. INVESTMENT POOLS/MUTUAL FUNDS**

A thorough investigation of the pool/mutual fund is required prior to investing, and on a continual basis. The Authority shall develop a due diligence process which will answer the following general questions:

1. A description of eligible investment securities, and a written statement of investment policy and objectives.
2. A description of interest calculations and how it is distributed, and how gains and losses are treated.
3. A description of how the securities are safeguarded (including the settlement processes), and how often the securities are priced and the program audited.
4. A description of who may invest in the program, how often, what size deposit and withdrawal are allowed.
5. A schedule for receiving statements and portfolio listings.
6. Are reserves, retained earnings, etc. utilized by the pool/fund?
7. A fee schedule, and when and how is it assessed.
8. Is the pool/fund eligible for bond proceeds and/or will it accept such proceeds?

## **XIV. PROHIBITED INVESTMENT VEHICLES AND PRACTICES**

- State law notwithstanding, any investments not specifically described herein are prohibited, including, but not limited to futures and options.
- In accordance with Government Code, Section 53601.6, investment in inverse floaters, range notes, or mortgage derived interest-only strips is prohibited.
- Investment in any security that could result in a zero interest accrual if held to maturity is prohibited.
- Trading securities for the sole purpose of speculating on the future direction of interest rates is prohibited.



- Purchasing or selling securities on margin is prohibited.
- The use of reverse repurchase agreements, securities lending or any other form of borrowing or leverage is prohibited.
- The purchase of foreign currency denominated securities is prohibited.

## **XV. RISK MANAGEMENT AND DIVERSIFICATION**

### **MITIGATING CREDIT RISK IN THE PORTFOLIO**

Credit risk is the risk that a security or a portfolio will lose some or all of its value due to a real or perceived change in the ability of the issuer to repay its debt. Trindel will mitigate credit risk by adopting the following strategies:

- The diversification requirements included in the “Authorized Investments” section of this policy are designed to mitigate credit risk in the portfolio.
- No more than 5% of the total portfolio may be invested in securities of any single issuer unless otherwise specified in this policy.
- Trindel may elect to sell a security prior to its maturity and record a capital gain or loss in order to improve the quality, liquidity or yield of the portfolio in response to market conditions or the Fund’s risk preferences.
- If securities owned by Trindel are downgraded to a level below the quality required by this investment policy, it will be Trindel’s policy to review the credit situation and make a determination as to whether to sell or retain such securities in the portfolio.
  - If Trindel uses an investment adviser, any actions taken related to the downgrade by the investment adviser will be communicated to the Executive Director in a timely manner.
  - If a decision is made to retain a downgraded security in the portfolio, its presence in the portfolio will be monitored and reported monthly to the Board of Directors.

### **MITIGATING MARKET RISK IN THE PORTFOLIO**

Market risk is the risk that the portfolio value will fluctuate due to changes in the general level of interest rates. Trindel recognizes that, over time, longer-term portfolios have the potential to achieve higher returns. On the other hand, longer-term portfolios have higher volatility of return. Trindel will mitigate market risk by providing adequate liquidity for short-term cash needs, and by making longer-term investments only with funds that are not needed for current cashflow purposes.

Trindel further recognizes that certain types of securities, including variable rate securities, securities with principal paydowns prior to maturity, and securities with embedded options, will affect the market risk profile of the portfolio differently in different interest rate environments. Trindel, therefore, adopts the following strategies to control and mitigate its exposure to market risk:

- Trindel will maintain a minimum of six months of budgeted operating expenditures in short term investments to provide sufficient liquidity for expected disbursements.
- The maximum stated final maturity of individual securities in the portfolio will be five years, except as otherwise stated in this policy.
- The duration of the portfolio will at all times be approximately equal to the duration (typically, plus or minus 20%) of a Market Benchmark, an index selected by Trindel based on Trindel's investment objectives, constraints and risk tolerances.

#### **XVI. REVIEW OF INVESTMENT PORTFOLIO**

The Executive Director shall periodically, but no less than quarterly, review the portfolio to identify investments that do not comply with this investment policy and establish protocols for reporting major and critical incidences of noncompliance to the Board of Directors.

#### **XVII. PERFORMANCE EVALUATION**

The investment portfolio shall be designed to attain a market-average rate of return throughout budgetary and economic cycles, taking into account Trindel's risk constraints, the cash flow characteristics of the portfolio, and state and local laws, ordinances or resolutions that restrict investments.

The Executive Director shall monitor and evaluate the portfolio's performance relative to market benchmark, which will be included in the Executive Director's quarterly report. The Executive Director shall select an appropriate, readily available index to use as a market benchmark.

#### **XVIII. REPORTING**

##### **MONTHLY REPORTS**

Monthly investment reports will be submitted by the Executive Director to the Board of Directors. These reports will disclose, at a minimum, the following information about the characteristics of Trindel's portfolio:

1. An asset listing showing par value, cost and accurate and complete market value of each security, type of investment, issuer, and interest rate.
2. Monthly transactions for the period.
3. A one-page summary report that shows:
  - a. Average maturity of the portfolio and modified duration of the portfolio;
  - b. Maturity distribution of the portfolio;
  - c. Average portfolio credit quality; and,
  - d. Time-weighted total rate of return for the portfolio for the prior one month, three months, twelve months, year to date, and since inception compared to Trindel's market benchmark returns for the same periods;
4. A statement of compliance with investment policy, including a schedule of any transactions or holdings which do not comply with this policy or with the California Government Code, including a justification for their presence in the portfolio and a timetable for resolution.
5. A statement that Trindel has adequate funds to meet its cash flow requirements for the next six months.

#### **ANNUAL REPORTS**


A comprehensive annual report will be presented to the Governing Board. This report will include comparisons of Trindel's return to the market benchmark return, suggest policies and improvements that might enhance the investment program, and will include an investment plan for the coming year.

#### **XIX. REVIEW OF INVESTMENT POLICY**

The Investment Policy and Guidelines shall be reviewed and approved annually by the Board of Directors in accordance with Government Code Section 53646 within 120 days of the end of the fiscal year to ensure its consistency with the overall objectives of preservation of principal, liquidity and return, and its relevance to current law and financial and economic trends.

Any recommended modifications or amendments shall be presented by Staff to the Board of Directors for their consideration and adoption.

Prepared by:

  
\_\_\_\_\_  
Executive Director

Approved:   
Attorney for Trindel Insurance Fund

Approved:   
Board of Directors

Date: 10/05/2020

## GLOSSARY OF INVESTMENT TERMS

**AGENCIES.** Shorthand market terminology for any obligation issued by a *government-sponsored entity (GSE)*, or a *federally related institution*. Most obligations of GSEs are not guaranteed by the full faith and credit of the US government. Examples are:

**FFCB.** The Federal Farm Credit Bank System provides credit and liquidity in the agricultural industry. FFCB issues discount notes and bonds.

**FHLB.** The Federal Home Loan Bank provides credit and liquidity in the housing market. FHLB issues discount notes and bonds.

**FHLMC.** Like FHLB, the Federal Home Loan Mortgage Corporation provides credit and liquidity in the housing market. FHLMC, also called “FreddieMac” issues discount notes, bonds and mortgage pass-through securities.

**FNMA.** Like FHLB and FreddieMac, the Federal National Mortgage Association was established to provide credit and liquidity in the housing market. FNMA, also known as “FannieMae,” issues discount notes, bonds and mortgage pass-through securities.

**GNMA.** The Government National Mortgage Association, known as “GinnieMae,” issues mortgage pass-through securities, which are guaranteed by the full faith and credit of the US Government.

**PEFCO.** The Private Export Funding Corporation assists exporters. Obligations of PEFCO are not guaranteed by the full faith and credit of the US government.

**TVA.** The Tennessee Valley Authority provides flood control and power and promotes development in portions of the Tennessee, Ohio, and Mississippi River valleys. TVA currently issues discount notes and bonds.

**ASKED.** The price at which a seller offers to sell a security.

**ASSET BACKED SECURITIES.** Securities supported by pools of installment loans or leases or by pools of revolving lines of credit.

**AVERAGE LIFE.** In mortgage-related investments, including CMOs, the average time to expected receipt of principal payments, weighted by the amount of principal expected.

**BANKER’S ACCEPTANCE.** A money market instrument created to facilitate international trade transactions. It is highly liquid and safe because the risk of the trade transaction is transferred to the bank which “accepts” the obligation to pay the investor.

**BENCHMARK.** A comparison security or portfolio. A performance benchmark is a partial market index, which reflects the mix of securities allowed under a specific investment policy.

**BID.** The price at which a buyer offers to buy a security.

**BROKER.** A broker brings buyers and sellers together for a transaction for which the broker receives a commission. A broker does not sell securities from his own position.

**CALLABLE.** A callable security gives the issuer the option to call it from the investor prior to its maturity. The main cause of a call is a decline in interest rates. If interest rates decline since an issuer issues securities, it will likely call its current securities and reissue them at a lower rate of interest. Callable securities have reinvestment risk as the investor may receive its principal back when interest rates are lower than when the investment was initially made.

**CERTIFICATE OF DEPOSIT (CD).** A time deposit with a specific maturity evidenced by a certificate. Large denomination CDs may be marketable.

**CERTIFICATE OF DEPOSIT ACCOUNT REGISTRY SYSTEM (CDARS).** A private placement service that allows local agencies to purchase more than \$250,000 in CDs from a single

- financial institution (must be a participating institution of CDARS) while still maintaining FDIC insurance coverage. CDARS is currently the only entity providing this service. CDARS facilitates the trading of deposits between the California institution and other participating institutions in amounts that are less than \$250,000 each, so that FDIC coverage is maintained.
- COLLATERAL.** Securities or cash pledged by a borrower to secure repayment of a loan or repurchase agreement. Also, securities pledged by a financial institution to secure deposits of public monies.
- COLLATERALIZED MORTGAGE OBLIGATIONS (CMO).** Classes of bonds that redistribute the cash flows of mortgage securities (and whole loans) to create securities that have different levels of prepayment risk, as compared to the underlying mortgage securities.
- COMMERCIAL PAPER.** The short-term unsecured debt of corporations.
- COST YIELD.** The annual income from an investment divided by the purchase cost. Because it does not give effect to premiums and discounts which may have been included in the purchase cost, it is an incomplete measure of return.
- COUPON.** The rate of return at which interest is paid on a bond.
- CREDIT RISK.** The risk that principal and/or interest on an investment will not be paid in a timely manner due to changes in the condition of the issuer.
- CURRENT YIELD.** The annual income from an investment divided by the current market value. Since the mathematical calculation relies on the current market value rather than the investor's cost, current yield is unrelated to the actual return the investor will earn if the security is held to maturity.
- DEALER.** A dealer acts as a principal in security transactions, selling securities from and buying securities for his own position.
- DEBENTURE.** A bond secured only by the general credit of the issuer.
- DELIVERY VS. PAYMENT (DVP).** A securities industry procedure whereby payment for a security must be made at the time the security is delivered to the purchaser's agent.
- DERIVATIVE.** Any security that has principal and/or interest payments which are subject to uncertainty (but not for reasons of default or credit risk) as to timing and/or amount, or any security which represents a component of another security which has been separated from other components ("Stripped" coupons and principal). A derivative is also defined as a financial instrument the value of which is totally or partially derived from the value of another instrument, interest rate, or index.
- DISCOUNT.** The difference between the par value of a bond and the cost of the bond, when the cost is below par. Some short-term securities, such as T-bills and banker's acceptances, are known as discount securities. They sell at a discount from par, and return the par value to the investor at maturity without additional interest. Other securities, which have fixed coupons, trade at a discount when the coupon rate is lower than the current market rate for securities of that maturity and/or quality.
- DIVERSIFICATION.** Dividing investment funds among a variety of investments to avoid excessive exposure to any one source of risk.
- DURATION.** The weighted average time to maturity of a bond where the weights are the present values of the future cash flows. Duration measures the price sensitivity of a bond to changes in interest rates. (See modified duration).
- FEDERAL FUNDS RATE.** The rate of interest charged by banks for short-term loans to other banks. The Federal Reserve Bank through open-market operations establishes it.

**FEDERAL OPEN MARKET COMMITTEE.** A committee of the Federal Reserve Board that establishes monetary policy and executes it through temporary and permanent changes to the supply of bank reserves.

**LEVERAGE.** Borrowing funds in order to invest in securities that have the potential to pay earnings at a rate higher than the cost of borrowing.

**LIQUIDITY.** The speed and ease with which an asset can be converted to cash.

**LOCAL AGENCY INVESTMENT FUND (LAIF).** A voluntary investment fund open to government entities and certain non-profit organizations in California that is managed by the State Treasurer's Office.

**LOCAL GOVERNMENT INVESTMENT POOL.** Investment pools that range from the State Treasurer's Office Local Agency Investment Fund (LAIF) to county pools, to Joint Powers Authorities (JPAs). These funds are not subject to the same SEC rules applicable to money market mutual funds.

**MAKE WHOLE CALL.** A type of call provision on a bond that allows the issuer to pay off the remaining debt early. Unlike a call option, with a make whole call provision, the issuer makes a lump sum payment that equals the net present value (NPV) of future coupon payments that will not be paid because of the call. With this type of call, an investor is compensated, or "made whole."

**MARGIN.** The difference between the market value of a security and the loan a broker makes using that security as collateral.

**MARKET RISK.** The risk that the value of securities will fluctuate with changes in overall market conditions or interest rates.

**MARKET VALUE.** The price at which a security can be traded.

**MARKING TO MARKET.** The process of posting current market values for securities in a portfolio.

**MATURITY.** The final date upon which the principal of a security becomes due and payable.

**MEDIUM TERM NOTES.** Unsecured, investment-grade senior debt securities of major corporations which are sold in relatively small amounts on either a continuous or an intermittent basis. MTNs are highly flexible debt instruments that can be structured to respond to market opportunities or to investor preferences.

**MODIFIED DURATION.** The percent change in price for a 100 basis point change in yields. Modified duration is the best single measure of a portfolio's or security's exposure to market risk.

**MONEY MARKET.** The market in which short-term debt instruments (T-bills, discount notes, commercial paper, and banker's acceptances) are issued and traded.

**MORTGAGE PASS-THROUGH SECURITIES.** A securitized participation in the interest and principal cash flows from a specified pool of mortgages. Principal and interest payments made on the mortgages are passed through to the holder of the security.

**MUNICIPAL SECURITIES.** Securities issued by state and local agencies to finance capital and operating expenses.

**MUTUAL FUND.** An entity which pools the funds of investors and invests those funds in a set of securities which is specifically defined in the fund's prospectus. Mutual funds can be invested in various types of domestic and/or international stocks, bonds, and money market instruments, as set forth in the individual fund's prospectus. For most large, institutional investors, the costs associated with investing in mutual funds are higher than the investor can obtain through an individually managed portfolio.

**NEGOTIABLE CD.** A short-term debt instrument that pays interest and is issued by a bank, savings or federal association, state or federal credit union, or state-licensed branch of a foreign bank. Negotiable CDs are traded in a secondary market and are payable upon order to the bearer or initial depositor (investor).

**PREMIUM.** The difference between the par value of a bond and the cost of the bond, when the cost is above par.

**PREPAYMENT SPEED.** A measure of how quickly principal is repaid to investors in mortgage securities.

**PREPAYMENT WINDOW.** The time period over which principal repayments will be received on mortgage securities at a specified prepayment speed.

**PRIMARY DEALER.** A financial institution (1) that is a trading counterparty with the Federal Reserve in its execution of market operations to carry out U.S. monetary policy, and (2) that participates for statistical reporting purposes in compiling data on activity in the U.S. Government securities market.

**PRUDENT PERSON (PRUDENT INVESTOR) RULE.** A standard of responsibility which applies to fiduciaries. In California, the rule is stated as "Investments shall be managed with the care, skill, prudence and diligence, under the circumstances then prevailing, that a prudent person, acting in a like capacity and familiar with such matters, would use in the conduct of an enterprise of like character and with like aims to accomplish similar purposes."

**REALIZED YIELD.** The change in value of the portfolio due to interest received and interest earned and realized gains and losses. It does not give effect to changes in market value on securities, which have not been sold from the portfolio.

**REGIONAL DEALER.** A financial intermediary that buys and sells securities for the benefit of its customers without maintaining substantial inventories of securities and that is not a primary dealer.

**REPURCHASE AGREEMENT.** Short-term purchases of securities with a simultaneous agreement to sell the securities back at a higher price. From the seller's point of view, the same transaction is a reverse repurchase agreement.

**SAFEKEEPING.** A service to bank customers whereby securities are held by the bank in the customer's name.

**STRUCTURED NOTE.** A complex, fixed income instrument, which pays interest, based on a formula tied to other interest rates, commodities or indices. Examples include inverse floating rate notes which have coupons that increase when other interest rates are falling, and which fall when other interest rates are rising, and "dual index floaters," which pay interest based on the relationship between two other interest rates - for example, the yield on the ten-year Treasury note minus the Libor rate. Issuers of such notes lock in a reduced cost of borrowing by purchasing interest rate swap agreements.

**SUPRANATIONAL.** A Supranational is a multi-national organization whereby member states transcend national boundaries or interests to share in the decision making to promote economic development in the member countries.

**TOTAL RATE OF RETURN.** A measure of a portfolio's performance over time. It is the internal rate of return, which equates the beginning value of the portfolio with the ending value; it includes interest earnings, realized and unrealized gains, and losses in the portfolio.

**U.S. TREASURY OBLIGATIONS.** Securities issued by the U.S. Treasury and backed by the full faith and credit of the United States. Treasuries are considered to have no credit risk, and are the



benchmark for interest rates on all other securities in the US and overseas. The Treasury issues both discounted securities and fixed coupon notes and bonds.

**TREASURY BILLS.** All securities issued with initial maturities of one year or less are issued as discounted instruments, and are called Treasury bills. The Treasury currently issues three- and six-month T-bills at regular weekly auctions. It also issues “cash management” bills as needed to smooth out cash flows.

**TREASURY NOTES.** All securities issued with initial maturities of two to ten years are called Treasury notes, and pay interest semi-annually.

**TREASURY BONDS.** All securities issued with initial maturities greater than ten years are called Treasury bonds. Like Treasury notes, they pay interest semi-annually.

**VOLATILITY.** The rate at which security prices change with changes in general economic conditions or the general level of interest rates.

**YIELD TO MATURITY.** The annualized internal rate of return on an investment which equates the expected cash flows from the investment to its cost.

TRINDEL INSURANCE FUND  
**BOARD OF DIRECTORS**  
**AGENDA**

Alpine~Colusa~Del Norte~Lassen~Modoc~Mono~Plumas~San Benito~Sierra~Sutter~Trinity

A Joint Powers Authority Established in 1980

[www.trindel.org](http://www.trindel.org)

**TRINDEL BOARD MEETING**

May 2022

**GENERAL BUSINESS**

AGENDA ITEM VI.d.

**SUBJECT:** Conflict of Interest Code

**ACTION FOR CONSIDERATION:** Discussion /Approval of Trindel's Conflict of Interest Code

**BACKGROUND:** This is an annual review of our Conflict of Interest Code as required by Government Code 87303.

**FISCAL IMPACT:** N/A

**RECOMMENDATION:** Approve Conflict of Interest Code.

**CONFLICT-OF-INTEREST CODE  
FOR  
TRINDEL INSURANCE FUND**

The Political Reform Act (Government Code Section 81000, et seq.) requires state and local government agencies to adopt and promulgate conflict-of-interest codes.

The Fair Political Practices Commission has adopted a regulation (2 California Code of Regulations Section 18730) that contains the terms of a standard conflict-of-interest code, which can be incorporated by reference in an agency's code. After public notice and hearing, the standard code may be amended by the Fair Political Practices Commission to conform to amendments in the Political Reform Act. Therefore, the terms of 2 California Code of Regulations Section 18730 and any amendments to it duly adopted by the Fair Political Practices Commission are hereby incorporated by reference. This regulation and the attached Appendices, designating positions and establishing disclosure categories, shall constitute the conflict-of-interest code for **Trindel Insurance Fund**.

Individuals holding designated positions shall file their statements of economic interests with Trindel Insurance Fund , which will make the statements available for public inspection and reproduction. (Gov. Code Sec. 81008.) All statements will be retained by Trindel Insurance Fund.

**Trindel Insurance Fund  
Appendix A to the Conflict-of-Interest Code**

**Designated Positions**

| <u>Designated Position</u>           | <u>Assigned Disclosure Category</u> |
|--------------------------------------|-------------------------------------|
| Director of Property & Liability     | 1, 2, 3                             |
| Director of Loss Prevention Programs | 1, 2, 3                             |
| Director of Workers' Compensation    | 1, 2, 3                             |
| Consultants/New Positions            | *                                   |

\*Consultants/new positions shall be included in the list of designated positions and shall disclose pursuant to the broadest disclosure category in the code subject to the following limitation:

The Executive Director may determine in writing that a particular consultant or new position, although a "designated position," is hired to perform a range of duties that is limited in scope and thus is not required to comply fully with the disclosure requirements described in this section. Such determination shall include a description of the consultant's or new position's duties and, based upon that description, a statement of the extent of disclosure requirements. The Executive Director's determination is a public record and shall be retained for public inspection in the same manner and location as this conflict-of-interest code. (Gov. Code Sec. 81008.)

The following positions are not covered by the code because they must file a statement of economic interests under Government Code Section 87200 and therefore, are listed for informational purposes only:

Members of the Governing Board  
Alternate Members of the Governing Board  
Executive Director  
Assistant Treasurer

An individual holding one of the above listed positions may contact the Fair Political Practices Commission for assistance or written advice regarding their filing obligations if they believe that their position has been categorized incorrectly. The Fair Political Practices Commission makes the final determination whether a position is covered by Government Code Section 87200.

**Trindel Insurance Fund**  
**Appendix B to the Conflict-of-Interest Code**

**Disclosure Categories:**

1. Investments and business positions in business entities, and income (including the receipt of loans, gifts, and travel payments), from sources of the type to contract with Trindel Insurance Fund to supply goods, services, materials, supplies, or leased space.
2. Investments and business positions in business entities, and income (including the receipt of loans, gifts, and travel payments), from contractors engaged in the performance of work or services of the type utilized by Trindel Insurance Fund, including insurance companies, carriers, holding companies, underwriters, agents or accounting firms.
3. Investments and business positions in business entities, and income (including the receipt of loans, gifts, and travel payments), from sources that have filed claims, or have claims pending, against Trindel Insurance Fund or any of its members during the reporting period.

TRINDEL INSURANCE FUND  
**BOARD OF DIRECTORS**  
**AGENDA**

Alpine~Colusa~Del Norte~Lassen~Modoc~Mono~Plumas~San Benito~Sierra~Sutter~Trinity

A Joint Powers Authority Established in 1980

[www.trindel.org](http://www.trindel.org)

**TRINDEL BOARD MEETING**

May 2022

**GENERAL BUSINESS**

AGENDA ITEM VI.e.

**SUBJECT:** Allocation of Positive Cash in Admin Funds

**ACTION FOR CONSIDERATION:** Discussion / Approve Resolution 22-03.

**BACKGROUND:** Admin departments are funded by member contributions at the budgeted level. If a department does not spend the total member contribution allocation for the year the difference between what was spent and the contribution remains in the department fund. Over time these funds will accumulate and this allocation method will insure the members benefit from the savings.

**FISCAL IMPACT:** N/A

**RECOMMENDATION:** Authorize and approve resolution 22-03.

**TRINDEL INSURANCE FUND  
RESOLUTION NO. 22-03**

**IN THE MATTER OF THE TRINDEL INSURANCE FUND ALLOCATION OF POSITIVE  
CASH BALANCES IN ADMINISTRATION FUNDS**

WHEREAS, positive cash balances accumulate in administrations funds when budgets are underspent, and

WHEREAS, the Board finds it necessary to provide an allocation process for the positive cash balances,

NOW THEREFORE BE IT RESOLVED THAT THE BOARD OF DIRECTORS OF THE TRINDEL INSURANCE FUND HEREBY ADOPTS AN ALLOCATION PROCESS FOR POSITIVE CASH BALANCES IN ADMINISTRATION FUNDS:

The following funds are identified as administration funds for this resolution:

Fund 10 Administration, Fund 20 Risk Control, Fund 25 Claims Administration Liability /Property, Fund 30 Claims Administration Workers' Compensation.

For each individual fund if the combined balance of the cash accounts is positive at the end a fiscal year, the following year's budget shall incorporate half of the positive balance. This would be done by funding the budget with this cash before funding the remaining balance with member contributions.

Adopted by the Board of Directors of the Trindel Insurance Fund on the \_\_\_\_ day of May, 2022, by the following vote:

AYES:

NOES:

ABSTAIN:

ABSENT:

TRINDEL INSURANCE FUND

ATTEST:

\_\_\_\_\_  
Nathan Black, President

\_\_\_\_\_  
Van Maddox, Secretary

TRINDEL INSURANCE FUND  
**BOARD OF DIRECTORS**  
**AGENDA**

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**TRINDEL BOARD MEETING**  
May 2022

**GENERAL BUSINESS**  
AGENDA ITEM VI.f.

**SUBJECT:** Credit Card Policy

**ACTION FOR CONSIDERATION:** An action to review and adopt updated Credit Card Policy

**BACKGROUND:** In reviewing our credit card policy we found that it contradicted our travel expense resolution 02-10 in regards to gratuities. We are revising the credit card policy to mirror the travel expense policy.

**FISCAL IMPACT:** None

**RECOMMENDATION:** Adopt updated Credit Card Policy



**TRINDEL  
INSURANCE FUND**

**CREDIT CARD PROGRAM**

**POLICIES & PROCEDURES**

Adopted: 9/25/2020



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## 1 INTRODUCTION

Trindel Insurance Fund has initiated the use of a new credit card as a efficient method of purchasing and traveling. This credit card (called the CAL-Card) will facilitate one payment to a bank on a monthly basis, instead of individual payments to a large number of vendors and will reduce the overall cost of the credit card program.

Trindel Insurance Fund will participate in the State of California/U.S. Bank Government Services CAL-Card system. The card bears the Trindel Insurance Fund name and has the cardholder's name embossed on it. Authorization to use the card is restricted to the cardholder only and shall not be delegated. The card shall be used for Official Use Only and may never be used for personal purchases.

The following policies and procedures have been established for personnel with a genuine need for a more efficient method of purchasing have access to a Trindel Insurance Fund Credit Card.

## 2 GENERAL INFORMATION

The Trindel Insurance Fund (Fund) Credit Card is a VISA credit card with controls and data reporting that enable the Fund to streamline the traditional paper and labor-intensive procurement process for small dollar purchases and travel. The Credit Card allows Fund departments, under strict guidelines, to move easily and rapidly to obtain low dollar value purchases directly, and it can be used for approved travel. Frequently, the Credit Card will serve dual purposes for the employee, allowing both purchases and travel on the same card.

## 3 CONTROLS

The Card can be used only within the limits determined by the Executive Director. These limits are established for each cardholder and can be modified by approval of the Executive Director when necessary to meet the changing purchasing needs of the cardholder and the Fund. Unless

otherwise authorized, the limit will not exceed \$1,500 per card. When a merchant seeks authorization from the bank for a purchase, the system will check the cardholder's credit limit, and if the established limit is exceeded, the purchase will be denied.

In addition, proof of all purchases is required by each cardholder with additional verification performed by the designated approving manager before payment is made to the bank. All Credit Card purchases are subject to the terms and conditions of the Fund's budget authority and Travel Policy.

The cardholder shall be personally liable to the Fund for the amount of any non-approved purchases. Payroll deductions may be used to collect funds that are due to the Fund.

#### 4 FEES

There are no administrative fees associated with the Fund Credit Card

#### 5 DEFINITIONS

The following terms are commonly referred to in this document and their definitions are provided for clarification:

Fixed Asset:

The dollar amount for designating goods as a fixed asset for Trindel Insurance Fund is \$5,000.

Prohibited:

If the goods are "prohibited," the use of the Fund Credit Card is not authorized and shall not be used to procure such items.

Department Manager:

The Department Manager is a critical checkpoint for internal control purposes. The Department Manager reviews the monthly bank statements to verify that all assigned cardholder's purchases are necessary and for

“Official Use Only”. The Department Manager must have a working knowledge of various purchasing methods and be familiar with Trindel Insurance Fund procedures as well as current travel reimbursement policies. The Department Manager must also have knowledge of the job responsibilities of the designated cardholder and is the cardholder's supervisor.

## 6 PROCUREMENT PROCESS

The Trindel Insurance Fund Credit Card is not intended to replace effective procurement planning, nor does use of the card relieve the cardholder from adherence to all State, Fund and Department acquisition regulations, policies and procedures. The following conditions must be met when using the Credit Card:

The Credit Card should be used whenever possible in lieu of emergency purchase orders or purchase requisitions.

Each single purchase may be comprised of multiple items, but the total including freight, shipping, and tax cannot exceed the card credit limit.

If a purchase will exceed any limit established by the Department, the normal purchasing procedures must be followed.

The least expensive item that meets basic needs must be sought.

Cardholders shall ensure that sufficient funds have been budgeted and are available prior to making any purchases. The Department Manager can assist in verifying that funds are available.

Purchases shall not be split to circumvent procurement regulations.

The card shall not be used for purchases when the cardholder has a personal interest or knowledge, which creates an appearance of a conflict of interest (e.g. buying from a relative).

## 7 CARD RESTRICTIONS

The Trindel Insurance Fund Credit Card is intended to be used for small dollar purchases and travel. However, the card is not to be used for services, due to the complexity of IRS 1099 reporting requirements. In addition, the Fund Credit Card shall not be used for any of the following:

- Fixed assets;
- Cash advances;
- Personal services ~~and gratuities~~;
- Construction, improvements and maintenance of facilities;
- Purchase of vehicles;
- Consultants, instructors, trainers;
- Alcohol, Drugs, Tabaco;
- Unauthorized merchant type costs.

The Fund Executive Director has the right to impose additional prohibitions on the use of Credit Cards. Additional department restrictions may be applied. Questions regarding the appropriate use of a Credit Card should be referred to the Department Manager. All purchases are subject to audit. The Department Manager or the Executive Director may refuse payment when a purchase does not meet the established purchase criteria. In this event, the cardholder will be responsible for returning the item(s) to the vendor for credit. Neither the Bank nor the merchant bears any responsibility for unauthorized purchases. If a purchase was made by the cardholder, the merchant will be paid and the department budget charged unless the cardholder returns the merchandise and the merchant agrees to take it back and issues a credit. Cash refunds are not allowed.

## 8 TELEPHONE/MAIL/ONLINE ORDER

When placing a telephone or mail order, ask for and verify that Fund discounts have been applied, if applicable. Cardholders should advise their vendors that full billing would not occur until full shipment is made. This may prevent subsequent billing problems and disputes. Of course, if a

partial shipment is made, billing for the portion of the shipment may be processed.

If an order is placed through the mail, retain a copy of the order form. Attach the order form and sales receipt (if applicable) to the statement in which the charge appears.

## 9 UNAUTHORIZED USE OF FUND CREDIT CARD

Employees of the Trindel Insurance Fund hold a public trust. Employees' conduct must meet the highest ethical standards. Disciplinary procedures will be initiated for unauthorized use of a Fund Credit Card(s).

"Unauthorized use" means the use of the Credit Card by any person, including the cardholder, who does not have actual, implied or apparent authority of such use and from which the Fund receives no

benefit. Use of the Fund Credit Card for personal purchases, cash advances, or loans is a crime (Penal Code Sections 424 and 504). Any employee who engages in the unauthorized use of the Fund credit card will be subject to disciplinary action, up to and including, termination, and any illegal use of a Fund card will be referred to the District Attorney.

## 10 PROCEDURES FOR OBTAINING A CREDIT CARD

The Department Manager shall forward a written request to the Executive Director for each employee designated to have a Credit Card. The cardholder's account will be associated with the Department Manager's account. The written request shall include a recommendation for the employee's monthly transaction limit (normally not to exceed \$1,500).

After approval of the written request, the Executive Director will forward the Cardholder Account Set-up Information to U.S. Bank Government Services. Any department or agency requesting and utilizing Credit Cards may have internal instructions supplementing these policies, tailored to the individual needs and controls of the department.



## 11 CREDIT CARD ACTIVATION

Upon verification and approval by the Executive Director, U.S. Bank Government Services will provide the requested Credit Card. Upon delivery of the card, the new cardholder shall sign a "Receipt of Credit Card and Agreement Form" (Appendix A).

The reverse side of the card includes a space for the cardholder to sign. In this space write "See photo ID", to prevent unauthorized use. The toll-free number to contact a bank card customer service representative is on the back of the card.

## 12 CREDIT CARD MODIFICATIONS

To modify a Credit Card account to change the credit limit, or the name and address, a written request from the Department Manager shall be submitted to the Executive Director. The Executive Director shall forward the information to U.S. Bank Government Services.

## 13 CANCELLATION OF CREDIT CARD

The Executive Director has the authority to cancel cards issued to Trindel Insurance Fund employees if a card is misused in any manner.

## 14 REQUESTS FOR REPLACEMENT CARDS

Cardholders shall call the toll free number to replace worn out or defective cards, and return old or defective card to the Executive Director.

## 15 LOST/STOLEN CREDIT CARDS

The cardholder is responsible for the security of the Credit Card. If an employee loses or has his or her Credit Card stolen, the employee shall, within two hours of discovering the loss, notify U.S. Bank Government Services customer service at 1-800-344-5696, and contact their

Department Manager. U.S. Bank Government Services will mail replacement cards. A new account number will be assigned to the replacement card.

A cardholder may be personally liable if the reporting requirements for a lost or stolen card are not met.

## 16 SALES TRANSACTION PROCEDURES

The cardholder shall require the vendor to itemize and provide a receipt or invoice for each item purchased. A description of commodities purchased, quantity purchased, price per item, and the total amount including sales tax and shipping charges, if applicable, must be included on the itemized receipt. The authorization number, obtained by the merchant, should also be written on the sales receipt. If the receipt or invoice is not itemized, the cardholder shall write in the items and have the sales person sign it.

## 17 CARDHOLDER PROCEDURES

At the close of each billing cycle, each cardholder will receive an individual bank statement referred to as "Statement of Account"

The statement will show all transactions the cardholder made during the billing cycle. If the cardholder has questions regarding the information on the statement, the cardholder shall contact U.S. Bank Government Services' 24-hour customer service. If no activity occurred for a cardholder during a particular cycle, no statement will be generated.

Upon receipt of the statement, complete the following steps:

Review the statement for accuracy.

Reconcile the bank statement with the itemized receipts.

If an item is billed incorrectly, the cardholder shall provide a complete explanation with the monthly statement.

Attach all corresponding receipts and invoices listed in the same order as they appear on the bank statement. Individual receipts and invoices smaller than 4 1/2" x 5 1/2" must be taped on an 8 1/2 x 11" sheet of paper to ensure they are not lost in transit. If receipts or invoices are lost, and a duplicate copy cannot be obtained from the vendor, attach a memo of explanation with supervisor signature.

Attach all credit vouchers for returned merchandise and sign the statement verifying its' accuracy.

## 18 DEPARTMENT MANAGER PROCEDURES

The Department Manager is responsible for ensuring that all cardholders' Statements of Account are forwarded to her or him in the required timeframe. Within three (3) working days of receipt of all cardholders' Statements of Account and supporting documentation, the Department Manager will be responsible for the following:

Review each cardholder's Statement of Account and supporting documentation,

Review each cardholder's purchases and determine if the items are allowed in accordance with Fund policies and procedures. Discuss any questionable purchase with the cardholder. If the cardholder cannot justify that the purchase was necessary and "For Official Use," then the cardholder must return the item and provide a credit voucher substantiating such return. Resolution of improper use of the Credit Card will be the responsibility of each department.

Be sure there is a written explanation for items where the amount to be paid differs from the amount on the statement.

After reviewing each cardholder's claim for completeness and accuracy, sign the cardholder's statement and forward the entire package to the Executive Director.

The Department Manager is responsible for any cardholder on leave or travel and shall ensure that their statement is reviewed and all appropriate reports and receipts are attached. If a particular cardholder's statement certifications are delayed due to unusual or unforeseen circumstances, the remaining statements should be delivered to the Executive Director with an explanation regarding any missing statements.

## 19 LATE FEES

Each department will be charged back for any late fees incurred.

Timely payment to U.S. Bank Government Services is a condition of participation in the Trindel Insurance Fund Credit Card Program. Failure to submit reconciled statements and documentation to the Executive Director in a timely manner will result in the loss of Trindel Insurance Fund Credit Card privileges.

## 20 DISPUTES

The Cardholder must attempt to resolve problems directly with the vendor. The vendor must issue a credit for billing errors, sales tax, defective supplies or unacceptable services, returned supplies or canceled orders. This credit should appear on the Cardholder's statement within 60 days. Do not permit the vendor to issue cash to settle a disputed amount. Under no circumstances can the employee accept cash.

If the Cardholder is unable to resolve the issue with the vendor, or Cardholder's credit does not appear on the monthly statement within 60 days, Cardholder (with assistance from the Department Manager) should complete a Cardholder Statement of Questioned Item (CSQI) (Appendix II) and FAX the statement to (701) 461-3466 to resolve the matter. The Cardholder should keep a copy of the statement and attach the original to the cardholder statement.

When an account is in a dispute status, the disputed amount is still

included in calculating the available money for authorizations (monthly limit). However, disputed items are removed from all finance charges, late charges, over-limit fees, past due amounts and calculations. Any Cardholder statements generated while the account is in dispute will display the following message:

**YOUR ACCOUNT IS IN DISPUTE FOR \$xxx.xx. THIS AMOUNT HAS NOT BEEN INCLUDED IN THE FINANCE CHARGE OR PAYMENT CALCULATIONS.**

After the item has been entered as a dispute, the Bank must determine who is responsible by researching the transaction including requesting a copy of the sales draft when necessary.

If the problem is resolved between the merchant and the Cardholder while the item is in dispute, the Cardholder should write the solution agreed upon on the bottom of the copy of the CSQI that was previously FAXed to the Bank, and FAX that copy to the Bank as soon as possible.

If it is ultimately determined that the Cardholder is actually responsible for the transaction, then the questioned amount will be added to the next monthly statement. If the Cardholder is not responsible for the transaction, the dispute is settled for the Cardholder and the Bank will initiate the charge-back process against the merchant.

If there continues to be problems with a particular merchant, the Cardholder should notify the Executive Director of the problems.

## 21 COMMON DISPUTE REASONS

The most common reasons for dispute are described below.

### Unauthorized Mail/Phone/Online Order:

This reason should be used for telephone or mail order transactions. If a sales slip is signed or imprinted with the cardholder's card, this reason does not apply.

### Duplicate Processing:

This reason is used when a transaction has been billed more than once to an account. The amounts must be the same. The cardholder shall provide the transaction details on the original billing, such as dollar amounts, transaction date, etc.

### Merchandise Not Received:

This reason is used when the charge for goods was paid by other means. The cardholder shall attempt to resolve the dispute with the vendor. The cardholder shall detail this attempt and provide the date of expected delivery of service or merchandise. If the goods or services were paid by another means, a copy of the payment (copy of front and back of a check or other payment document) shall be provided and forwarded with the Cardholder's Statement.

In the event merchandise was canceled, full details shall be provided, such as why the transaction was canceled and date of cancellation.

### Merchandise Returned:

In the event merchandise was returned and a credit has not yet been posted, the cardholder shall describe the reason for returning the merchandise and the date the item was returned. A copy of the reference number on the monthly statement, postal, UPS or other official receipt proving the merchandise was returned shall be forwarded with the Cardholder's Statement.

### Credit Not Received:

This reason may be used when the cardholder has received a credit voucher or written refund acknowledgment from the vendor, but the credit has not been posted to the cardholder's account within 30 days from the date on the voucher or acknowledgment. The cardholder acknowledges participation in the transaction but the goods were returned or the service was canceled.

The cardholder shall state the amount of credit they are expecting and provide a copy of a credit voucher or acknowledgment letter and forward these with the Cardholder's Statement.

### Alteration of Amount:

This reason is used when the cardholder participated in the transaction and indicates that the amount was altered without permission. The cardholder shall acknowledge the amount before alteration and a copy of the cardholder's copy of the sales draft must be provided to support this reason. The amount of the credit would be the difference between the amount before and after alteration. The sales draft copy should be forwarded with the Cardholder's Statement.

### Inadequate Description or Unrecognized Charge:

In the event the cardholder does not recognize the transaction description, they should request that U.S. Bank Government Services supply a copy of the sales draft due to inadequate description or unrecognized charge. This shall be requested only after reviewing their supporting documentation and ensuring a merchant (vendor) description or location error has not occurred.

In the event the vendor's processing bank cannot provide a copy within VISA's allotted time frames, the cardholder's account will be credited, until such time as a valid draft is received. If U.S. Bank Government Services provides the copy and the cardholder determines that a valid dispute still exists, notify the Auditor immediately.

### Copy Request:

This reason should be used when the cardholder recognizes the charge, but requires a copy of the sales draft for their records. The cardholder shall keep all other supporting documentation, such as catalog information, magazine ad, shipping documents, etc., as evidence of their purchase.

### Not as Described:

This reason is used when the cardholder claims goods or services were not received as described. The written document of what was to be delivered must be different than what was actually delivered. It is important that the sales draft specifically describe what was purchased. For example, this reason could not be used when the cardholder was expecting a Sony tape

recorder, (model L) CX210 and when he or she got back to the office, they determined that a Sony model B640 was in the box and the sales draft simply said "tape recorder".

In a telephone order situation, the verbal description is considered the "document characterization." The cardholder shall explain in his or her letter how the verbal description was different from what was actually received.

An attempt must be made to return the goods and it must be stated in the cardholder complaint. If merchandise was returned, proof of such return should be forwarded with the Cardholder's Statement.

Cardholder Dispute:

This reason should be considered only after reviewing other specific dispute reasons. This reason requires that the cardholder attempt a resolution with the merchant. A complete description of the problem and the attempted resolution should be provided with the Cardholder's Statement. In addition, a copy of the sales slip and a copy of the Cardholder's Statement of Account on which the transaction appears should be forwarded.



# ACKNOWLEDGEMENT OF RECEIPT OF VISA CARD AND AGREEMENT FOR RESPONSIBILITY FOR CHARGES

You received Visa Card (CAL Card), Accountnumber \_\_\_\_\_

The following terms and limits apply:

Cal Cards may be used for official Trindel Insurance Fund purchases, such as:

- 1) Subsistence – consisting of meals and lodging.
- 2) Instructional Resources purchased at seminars.
- 3) Small or online purchases.
- 4) Other travel related expenses such as:
  - a) Parking
  - b) Gasoline purchases for **Fund Vehicles Only**
  - c) Airline, train, and bus tickets
  - d) Car rental

\_\_\_\_\_  
Initial

**CAL CARDS MAY NOT BE USED TO PAY PERSONAL EXPENSES THAT YOU SUBSEQUENTLY REIMBURSE BACK TO THE FUND.**

**Personal expenses include, but are not limited to:**

- a) **Liquor or Cigarettes**
- b) **Gasoline for personal vehicles**
- c) **Video Rentals**
- d) **Meals/registration for guest or spouse.**

\_\_\_\_\_  
Initial

**CAL CARDS MAY NOT BE LOANED TO OTHER EMPLOYEES.** However, Cal Cards may be used to pay another employee's expenses when two or more employees are travelling together.

\_\_\_\_\_  
Initial

**RECEIPTS MUST BE OBTAINED FOR EACH PURCHASE.** Receipts for individual meals must indicate the detail of your meal - summary receipts are not acceptable. All receipts must be submitted to your Department Manger within 3 working days of receiving the statement.

\_\_\_\_\_  
Initial

\* \* \*

I have read, understand and agree to the above-mentioned terms and limits. I understand that improper use of the card may result in loss of Cal Card privileges and disciplinary action against me.

\_\_\_\_\_  
Employee Name

\_\_\_\_\_  
Employee Signature

\_\_\_\_\_  
Department

\_\_\_\_\_  
Date

APPENDIX 2  
**I.M.P.A.C. GOVERNMENT SERVICES**  
**CARDHOLDER STATEMENT OF QUESTIONED ITEM**  
(Please print or type in black ink.)

-----  
CARDHOLDER NAME (please print or type)

\_\_\_\_\_  
ACCOUNT NUMBER

-----  
CARDHOLDER SIGNATURE

\_\_\_\_\_  
DATE

\_\_\_\_\_  
(AREA CODE) TELEPHONE NUMBER

The transaction in question as shown on Statement of Account:

| Transaction Date | Reference Number | Merchant | Amount | Statement Date |
|------------------|------------------|----------|--------|----------------|
|                  |                  |          |        |                |

Please read carefully each of the following situations and check the one most appropriate to your particular dispute. If you have any questions, please contact us at (800) 344-5696. We will be more than happy to advise you in this matter.

1. UNAUTHORIZED MAIL OR PHONE ORDER  
 I have not authorized this charge to my account. I have not ordered merchandise by phone or mail, or received any goods or services.
  2. DUPLICATE PROCESSING – THE DATE OF THE FIRST TRANSACTION WAS \_\_\_\_\_.  
 The transaction listed above represents a multiple billing to my account. I only authorized one charge from this merchant for this amount. My card was in my possession at all times.
  3. MERCHANDISE OR SERVICE NOT RECEIVED IN THE AMOUNT OF \$\_\_\_\_\_  
 My account has been charged for the above transaction, but I have not received the merchandise or service. I have contacted the merchant but the matter was not resolved. (Please provide a separate statement detailing the merchant contact, and the expected date to receive merchandise.)  
 My account has been charged for the above listed transaction. I have contacted this merchant on \_\_\_\_\_ (date) and canceled the order. I will refuse delivery should the merchandise still be received.
  4. MERCHANDISE RETURNED IN THE AMOUNT OF \$\_\_\_\_\_  
 My account has been charged for the above listed transaction, but the merchandise has since been returned.  
\*Enclosed is a copy of my postal or UPS receipt\*
  5. CREDIT NOT RECEIVED  
 I have received a credit voucher for the above listed charge, but it has not yet appeared on my account. A copy of the credit voucher is enclosed. (Please provide a copy of this voucher with this correspondence.)
  6. ALTERATION OF AMOUNT  
 The amount of this charge has been altered since the time of purchase. Enclosed is a copy of my sales draft showing the amount for which I signed. The difference of amount is \$\_\_\_\_\_.
  7. INADEQUATE DESCRIPTION/UNRECOGNIZED CHARGE  
 I do not recognize this charge. Please supply a copy of the sales draft for my review. I understand that when a valid copy is sent to me, a Statement of Questioned Item Form must be provided and will include the copy of the sales draft if a further dispute exists. If a copy of the sales draft cannot be obtained, a credit will appear in my account.
  8. COPY REQUEST  
 I recognize this charge, but need a copy of the sales draft for my records.
  9. SERVICES NOT RECEIVED  
 I have been billed for this transaction, however, the merchant was unable to provide the services.  
 Paid for by another means. My card number was used to secure this purchase, however final payment was made by check, cash, another credit card, or purchase order. (Enclosed is my receipt, canceled check (front & back), copy of credit card statement, or applicable documentation demonstrating that payment was made by other means.)
  10. NOT AS DESCRIBED  
 (Cardholder must specify what goods, services, or other things of value were received.) The item(s) specified do not conform to what was agreed upon with the merchant. (The cardholder must have attempted to return the merchandise and state so in their complaint.)
- \_\_\_\_\_  
11. If none of the above reasons apply – please describe the situation:

-----  
(Note: Provide a complete description of the problem, attempted resolution and outstanding issues. Use a separate sheet of paper, if necessary, and sign your description statement.)

MAIL TO: I.M.P.A.C. Government Services, P.O. Box 6346, Fargo, ND 58125-6346

FAX to: (701) 461-3464

**TRINDEL INSURANCE FUND  
RESOLUTION NO. 02-10**

**IN THE MATTER OF AMENDING AND REPLACING RESOLUTION NO. 98-09R  
AUTHORIZING THE PAYMENT OF TRAVEL EXPENSES TO BOARD MEMBERS AND  
ALTERNATES AND MEMBER AND TRINDEL STAFF**

WHEREAS, Resolution No. 98-09R was adopted on March 19, 1998 setting forth the Guidelines for the payment of travel expenses, and

WHEREAS, Trindel Insurance Fund (TIF) recognizes the obligation to reimburse Board of Directors or their alternates, committee members, member staffs and TIF staff for ordinary and necessary travel expenses incurred while conducting TIF business or attending training, and

WHEREAS, TIF recognizes the business and safety value of TIF members and staff attending all TIF meetings and training's and other TIF supported training's and will reimburse members and staff for the ordinary and necessary travel expenses to attend budgeted functions for which the member and/or staff is registered and attends, and

WHEREAS, TIF also recognizes the business value of members and staff traveling to various training and informational meetings, some of which may be sponsored by organizations other than TIF, and will reimburse members and staff for ordinary and necessary travel expenses for those training's and informational meetings that are budgeted.

NOW THEREFORE BE IT RESOLVED THAT THE BOARD OF DIRECTORS OF THE TRINDEL INSURANCE FUND HEREBY AMENDS AND REPLACES RESOLUTION NO. 98-09R WITH THE FOLLOWING:

Section 1. Resolution No. 98-09R is replaced in its entirety as follows:

- Section 2. GENERAL RULES: TIF will reimburse members, their alternates, members of TIF committees, members staff and TIF staff for ordinary and necessary travel expense while on TIF business as long as funds have been budgeted and are available. TIF may, at times, pay expenses directly to the vendor or reimburse the member county.
- A. TIF will reimburse the cost, or pay directly for part or all of the cost, of two County personnel, from each member, to attend any and all TIF Board meetings, TIF Committee meetings, training sessions or informational meetings, if funds have been budgeted and are available. The County Board member will be the individual that authorizes the attendance, at any TIF budgeted function, of that member's staff. (Members may use Loss Control Funds to pay for additional attendees under the same rules and guidelines that are used to reimburse the member or to pay direct for part or all of the cost.)
  - B. TIF will reimburse, or pay directly for part or all of the cost, for ordinary and necessary travel expenses of TIF staff while on official

TIF business or to attend training and/or informational meetings, if funds are budgeted and are available. TIF staff is also authorized to purchase meals and/or lodging for any person when the Executive Director deems it in the best interest of TIF, at TIF expense, if funds are budgeted and available.

- C. The TIF President shall approve travel expenses incurred by the Executive Director. The TIF Executive Director shall approve travel expenses incurred by the Safety Officer.
- D. All travel expense reimbursement requests must be submitted on a form approved by the TIF Executive Director, along with appropriate receipts. No receipt is required for travel expenses of less than \$5.00 each, but the travel claim must include a description of the expense.
- E. The TIF Safety Officer is allowed personal use of the TIF owned vehicle, if authorized by the Executive Director in advance of such personal use. Prior to personal use of the TIF owned vehicle the TIF Safety Officer shall provide, to the TIF Executive Director, proof of insurance coverage. If the TIF Safety Officer uses the TIF owned vehicle on personal business he shall maintain a log of miles driven and reimburse TIF at the IRS mileage rate in effect at the time the vehicle is used.

Section 3. AUTOMOBILE EXPENSES: TIF will pay the mileage rate allowed by the Internal Revenue Service (IRS), at the time the travel is taken, for employee use of private automobiles, while on official TIF business or other approved travel.

- A. TIF will reimburse for mileage from the point of departure to the point of return. The mileage claimed shall be based on the most direct or commonly traveled route. This reimbursement is to be construed as a 100% reimbursement for all costs of the operation, maintenance and insurance of the privately owned automobile.
- B. Prior approval from the Executive Director is required if a rented automobile is to be used for official TIF business or other approved travel.
- C. A County vehicle may be used for official TIF business or other approved travel. TIF will reimburse the County at the IRS mileage rate noted above.

Section 4. TRANSPORTATION FARES: TIF will reimburse, or pay direct for part or all of, the cost of air, rail, taxi, shuttle or bus travel while on official TIF business or other approved travel.

- A. The government rate should be requested when purchasing a ticket. Absent a government rate, the lowest available rate should be

purchased. Proof of payment for the ticket is required to be attached to the travel claim, if reimbursement is requested.

- B. TIF will reimburse for taxi and shuttle services when necessary, while on official TIF business or other approved travel.
- C. Frequent flyer miles benefits may be retained by the person using the ticket.

Section 5. LODGING: TIF will reimburse, or pay direct for part or all of the cost, for lodging expenses, while on official TIF business or other approved travel.

- A. Government, corporate or conference rates and transient occupancy tax exemption should be requested. Proof of payment of lodging costs shall be attached to the travel claim.
- B. TIF staff may voluntarily make hotel reservations for TIF Board meetings, CAJPA, PARMA, ERI conferences, etc. at the request of the member, but are under no obligation to make reservations. If a reservation has been made by TIF staff and payment has been guaranteed to the hotel, the person for whom the room was reserved is responsible for canceling the reservation in a timely manner, to avoid the room charge. In the event that the reservation is not canceled and TIF is billed for the lodging that person shall reimburse TIF for the cost of the lodging and alternate housing will not be reimbursed, at the discretion of the Executive Director.
- C. The person using the lodging may retain hotel dividend points or benefits offered by hotels.

Section 6. MEALS: TIF will reimburse for the actual cost of meals or pay the approved per diem rate, at the time the travel is taken, established by the person's County, while on official TIF business or other approved travel.

- A. TIF will reimburse for part or all of the actual cost of meals plus up to 20% for tips actually paid. Receipts shall be attached to the travel claim showing the actual cost and the tip amount.
- B. In the alternative TIF will pay per diem at the rates established by the County of the person that is traveling and that are in effect at the time the travel takes place.
- C. When meals are included with a conference or meeting registration or are paid directly by TIF staff, an alternate meal expense will not be reimbursed or allowed per diem.

- D. Under no circumstances will TIF pay for or reimburse for the cost of alcohol.

Section 7. PARKING AND TOLLS: TIF will reimburse for parking expense and toll fees incurred while on official TIF business or other approved travel.

Section 8. INCIDENTAL EXPENSES: TIF will reimburse, or pay direct for part or all of the cost, the following incidental expenses incurred while on official TIF business or other approved travel.

- A. Telephone: The cost of business calls, while on your trip, including business communications by fax or other communication device. A short personal call may also be reimbursed or paid direct per day.
- B. Baggage & shipping: The cost of sending baggage or meeting material between your regular work and the meeting location.
- C. Tips: Tips you pay for any expense described in the guidelines, except of per diem reimbursements and as limited by Section 6.A.

Section 9. No reimbursement shall be made if the individual requesting the reimbursement did not attend the official TIF business or other travel or did not incur the expense.

Section 11. TAX CONSEQUENCES OF TRAVEL REIMBURSEMENT: Travel reimbursement amounts may or may not have income tax consequences to the claimant. By requiring the claimant to account for his or her expenses, TIF has sought to avoid the requirement that all reimbursements be reported as income of the claimant to the IRS. Claimant should be aware of the fact that audits by federal or state tax authorities may necessitate retention of receipts. By not requiring receipts for certain expenses, the burden of producing receipts, in the event of an audit of the claimant's taxes, is the sole responsibility of the claimant.

Section 12. EXECUTIVE DIRECTOR DECISIONS: The TIF Executive Director makes all decisions, in regard to the interpretation and implementation of this Resolution. His decision shall be final and cannot be appealed.

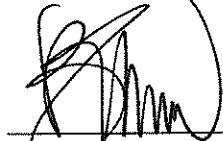
Resolution No. 02-10  
Page 5

Adopted by the Board of Directors of Trindel Insurance Fund on the 7<sup>th</sup> day of November, 2002, by the following vote:


AYES: Alpine, Colusa, Del Norte, Lassen, Mono, San Benito, Sierra, Trinity  
NOES: NONE  
ABSTAIN: NONE  
ABSENT: Modoc

TRINDEL INSURANCE FUND

ATTEST:



Secretary



Peggy Scroggins, President

TRINDEL INSURANCE FUND  
**BOARD OF DIRECTORS**  
**AGENDA**

Alpine~Colusa~Del Norte~Lassen~Modoc~Mono~Plumas~San Benito~Sierra~Sutter~Trinity  
A Joint Powers Authority Established in 1980  
[www.trindel.org](http://www.trindel.org)

**TRINDEL BOARD MEETING**  
May 2022

**GENERAL BUSINESS**  
AGENDA ITEM VI.g.

**SUBJECT:** Agenda Item Removed

**ACTION FOR CONSIDERATION:**

**BACKGROUND:**

**FISCAL IMPACT:**

**RECOMMENDATION:**



TRINDEL INSURANCE FUND

# BOARD OF DIRECTORS AGENDA

Alpine~Colusa~Del Norte~Lassen~Modoc~Mono~Plumas~San Benito~Sierra~Sutter~Trinity

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## TRINDEL BOARD MEETING

May 2022

## GENERAL BUSINESS

AGENDA ITEM VI.h.

**SUBJECT:** Strategic Planning

**ACTION FOR CONSIDERATION:** Authorize Executive Director to execute agreement for strategic planning services with Rick Brush of PRISM.

**BACKGROUND:** Every year evaluating our Contractors helps me with managing their performance and productivity and ensuring they are being added to the resource list on the web page.

**FISCAL IMPACT:** Estimated at \$2,250

**RECOMMENDATION:** Authorize Executive Director to execute agreement for strategic planning services with Rick Brush of PRISM.

# LETTER OF AGREEMENT

## <Name of agency>

This Letter summarizes an agreement by PRISM and Trindel to design and facilitate a strategic planning process.

### **Plan of Work** (Contract Period: July 1, 2022 through October 31, 2022)

Facilitation scope of work includes the following:

1. Design and implement a research strategy to gather pertinent external environment, constituent and internal operating information during July 1, 2022 and September 22, 2022 to provide the planning group with the input, information and insight needed to make sound strategic decisions.
2. Summarize research results in a planning background data report for distribution to the planning group one week before the planning session.
3. Design and facilitate a one-day and one-half day planning session September 22-23, 2022, with Trindel members, a staff management team and others as determined by Trindel.
4. Draft and deliver a Strategic Plan document resulting from the process within two weeks after the planning session.
5. Create a dynamic strategic thinking environment that will stimulate dialog in which all points of view can be expressed and consensus can emerge.

### **Scope of Project**

PRISM and Trindel have determined the scope of this project shall reflect project goals of facilitating Trindel Mission and Vision strategic discussions, as well as, establishing goals to move towards that vision. If during the course of project work, the parties determine apparent needs or priorities have changed, PRISM and Trindel agree that:

- Any decision to reduce or increase the scope of the project shall be agreed to by both PRISM and Trindel along with an assessment of any adjustment needed to the timeline, consultant fees and expenses, or other Trindel requirements.
- If Trindel terminates the project up to 30 days before the strategic planning session, PRISM shall be reimbursed for work completed up to the date of termination upon submission of all work products and background materials.
- If Trindel terminates the project within 30 days of the strategic planning session and does not reschedule, PRISM shall be reimbursed for work completed up to the date of termination, as well as one-half of the on-site facilitation fee for that session and any pre-paid travel expenses or penalties incurred.

**Relationship**

PRISM and Trindel intend, to the maximum extent permissible by law, that this Agreement does not constitute an employment agreement. PRISM and Trindel are independent contracting parties with respect to all services rendered under this Agreement. This Agreement shall not be construed as a partnership or any other form of entity.

**Payment Terms**

Based on the current plan of work, consultant fees are estimated at \$2,250 including one and one half days of facilitation and approximately 16 hours of development work. Payment shall be made in one installment upon submission of the draft Plan Document.

Absent significant changes to the scope of work, PRISM will complete the work within the estimated timeline. Per the scope of project above, PRISM will obtain written permission from Trindel prior to exceeding the “estimated” cost, accompanied by a statement of the need for additional work and an estimate of the additional time needed to complete the work.

Expenses are included.

**Responsible Parties and Contacts**

- For PRISM, Rick Brush will be the principal contact for communication associated with this project.
- For Trindel, David Nelson, Executive Director will be the principal contact for communication associated with this project.

**Signatures**

*For PRISM*

Signature \_\_\_\_\_ Date \_\_\_\_\_  
Rick Brush

*For Trindel*

Signature \_\_\_\_\_ Date \_\_\_\_\_  
David Nelson  
Executive Director

TRINDEL INSURANCE FUND

# BOARD OF DIRECTORS AGENDA

Alpine~Colusa~Del Norte~Lassen~Modoc~Mono~Plumas~San Benito~Sierra~Sutter~Trinity

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## TRINDEL BOARD MEETING

May 2022

## GENERAL BUSINESS

AGENDA ITEM VI.I.

**SUBJECT:** Performance Evaluations of Contractors

**ACTION FOR CONSIDERATION:** Evaluate Contractors

**BACKGROUND:** I request that the board review our contracted services every year. This review helps me with managing the contractors and aids in contract negotiations.

**FISCAL IMPACT:** None

**RECOMMENDATION:** Evaluate Contractors

# Trindell

## Insurance Fund

*Alpine - Colusa - Del Norte - Lassen - Modoc - Mono - Plumas - San Benito - Sierra - Sutter - Trinity*

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### Investigators

- Workplace Investigators
  - Kramer Workplace Investigations
  - Robert K. Gaultney, Comprehensive Resolution Services PC (<https://www.resolutionhelp.com/>)
  - Jennifer Shaw, Shaw Law Group (<https://shawlawgroup.com/>)
  - Diane Davis Investigations
  - Ellis Investigations
  - Prentice Long P.C.
  - Municipal Resource Group (MRG)
- Internal Affairs Investigators/Expert Witnesses
  - Phil Lawrence, Phil Lawrence Consulting (Jail)
  - Ed Obayashi, Law Cop (Use of force and Administrative) (<https://lawcop.net/about/>)
  - Robert Fonzi-RJF Associated (Patrol, Training, Use of Force)
  - Chris Ryan Traffic Engineering Expert
  - Larry Neuman Accident Reconstruction
  - Tom Shelton Accident Reconstruction
- Workers' Compensation Sub-Rosa Investigators
  - Jesse Gomez, North Valley Investigations (<https://4nvi.com>)
  - Jack Williams, Williams Investigations (<http://www.jwpi.com/index.shtml>)
- Workers' Compensation AOE/COE Investigators
  - Denise Mahoney, Van Ditmarsen Investigations (PDF Resume Hyperlink)
- Social Media Investigators
  - Apex Investigations, Social Spy (<https://www.apexpi.com/services/core-services>)
  - DigiStream (<https://www.digistream.com>)

### Ancillary Adjusters/TPA's:

- Medical Malpractice TPA: Risk Management Services/George Hills Company
- Cyber Liability Adjusters: Beazley
- Property: McLarens
- Watercraft: Ascot Group

### Employment Law Specialist

- Patricia Eyres, Employment Law Hotline (Free)-602-448-4051
- Serena Warner, Angelo, Kilday & Kilduff (<http://www.akk-law.com/about-the-firm/serena-m-warner/>)

- Derek Haynes, Porter Scott (<https://www.porterscott.com/person/derek-j-haynes/>)
- Shanan Hewitt, Rivera, Hewitt & Paul (<https://www.rhplawyers.com/about-the-firm/shanan-l-hewitt/>)
- Liability Panel of Approved Defense Counsel (Hyperlink to PDF Panel without rates)

# Trindell

## Insurance Fund

*Alpine - Colusa - Del Norte - Lassen - Modoc - Mono - Plumas - San Benito - Sierra - Sutter - Trinity*

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[www.trindell.org](http://www.trindell.org)

### PANEL OF APPROVED DEFENSE COUNSEL

**ALL DEFENSE COUNSEL ASSIGNMENTS MUST HAVE PRIOR  
APPROVAL BY TRINDEL INSURANCE FUNDS LITIGATION MANAGER**

#### **Angelo, Kilday & Kilduff**

601 University Avenue  
Suite 150  
Sacramento, CA 95825

#### Attorneys:

Bruce A. Kilday, Carolee G. Kilduff, and Serena M. Warner.

#### Specialties:

Employment, Public Entity, CPS Litigation, Civil Rights, Law Enforcement & Police Practices Litigation.

#### Areas of Service:

Northern District of California, Eastern District of California, All California State Courts.

#### **Burke, Williams, & Sorenson, LLP**

**1901 Harrison Street, Suite 900  
Oakland, CA 94612-3501**

#### Attorney:

Gregory B. Thomas

#### Specialties:

Jails, Police Practices, Civil Rights, and Public Entity.

#### Area of Service:

Northern District Federal Court, Eastern District Federal Court

**Maire & Deedon**

2851 Park Marina Drive  
Redding, CA 96001

Attorneys:  
Patrick Deedon.

Specialties:  
Public Entity, Civil Rights, Law Enforcement & Police Practices Litigation, Employment.

Areas of Service:  
Northern District of California, Eastern District of California, All California State Courts.

**Mitchell, Brisso, Delaney & Vrieze, LLP**

814 Seventh Street  
Eureka, CA 95501-1114

Attorneys:  
Nick Kloepfel and Russell S. Gans (Contract City, County, and General Counsel).

Specialties:  
Public Entity, Civil Rights, Law Enforcement & Police Practices Litigation, Employment, Municipal Law.

Areas of Service:  
Northern District of California, Eastern District of California, Del Norte County, Trinity County, Lassen County, Modoc County.

**Porter Scott**

350 University Avenue  
Suite #200  
Sacramento, CA 95825

Attorneys:  
Derek Haynes, William Camy, and John Whitefleet.

Specialties:



Public Entity, Civil Rights, Law Enforcement & Police Practices Litigation, Employment.

Areas of Service:

Northern District of California, Eastern District of California, All California State Courts.

**Prentice, Long & Epperson**

2240 Court Street  
Redding, CA 96001

Attorneys:

Margaret Long

Specialties:

Labor and Employment, General Liability, Police Misconduct, Civil Rights, Brown Act, Child/Adult Protective Services, Medical Malpractice, Municipal Law.

Areas of Service:

Northern District of California, Eastern District of California, All California State Courts.

**Rankin, Stock, & Heaberlin**

96 North Third Street  
Suite 500  
San Jose, CA 95112

Attorneys:

David Stock, and Jon Heaberlin.

Specialties:

Public Entity, Civil Rights, Law Enforcement & Police Practices Litigation.

Areas of Service:

Northern District of California, San Benito County.

**Rivera & Associates**

1425 River Park Drive,  
Suite 250  
Sacramento, CA 95815

Attorneys:

Jesse Rivera, and Shanan Hewitt

Specialties:

Employment, Public Entity, Civil Rights, Law Enforcement & Police Practices Litigation.

Areas of Service:

Northern District of California, Eastern District of California, All California State Courts.

**Law Office of James A. Wyatt**

3575 Sunset Drive

PO Box 992338

Redding, CA 96099-2338

Attorney:

James Wyatt.

Specialties:

Public Entity, Civil Rights, Law Enforcement & Police Practices Litigation, Employment.

Areas of Service:

Northern District of California, Eastern District of California, Northern California State Courts.



~Trindel Insurance Fund Employee Assistance Provider List~

★ Providers with a star next to their name offer telecommunication services ★

**CALIFORNIA**

**Adin, CA**

★ AO Consulting  
Analuisa Orozco  
406 Main Street  
Adin, CA 96006  
Phone: 530-640-2933

**Alturas, CA**

Modoc Co. Mental Health  
441 Main Street  
Alturas, CA 96101  
Phone: 530-233-6312

★ Steve Lee, LMFT

1203 Oak Street  
Alturas, CA 96101  
Phone: 916-204-8623

**Aptos, CA**

Ron Edeal  
360 Valencia Ave, Suite 6  
Aptos, CA 95003  
Phone: 831-688-1718

**Bishop, CA**

Robert Kittle, LCSW  
136 S. Main Street #7  
Bishop, CA 93514  
Phone: 760-872-9145

Tanya Zaleschuk, LEP  
386 W. Line Street  
Bishop, CA 93514  
Phone: 760-872-9153

**Bishop, CA (continued)**

★ Sierra Bliss  
Helen French  
686 W. Line Street  
Bishop, CA 93514  
Phone: 760-873-4373 ext104

**Campbell, CA**

Kara Kasteen, LCSW  
30 Union Ave Ste. 220  
Campbell, CA 95008  
Phone: 408-673-8646

**Canby, CA**

Raymond Mandel, PhD  
670 Co Rd 83  
Canby, CA 96015  
Phone: 530-233-4641

**Chico, CA**

★ Pamela St. John, MFT  
426 Broadway, Suite 208  
Chico, CA 95926  
Phone: 530-898-0219

Chris Cox, LCSW

2241 St George Lane  
Chico, CA 95926  
Phone: 530-720-3273

**Crescent City, CA**

★ Marla Bartow, MFT  
P.O. Box 1620  
Crescent City, CA 95531  
Phone: 707-954-5446

**Crescent City, CA (continued)**

★ Becky Blatnick, MFCC  
235 Monument Drive  
Crescent City, CA 95531  
Phone: 707-218-5035

★ Jill Babbitt, LCSW  
415 Hwy 101 Suite #1  
Crescent City, CA 95531  
Phone: 707-465-5936

★ The Healing Journey  
Cheryl Simons  
1910 North Crest Dr., Suite A  
Crescent City, CA 95531  
Phone: 707-464-1545

★ Mending Minds, Healing  
Hearts Janet Schwertscharf  
415 Hwy 101 South  
Crescent City, CA 95531  
Phone: 707-457-3012

★ D. Rose Reynolds, PhD  
501 H Street, Suite 7  
Crescent City, CA 95531  
By Appointment Only  
Phone: 541-661-5840

★ Bernadette Johnson, LMFT  
508 H Street, Suite 9  
Crescent City, CA 95531  
Phone: 707-460-0957



The Trindel Insurance Fund Employee Assistance Provider List is not a health Insurance or benefit program. It is part of the Trindel Workers' Comp & Safety Program. Please contact the Trindel Insurance Fund Office at 530-623-2322 or [hrowbury@trindel.org](mailto:hrowbury@trindel.org) to advise of any corrections or to request the addition of a new provider.



~Trindel Insurance Fund Employee Assistance Provider List~

★ Providers with a star next to their name offer telecommunication services ★

**Crescent City, CA (continued)**

★ Ronn Johnson PhD, LLC  
Cory Sullins  
1305 North Crest Dr. #2  
Crescent City, CA 95531  
Phone: 310-901-1996

**Gilroy, CA**

★ Vicki Minerva, LMFT  
8371 Church Street  
Gilroy, CA 95020  
Phone: (408) 848-8793

★ Sheri L. Russell, MFT  
7877 Wren Avenue, Suite A  
Gilroy, CA 95020  
Phone: (408) 710-2001

Chérie Somavia, LMFT  
8339 Church St., Suite 206  
Gilroy, CA 95020  
Phone: (408) 214-1232

★ Greg Whittaker, LMFT  
8371 Church Street  
Gilroy, CA 95020  
Phone: 408-848-3331

**Grass Valley, CA**

Mark Thielen, MFT  
120 N. Auburn Street  
Suite 205  
Grass Valley, CA 95946  
Phone: 530-271-7262

**Hollister, CA**

Angela R. Scornaienchi,  
MS, MFT  
330 Tres Pinos Road, B-2 #7  
Hollister, CA 95023  
Phone: 831-524-3634

★ Carri J. Nash, RN, MFT  
335 San Benito St. Suite 200  
Hollister, CA 95023  
Phone: 831-214-8087

★ David Reikowski, PhD  
200 Tres Pinos Road, Suite 103  
Hollister, CA 95023  
Phone: 831-636-1884

Monica DeVries, LMFT  
591 McCray St. #201  
Hollister, CA 95023  
Phone: 408-310-1240

Suzette Dierkes, MA, LMFT  
455 San Benito St. Suite 34  
Hollister, CA 95023  
Phone: 831-240-4187

Carlos Rodriguez, MFT  
330 Tres Inos Rd. #10  
Hollister, CA 95023  
Phone: 831-905-4690

Sherril Phillips, MS, MFT  
719 San Benito Street  
Hollister, CA 95023  
Phone: 925-230-0456

**Hollister, CA (continued)**

Robert Johnson, LMFT  
455 San Benito Street  
Suite 31  
Hollister, CA 95023  
Phone: 530-520-5371

★ Jennifer Denton, PsyD  
726 San Benito Street  
Hollister, CA 95023  
Phone: 831-840-1607

**Laguna Beach, CA**

Judith Z. Clark, PhD  
333 3rd St. Ste. 6  
Laguna Beach, CA 92651  
Phone: 760-937-0077

**Lewiston, CA**

★ Colleen Thompson, LMFT  
80 Viola Lane  
Lewiston, CA 96052  
Phone: 707-834-3437

**Los Banos, CA**

★ Diana Sehnal, MSW, LCSW  
242 I Street, Suite 3  
Los Banos, CA 93635  
Phone: 209-829-0744

**Mammoth Lakes, CA**

★ Ann Linaweaver, MFT  
P.O. Box 539  
Mammoth Lakes, CA 93546  
Phone: 760-914-0050



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~Trindel Insurance Fund Employee Assistance Provider List~

★ Providers with a star next to their name offer telecommunication services ★

**Marysville, CA**

Wakita Wilson, LMFT  
330 9th Street. #5  
Marysville, CA 95901  
Phone: 530-216-5116

**Merced, CA**

★ Diana Sehna, MSW, LCSW  
1170 W. Olive Ave., Suite G6  
Merced, CA 95348  
Phone: 209-724-0800

**Morgan Hill, CA**

★ Carol A. Johnson-Schroetlin  
17705 Hale Ave. Suite F-4  
Morgan Hill, CA 95037  
Phone: 408-887-2008

**Redding, CA**

★ Marilyn J. Wooley, PhD  
2469 Old Eureka Way  
Redding, CA 96001  
Phone: 530-244-9977

★ Scott La Fein, MFT  
353 Park Marina Circle  
Redding, CA 96001  
Phone: 530-999-1241

★ Linda Lafferty, MFT  
448 Red Cliff Dr., Suite 215  
Redding, CA 96002  
Phone: 530-222-9234

★ Colleen Thompson, LMFT  
448 Redcliff Drive, Suite 120  
Redding, CA 96002  
Phone: 707-834-3437

**Redding, CA (continued)**

Patrick J. Curran, LMFT  
1246 East Street  
Redding, CA 96099  
Phone: 530-229-0947

Loren Cronk, MFT  
Locations in Redding & Yreka  
PO Box 541  
Yreka, CA 96097  
Phone: 530-949-9989

**Sacramento, CA**

★ Lisa Smith, LMFT  
4529 Oxbow Drive  
Sacramento, CA 95864  
Phone: 916-214-1087

**South Lake Tahoe, CA**

Michel G. VanGordon, LMFT  
870 Emerald Bay Rd, Ste 104 #2  
South Lake Tahoe, CA 96150  
Phone: 530-318-1502

Lakeside Therapy  
Christina Rodriguez  
3053 Harrison Ave, Suite 203  
South Lake Tahoe, CA 96150  
Phone: 559-656-9029

**Susanville, CA**

★ Carolyn, Johnson, MFCC  
900 Main Street  
Susanville, CA 96130  
Phone: 530-251-5889

**Susanville, CA (continued)**

★ Karen L. Dieter, LCSW  
130 S. Roop Street  
Susanville, CA 96130  
Phone: 530-257-6411

★ Shayla J Ashmore, LMFT  
55 North Union Street, Suite C  
Susanville, CA 96130  
Phone: 530-310-0572

★ James L. Snell PhD, LMFT  
1803 First Street  
Susanville, CA 96130  
Phone: 530-257-4404

**Weaverville, CA**

★ Dennis L. Harman, MA, LMFT  
112 Main Street  
Weaverville, CA 96093  
Phone: 530-410-1893

★ Jill Chipman, LMFT  
65 B Main Street  
Weaverville, CA 96093  
Phone: 530-355-3081

★ Cristina Tissot, LMFT  
493 Main Street  
Weaverville, CA 96093  
Phone: 530-739-2983

★ Trinity Family Therapy PC  
Garland Smith, MFT  
159 Forest Ave #B  
Weaverville, CA 96093  
Phone: 916-541-0313



The Trindel Insurance Fund Employee Assistance Provider List is not a health Insurance or benefit program. It is part of the Trindel Workers' Comp & Safety Program. Please contact the Trindel Insurance Fund Office at 530-623-2322 or [hrowbury@trindel.org](mailto:hrowbury@trindel.org) to advise of any corrections or to request the addition of a new provider.



~Trindel Insurance Fund Employee Assistance Provider List~

★ Providers with a star next to their name offer telecommunication services ★

**Weaverville, CA (continued)**

★ Trinity Family Therapy PC  
Paula Smith, LMFT  
159 Forest Ave #B  
Weaverville, CA 96093  
Phone: 209-604-5437

**Klamath Falls, OR**

Jolene Cady, MA, LPC  
Klamath Counseling Services  
1741 Austin Street  
Klamath Falls, OR 97603  
Phone: 541-851-6156

**Yuba City, CA**

★ Jennifer L. Martinez, MS  
1110 Civic Center Blvd.  
Suite 202 C  
Yuba City, CA 95993  
Phone: 530-674-7770

**NEVADA**

**Gardnerville, NV**

Lileo T. Sunderland, MFT  
1191 B High School Street  
Gardnerville, NV 89410  
Phone: 775-781-5152

**Minden, NV**

State of Nevada Residents Only  
Jenna Ortiz Therapy  
1650 Hwy 395, Suite 103A  
Minden, NV 89423  
Phone: 702-606-1756

**OREGON**

**Grants Pass, OR**

★ Rising Phoenix  
Counseling Services  
Kathryn Dougherty  
233 NE. B Street  
Suite 201  
Grants Pass, OR 97526  
Phone: 541-373-3046



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## Trindel Website Under Contractors

### Investigators

- Workplace Investigators
  - Kramer Workplace Investigations
  - Robert K. Gaultney, Comprehensive Resolution Services PC (<https://www.resolutionhelp.com/>)
  - Jennifer Shaw, Shaw Law Group (<https://shawlawgroup.com/>)
  - Diane Davis Investigations
  - Ellis Investigations
  - Prentice Long P.C.
- Internal Affairs Investigators/Expert Witnesses
  - Phil Lawrence, Phil Lawrence Consulting (Jail)
  - Ed Obayashi, Law Cop (Use of force and Administrative) (<https://lawcop.net/about/>)
  - Robert Fonzi-RJF Associated (Patrol, Training, Use of Force)
  - Chris Ryan Traffic Engineering Expert
  - Larry Neuman Accident Reconstruction
  - Tom Shelton Accident Reconstruction
- Workers' Compensation Sub-Rosa Investigators
  - Jesse Gomez, North Valley Investigations (<https://4nvi.com>)
  - Jack Williams, Williams Investigations (<http://www.jwpi.com/index.shtml>)
- Workers' Compensation AOE/COE Investigators
  - Denise Mahoney, Van Ditmarsen Investigations (PDF Resume Hyperlink)
- Social Media Investigators
  - Apex Investigations, Social Spy (<https://www.apexpi.com/services/core-services>)
  - DigiStream (<https://www.digistream.com>)

### Ancillary Adjusters/TPA's:

- Medical Malpractice TPA: Risk Management Services/George Hills Company
- Cyber Liability Adjusters: Beazley
- Property: McLarens
- Watercraft: Ascot Group

### Employment Law Specialist

- Patricia Eyres, Employment Law Hotline (Free)-602-448-4051
- Serena Warner, Angelo, Kilday & Kilduff (<http://www.akk-law.com/about-the-firm/serena-m-warner/>)
- Derek Haynes, Porter Scott (<https://www.porterscott.com/person/derek-j-haynes/>)
- Shanan Hewitt, Rivera, Hewitt & Paul (<https://www.rhplawyers.com/about-the-firm/shanan-l-hewitt/>)
- Liability Panel of Approved Defense Counsel (Hyperlink to PDF Panel without rates)

# TRINDEL LEAP

Law Enforcement Assistance Program



-What is LEAP?-

Was created specifically for our Trindel member law enforcement personnel, first responders, and family member's. The program is aimed at providing services to those impacted by trauma through the course of their work.

Trindel LEAP provides:

- ~ Direct access to wellness professionals who understand the first responder community who face challenges and trauma on a regular basis through the course of their work
  - ~ A confidential commitment to our first responders and family members who utilize Trindel LEAP resources
  - ~ LEAP pays for three provider sessions within any six month period, this includes eligible spouse and dependent minor children
  - ~ Personal and professional development training and resources to support a wellness champion and strengthen personal resiliency
  - ~ Annual seminars and trainings with subject matter experts promoting physical and mental wellness for employees
  - ~ Staff Wellness Committee and Peer Support Team program development and support services
- ◆ *The LEAP Team welcomes any input or suggestions to support LEAP. We are always looking for provider professionals, services and resources to be a part of Trindel LEAP*

Frequently Asked Questions:

**Q. Are providers vetted having appropriate credentials, license, insurance and understand privacy laws under HIPAA?"** **A.** Yes, Trindel prescreens providers for LEAP eligibility that includes credentials, insurance and privacy law understanding.

**Q. Will I need to pay anything in advance or after meeting with a service provider?** **A.** No, as long as the provider is a part of Trindel LEAP and you have not exceeded the 3 visits in a 6 month period, or other program services agreements.

**How to utilize a provider:**

1. Choose a service provider from the Trindel LEAP provider list from this brochure or visit [Trindel.org](http://Trindel.org) for the most up to date provider list.
2. Contact the service provider and let them know you are a member of Trindel LEAP, the provider will ask for employment verification.
3. LEAP provider will send Trindel the bill for the service visits, no personal or sensitive information will be shared with Trindel following HIPAA privacy laws. You can continue seeing a provider after using LEAP benefits utilizing insurance or other payment options.

~ Program Contact ~

Heather Rowbury: [hrowbury@trindel.org](mailto:hrowbury@trindel.org)  
Tony Miller: [tmiller@trindel.org](mailto:tmiller@trindel.org)  
PO Box 2069, Weaverville CA96093 (530) 623 2322





## **Criminal Justice Personnel Mental Wellness**

- Marilyn J. Wooley, Ph.D. 2469 Old First responder Counselor/Training Eureka Way Redding, CA. 96001 530-244-9977
- Rose Reynolds, Ph.D. 501 H Street, First responder Counselor/Training Suite 7 Crescent City, CA. 95531 541-664-5840
- Becky Blatnick, MFCC 235 Monument First responder Counselor/Training Drive Crescent City, CA. 95531 707-218-5035
- Janet Schwertscharf, LCSW Mending Minds, Healing Hearts 415 Hwy 101 First responder Counselor/Training So. Crescent City, CA 95531 Phone: 707-465-3331
- Jill Chapman, LMFT 65 B Main St. First responder Counselor Weaverville, CA. 96093 530-739-2983
- Erin Chapel  
Something to Believe in Counseling  
First responder Counselor/Training  
3732 Lakeside Dr. Suit 100 Reno, NV 89509  
775-870-6552

## **Physical and Nutrition Wellness**

- Trinity Holistic Movement 525 Main Street Weaverville CA 96093 530-623 info@trinityholisticmovement.com

### **Upstep Orthotics**

<https://www.upstep.com/about>

Enter **JPA-NCA** coupon code to get \$70 off Upstep products.

## **PEER/Chaplain**

### **Frontline First**

#### **Critical Incident Response Chaplain and Peer Support Services**

Depending on incident complexity, two chaplain response team to a first responder critical incident event.

#### **Member Agency Peer Support Program Consulting**

One annual visit to member county to meet with agencies peer support team, review agency program, and provide refresher training if needed.

#### **Chaplain and Peer support counseling**

Three in person or tele-conference meetings annually per first responder employee and family members.

[info@frontlinefirst.org](mailto:info@frontlinefirst.org)

**(916) 259-9987**

# Trindell

## Insurance Fund

*Alpine - Colusa - Del Norte - Lassen - Modoc - Mono - Plumas - San Benito - Sierra - Sutter - Trinity*

**A Joint Powers Authority Established in 1980**

[www.trindell.org](http://www.trindell.org)

### Contracted Services

#### Actuarial

- Bickmore Actuarial

#### Audit

- James Marta & Company

#### Counsel

- Byrne Conley, Gibbons and Conley
- Steve Underwood
- Patricia Evers

#### Excess Insurance

- PRISM

#### Investment Advisor

- Chandler Asset Management

#### Insurance Brokers

- Alliant

#### Workers Compensation

- Benefits Program: Mitchell Pharmacy
- Bill Review: Definiti Comp Solutions
- Utilization Review: RehabWest

### Trainers under Contract

#### *Shasta Driving School*

- Defensive Driving Training

### *Safety Center*

- Cal/OSHA 10 & 30 Hour General Industry
- Confined Space Awareness
- CSMS Safety Management Courses
- Defensive Driver
- Electrical Safety (Awareness)
- Excavation and Trenching (Competent Person)
- First Aid
- Hazard Communication
- Heat Illness Prevention
- Injury and Illness Prevention Program (IIPP)
- Personal Protective Equipment (PPE)
- Respiratory Protection
- Supervisor Safety Coordinator Training
- Traffic Control & Flagging
- Certified Safety Professional training class

### *Bitco Group*

- Assist in or consult on high level site visits and investigations
- Accident and near miss investigation procedures
- Driver supervision and driver training
- Telematics and driver behavior modification

### *David Wilbrecht*

- Mr. Wilbrecht is designing a leadership program for new supervisors or employees who wish to be in management. The program will roll out in July 2022

### *Alveraz and Associates*

- Workplace Treat Management
- Vulnerability Assessments
- Safety and Security Training
- Behavior Treat Management

### *Law Cop ~ Ed Obayashi*

- POST Use of Force expert, Legal Advisor, best practices and legal bulletins

*Badge Behavior ~ Dr. Thomas Broxtermann, Ph.D*

- Thomas Broxtermann, Ph.D., teaches job-specific training courses to law enforcement personnel across California. Generation Warfare, How to Get in the Mind of a Serial Killer, Ethics in Law Enforcement etc.

*TBR Consulting ~ Glenn Norling*

- Glenn Norling is a retired FBI Special Agent, who provides our counties with emergency planning, crisis management, investigation, and active shooter preparation consultation and training.

*Dessert Waters Correctional Outreach*

- Provides training focused on the well-being of correctional staff and their families, and the health of correctional agencies, through data-driven, skill-based training. They provide a monthly webinar series.

*Frontline First*

- Provides debriefing, one-on-one counselling sessions, and Chaplin services for our law enforcement agencies and employees

*Angelo Kilday Kilduff ~ Serena Warner*

- “Ask our Attorney” specialist. Members can access this service via a link on the Trindel Website. When the link is clicked, members will see an email where they can email their HR or legal questions directly to our expert.

*Prentice Long ~ Margaret Long*

- Employment Practice Liability Training
- HR Legal Updates



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## Workers' Compensation Attorney Panel

Hanna Brophy  
P.O. Box 12488  
Oakland, CA 94604

Offices all over California

Specializes in: Workers' Compensation Defense, 132a/discrimination and Serious & Willful Issues, Industrial Disability Retirement/PERS and Cal/OSHA Defense

Mullen & Filippi  
1435 River Park Drive, Ste., 300  
Sacramento, CA 95815

Offices all over California

Specializes in: Workers' Compensation Defense, OSHA Defense, Asbestos, 132a/ discrimination, Serious and Willful Defense, Longshore and Harbor Workers' Compensation Act, Subrogation

Gilson Daub  
3005 S. El Camino Real  
San Clemente, CA 92672

Offices all over California, Nevada, Hawaii, Arizona, Kansas, Missouri and Utah

Specializes in: Workers' Compensation Defense

*P.O. Box 2069 Weaverville, Calif. 96093 Phone: (530) 623-2322*

# Trindell

## Insurance Fund

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RTGR Law Group  
180 Grand Ave., Ste., 300  
Oakland, CA 94512

Offices in Central and Southern California

Specializes in: Workers' Compensation Defense, 132a/discrimination, Serious and Willful Defense, Disability and Employment Law

Hallett, Emerick, Wells & Sareen  
325 Hospitality Lane, Ste., 300  
San Bernardino, CA 92408

Offices in Central and Southern California

Specializes in: Workers' Compensation Defense, 132a/discrimination, Serious & Willful Allegations,

Twohy, Darneille & Frye  
7801 Folsom Blvd., #300  
Sacramento, CA 95826

Office in Sacramento

Specializes in: Workers' Compensation Defense, 132a/discrimination, Serious & Willful Allegations, Subrogation, Liens and Credits with Civil Claims

*P.O. Box 2069 Weaverville, Calif. 96093 Phone: (530) 623-2322*

TRINDEL INSURANCE FUND  
**BOARD OF DIRECTORS**  
**AGENDA**

Alpine~Colusa~Del Norte~Lassen~Modoc~Mono~Plumas~San Benito~Sierra~Sutter~Trinity

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**TRINDEL BOARD MEETING**

May 2022

**GENERAL BUSINESS**

AGENDA ITEM VI.j.

**SUBJECT:** Election of Officers, President, Vice President, and Secretary for the 2022-2023 fiscal year.

**ACTION FOR CONSIDERATION:** Elect a President, Vice-President and Secretary.

**BACKGROUND:** Currently, The President is Nate Black, the Vice President is Vacant and Van Maddox is the Secretary.

**FISCAL IMPACT:** N/A

**RECOMMENDATION:** Elect a President, Vice President and Secretary for the 2022-2023 fiscal year.

TRINDEL INSURANCE FUND  
**BOARD OF DIRECTORS**  
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**TRINDEL BOARD MEETING**

May 2022

**GENERAL BUSINESS**

AGENDA ITEM VI.k.

**SUBJECT:** Appointment of two members to the Executive Committee for the 2022-2023 fiscal year.

**ACTION FOR CONSIDERATION:** Appoint two board members or alternates to sit on the Executive Committee.

**BACKGROUND:** The President and Vice President are automatically members. Current members are Chester Robertson, Richard Egan, Nate Black (President) and Vacant (Vice President). As outlined in the Trindel pool MOU's the Executive Committee also sits as the Claims Review Committee for the pools.

**FISCAL IMPACT:** None

**RECOMMENDATION:** Appoint 2 committee members for the 2022-2023 fiscal year.



TRINDEL INSURANCE FUND  
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**TRINDEL BOARD MEETING**

May 2022

**GENERAL BUSINESS**

AGENDA ITEM VI.I.

**SUBJECT:** Future Meetings

**ACTION FOR CONSIDERATION:** Information for review and comment. Review dates for the September, 21, 2022 Board Meeting, and the September 22-23, 2022 Strategic Planning Session. The September meeting location is Trinity County. Confirm January 2023 meeting will be held virtually.

**BACKGROUND:**

January 2022~GoToMeeting  
September 2021~GoToMeeting  
May 2021~Plumas  
Jan 2021~GoToMeeting  
Sept 2020~ GoToMeeting  
May 2020~GoToMeeting  
Jan 2020- San Benito County  
Sept 2019~Del Norte County  
May 2019~Alpine County  
Jan 2019~Trinity County  
Oct 2018~Napa County  
May 2018~Lassen County  
Jan 2018~Sutter County  
Sept 2017~Modoc County  
May 2017~Mono County  
Jan 2017~San Benito County  
Sept 2016~GoToMeeting  
May 2016~Plumas County  
Jan 2016~Del Norte County

**FISCAL IMPACT:** N/A

**RECOMMENDATION:** N/A

**TRINDEL INSURANCE FUND  
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**CLOSED SESSION**

**VII**

a. Executive Director - GC Section 54957

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**RECONVENE OPEN SESSION**

**VIII**

- a. Report out of closed session.

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## **ADJOURNMENT**

### **IX**

Adjourn meeting:

Date:

Time: