

TAHOE DONNER ASSOCIATION



INTERWEST
INSURANCE SERVICES, LLC

10/1/2019 to 10/1/2020

Presented by
Matthew Bauer
9/18/2019



P.O. Box 8110
Chico, CA 95927-8110

www.iwins.com
CA DOI #0B01094

DISCLAIMER: COVERAGE SUMMARIES PROVIDED HEREIN ARE INTENDED AS AN OUTLINE OF COVERAGES ONLY. IN THE EVENT OF A LOSS, ALL TERMS, CONDITIONS AND EXCLUSIONS OF THE ACTUAL POLICIES WILL APPLY.

YOUR SERVICE TEAM

Coverage and Policy Services

Matthew Bauer, Commercial Insurance Broker

Direct Line: (530) 897-3158
 Email: mbauer@iwins.com

Natalie Brockus, Account Manager

Direct Line: (530) 897-3148
 Email: nbrockus@iwins.com
 Fax: (530) 891-7748

Risk Management/Claims

Risk Management Services:

Scott Pitman

Direct Line: (530) 897-3166
 Email: scpitman@iwins.com

Property/Casualty Claims:

Kirsten Starmer

Direct Line: (530) 897-3198
 Email: kstarmer@iwins.com

Workers Compensation Claims:

Tracie Buchanan

Direct Line: (916) 609-8462
 Email: tbuchanan@iwins.com

Additional Services:

Surety Bonds:

John Hopkins

Direct Line: (530) 897-3156
 Email: jhopkins@iwins.com

Personal Insurance:

Delynn Thomas

Direct Line: (530) 897-3134
 Email: dthomas@iwins.com

Employee Benefits:

Bruce Thomas

Direct Line: (530) 897-3181
 Email: bthomas@iwins.com

Let our experience guide you.

DISCLAIMER: COVERAGE SUMMARIES PROVIDED HEREIN ARE INTENDED AS AN OUTLINE OF COVERAGES ONLY. IN THE EVENT OF A LOSS, ALL TERMS, CONDITIONS AND EXCLUSIONS OF THE ACTUAL POLICY APPLY.

CA DOI #0B01094

NAMED INSUREDS/LOCATIONS

First Named Insured

Tahoe Donner Association

Other Named Insureds

Tahoe Donner Salary Savings Plan

Location Schedule

Loc #	Address
1	11509 Northwoods Blvd Truckee CA 96161
2	12850 Northwoods Blvd Truckee CA 96161
3	11509 Northwoods Blvd Truckee CA 96161
4	15275 Alder Creek Road Truckee CA 96161
5	14514 Northwoods Blvd Truckee CA 96161
6	12790 Northwoods Blvd Truckee CA 96161
7	12870 Northwoods Blvd Truckee CA 96161
8	13000 Northwoods Blvd Truckee CA 96161
9	10805 Skislope Way Truckee CA 96161
10	13813 Alder Creek Road Truckee CA 96161
11	12915 Donner Pass Road Truckee CA 96161
12	11904 Chalet Road Truckee CA 96161
13	11603 Slalom Way Truckee CA 96161
14	14775 Skislope Way Truckee CA 96161
15	10500 Teton Way Truckee CA 96161

Let our experience guide you.

DISCLAIMER: COVERAGE SUMMARIES PROVIDED HEREIN ARE INTENDED AS AN OUTLINE OF COVERAGES ONLY. IN THE EVENT OF A LOSS, ALL TERMS, CONDITIONS AND EXCLUSIONS OF THE ACTUAL POLICY APPLY.

CA DOI #0B01094

WORKERS' COMPENSATION

Carrier: StarStone National Ins
 Policy Period: 10/1/2019 to 10/1/2020
 AM Best Rating: A

Locations

1 -11509 Northwoods Blvd, Truckee, CA 96161

Part 1 – States: CA

Employers Liability Coverage	Limits
Each accident	\$1,000,000
Disease – Policy limit	\$1,000,000
Disease – Each Employee	\$1,000,000

Payrolls

Class Code	Categories/Duties /Classifications	Payroll 2018-2019	Payroll 2019-2020	StrStone Net Rate 18-19	StarStone Net Rate 19-20	SCIF Net Rate 19-20
7207	Stables	\$109,000	\$110,000	\$9.72	\$7.82	\$8.04
8017	Store-Retail Sales	0	0		\$3.27	
8810	Clerical	\$2,560,000	\$2,763,000	\$.39	\$.28	\$.30
9015	Campgrounds	\$31,000	\$33,000	\$8.13	\$5.40	\$5.53
9016	Marina/Maint.	\$65,000	\$32,000	\$5.92	\$3.88	\$3.98
9060	Clubs- Golf/Cntry	\$709,000	\$683,000	\$5.64	\$3.84	\$3.94
9066	Homeowners	\$2,754,000	\$3,052,000	\$3.99	\$3.55	\$3.63
9079	Restaurants	\$1,485,000	\$1,468,000	\$4.42	\$3.23	\$3.31
9180	Amus. Prks OPS	\$566,000	\$779,000	\$4.08	\$2.82	\$2.89
9184	Ski Resorts	\$2,011,000	\$2,135,000	\$9.58	\$7.71	\$7.94
Total Payroll		\$10,290,000	\$11,055,000			
Total Premium				\$458,258	\$387,856	\$398,587
Taxes, Fees, Surcharges				\$18,181	\$10,907	\$11,209
Estimated Annual				\$476,439	\$398,763	\$409,796

2018 Ex mod 88%

2019 Ex Mod 94%

Let our experience guide you.

DISCLAIMER: COVERAGE SUMMARIES PROVIDED HEREIN ARE INTENDED AS AN OUTLINE OF COVERAGES ONLY. IN THE EVENT OF A LOSS, ALL TERMS, CONDITIONS AND EXCLUSIONS OF THE ACTUAL POLICY APPLY.

CA DOI #0B01094



COMPENSATION DISCLOSURE STATEMENT

InterWest Insurance Services, LLC, does business with multiple competing insurance companies, enabling us to offer a variety of coverage choices and customize a plan to satisfy the specialized needs of our clients. For the services we provide, InterWest receives usual and customary commissions or fees, and occasionally fees in addition to commissions, from the insurance carriers providing the coverages. This commission percentage is set by the insuring company, not by us, and is included as part of the insurance premium paid to us. We charge nothing for the placement of insurance policies, as we are compensated for this service in the commission previously described. However, we may charge fees for other professional services that we are asked to perform.

In addition to such fees and commissions, InterWest may also receive investment income on fiduciary funds temporarily held in our accounts, such as premiums or return premiums.

In placing, renewing, consulting on or servicing retail insurance policies, InterWest may participate in contingent commission agreements with select insurers that provide for additional compensation if underwriting, profitability, volume or retention goals are achieved over multiple years. It is usually impossible to know at the time of placement whether that policy will contribute to or detract from our potential eligibility for future additional compensation from the insurer.

If you have questions regarding the compensation received by InterWest or our affiliates in relation to insurance placement, please contact your InterWest representative.