

**EXHIBIT A
PROPOSED 2022-2023 SCHEDULE OF INSURANCE**

Policy Period	Coverage	Carrier	Broker	Limits	Self Insured Retention/ Deductibles	Coverage Highlights	2021-2022		2022-2023		Net Change Over	
							Renewal Premium & Applicable tax and fees	Renewal Premium & Applicable tax and fees	Prior Policy Year	Prior Policy Year		
10/1-10/1	Commercial Liability	Granite States (American International Group AIG AMBest rating A XV)	InterWest Insurance Services, LLC 1357 E. Lassen Ave. Chico, CA 95973	\$1MM/ \$2MM Aggregate; \$1MM/\$1MM Liquor Liability & Abuse/Molestation	\$15,000 per occurrence \$75,000 aggregate	ISO 2013 - Broad Form	\$ 233,718	\$ 272,296	\$ 38,578	17%		
10/1-10/1	Property/Inland Marine/Boiler	Granite States (American International Group AIG A XV)	InterWest Insurance Services, LLC 1357 E. Lassen Ave. Chico, CA 95973	Property; Blanket Coverage \$86,512,960; Equipment Breakdown \$59,400,373; BI sublimit \$2M	\$25,000 (change to \$100,000 for 2022/23);\$100,000/5% for EQ;\$50,000 Flood Ded	Created Especially for Ski areas and their exposures - Special Form - Includes but not limited to Mechanical Breakdown, Earthquake \$3MM & Flood \$3MM; Business Interruption \$2MM	\$ 210,253	\$ 298,294	\$ 88,041	42%		
10/1-10/1	Sabotage, Terrorism and Active Shooter	Lloyds of London (Society of Lloyds A XV)	InterWest Insurance Services, LLC 1357 E. Lassen Ave. Chico, CA 95973	\$1MM/ Active shooter/Malicious Attack limit + various sublimits under ea coverage	5000 deductible	Active shooter, malicious attack, additional security measures, counseling, public relations costs, crisis mgt expense	\$ 8,255	\$ 13,790	\$ 5,535	67%		
10/1-10/1	Pollution	Evanston Insurance (Markel North America Insurance Group A XV) Changing to Beazley	InterWest Insurance Services, LLC 1357 E. Lassen Ave. Chico, CA 95973	\$1MM/2MM	\$10,000 deductible (change to \$25,000 deductible for 2022/23 & 3-yr policy totaling \$39,443)	Change in carrier improves coverage and reduced premium No excess coverage on Pollution	\$ 20,472	\$ 13,148	\$ (7,324)	-36%		
10/1-10/1	Business Auto	Granite States (American International Group AIG A XV)	InterWest Insurance Services, LLC 1357 E. Lassen Ave. Chico, CA 95973	\$1MM/	\$1,000/\$3,000/\$5,000 per vehicle list on file	Liability/UM/UIM Med Pay - Comp/Collision per vehicle on file - Auto Extra Endorsement, Hired & Non-owned Auto	\$ 69,548	\$ 68,466	\$ (1,082)	-2%		
10/1-10/1	Cyber	Hiscox/Lloyds of London (Hiscox Ltd. A XV)	InterWest Insurance Services, LLC 1357 E. Lassen Ave. Chico, CA 95973	\$1MM/\$1MM	\$5,000	includes coverage for Social Engineering \$100,000 sublimit	\$ 4,949	\$ 8,105	\$ 3,156	64%		
10/1-10/1	Prime Umbrella Liability Policy	National Union (American International Group AIG AMBest rating A XV)	InterWest Insurance Services, LLC 1357 E. Lassen Ave. Chico, CA 95973	\$5MM/\$5MM X of \$1MM GL	\$10,000	Underlying limits: Auto, GL, EL, Liquor Liability	\$ 169,009	\$ 171,822	\$ 2,813	2%		
10/1-10/1	Excess Liability Policy	Berkley National Ins Co (W.R. Berkley Corporation A+ XV)	InterWest Insurance Services, LLC 1357 E. Lassen Ave. Chico, CA 95973	\$5MM Each X of \$5MM	Underlying	Excess liability - Following Form	\$ 97,308	\$ 114,000	\$ 16,692	17%		
10/1-10/1	Excess Liability Policy	Markel (Markel North American Insurance Group A XV)	Interwest Insurance Services, LLC 1357 E. Lassen Ave. Chico, CA 95973	\$10MM X \$15MM	Underlying	Excess liability - Following Form	\$ 107,100	\$ 116,500	\$ 9,400	9%		
10/1-10/1	Excess Liability Policy	StarStone (Core Specialty Insurance Holdings, Inc. A-XI)	Interwest Insurance Services, LLC 1357 E. Lassen Ave. Chico, CA 95973	\$10MM X of \$20MM	Underlying	Excess Liability- Following Form	\$ 46,459	\$ 52,327	\$ 5,868	13%		
10/1-10/1	Excess Liability Policy	North River Insurance (Crum & Forster Insurance Group A XIV) (Westfield Specialty Ins. Co 2022-2023 carrier change)	InterWest Insurance Services, LLC 1357 E. Lassen Ave. Chico, CA 95973	\$10MM X of \$30MM	Underlying	Excess liability - Following Form	\$ 74,147	\$ 39,750	\$ (34,397)	-46%		
10/1-10/1	Excess Liability Policy	Associated Industries Insurance Company (AmTrust Group A- XV) (Liberty Surplus Ins. Corp 2022-2023 carrier change)	InterWest Insurance Services, LLC 1357 E. Lassen Ave. Chico, CA 95973	\$10MM X of \$45MM	Underlying	Excess Liability - Following Form	\$ 34,331	\$ 26,800	\$ (7,531)	-22%		
10/1-10/1	Crime & Fidelity	Granite States (American International Group AIG AMBest rating A XV)	InterWest Insurance Services, LLC 1357 E. Lassen Ave. Chico, CA 95973	\$500,000 EE Theft; \$250,000 Forgery and Computer Fraud; Theft Inside/Outside Premises \$25,000	\$5,000	Employee Theft, Premises, Transit, Forgery, Computer Fraud	\$ 1,851	\$ 1,041	\$ (810)	-44%		
10/1-10/1	Excess Crime	Travelers (Travelers Group A++ XV)	InterWest Insurance Services LLC	\$5MM X of \$500,000	Underlying	Following-form to Crime & covers exclusions of underlying	\$ 14,895	\$ 16,547	\$ 1,652	11%		

**EXHIBIT A
PROPOSED 2022-2023 SCHEDULE OF INSURANCE**

10/1-10/1	Excess Crime	Great American (Great American Insurance Companies A+ XV)	InterWest Insurance Services LLC	\$2MM X of \$5.5MM	Underlying	follow-form to Travelers Excess Crime	\$ 35,453	\$ 38,988	\$ 3,535	10%
10/1-10/1	D&O / EPLI / Fiduciary	Navigators Insurance (Hartford Financial Services Group A+ XV)	InterWest Insurance Services, LLC 1357 E. Lassen Ave. Chico, CA 95973	\$5MM D&O; \$5MM EP; Fiduciary \$1MM	\$50,000/\$5,000 (fiduciary) SIR	\$100K defense only sublimit for Wage & Hour Shared defense within limits	\$ 72,561	\$ 85,290	\$ 12,729	18%
10/1-10/1	Excess D&O	RSUI (RSUI Group A+ XIV)	InterWest Insurance Services, LLC 1357 E. Lassen Ave. Chico, CA 95973	\$5MM X of \$5M	Underlying	Excess liability - Following Form to D&O	\$ 17,800	\$ 11,186	\$ (6,614)	-37%
10/1-10/1	Excess D&O	Ironshore (Liberty Mutual Insurance Companies A XV)	InterWest Insurance Services, LLC 1357 E. Lassen Ave. Chico, CA 95973	\$10MM X of \$15MM	Underlying	Excess liability - Following Form to D&O	\$ 44,280	\$ 46,000	\$ 1,720	4%
10/1-10/1	Excess D&O	Landmark (Rsui Group A+ XIV)	InterWest Insurance Services, LLC 1357 E. Lassen Ave. Chico, CA 95973	\$5MM X of \$20MM	Underlying	Excess liability - Following Form to D&O	\$ 18,450	\$ 19,160	\$ 710	4%
10/1-10/1	Excess D&O	Houston Specialty (Skyward Specialty Group A- IX)	InterWest Insurance Services, LLC 1357 E. Lassen Ave. Chico, CA 95973	\$5MM X of \$25MM	Underlying	Excess liability - Following Form to D&O	\$ 12,841	\$ 13,335	\$ 494	4%
Property/Casualty Subtotal							<u>\$ 1,293,680</u>	<u>\$ 1,426,845</u>	\$ 133,165	10%
10/1-10/1	Workers Compensation	Starstone National Insurance Co (Core Specialty Insurance Holdings, Inc. A- XI)	Interwest Insurance Services, LLC	\$1MM/\$1MM/ \$1MM	Not Applicable	Excludes volunteers	\$ 362,541	\$ 471,483	\$ 108,942	30%
Workers Comp Subtotal							\$ 362,541	\$ 471,483	\$ 108,942	30%
Total Insurance Premiums							<u>\$ 1,656,221</u>	<u>\$ 1,898,328</u>	\$ 242,107	15%
Interwest Brokers Fee (\$22k WC+\$25k PC)							\$ 47,000	\$ 47,000		
TOTAL Property/Casualty & Workers Comp Renewal							<u>\$ 1,703,221</u>	<u>\$ 1,945,328</u>	\$ 242,107	14.2%

Notes:

Red indicates changes to carrier or policy coverage or deductibles from prior year