

**EXHIBIT A**  
**PROPOSED 2023-2024 SCHEDULE OF INSURANCE**

Policy Period	Coverage	Carrier	Broker	Limits	Self Insured Retention/ Deductibles	Coverage Highlights	2021-2022 Renewal Premium & Applicable tax and fees	2022-2023 Renewal Estimated Premium & Applicable tax and fees	Net Change Over Prior Policy Year		2022-2023 Renewal Estimated Premium & Applicable tax and fees	2023-2024 Renewal Estimated Premium & Applicable tax and fees	Net Change Over Prior Policy Year	
10/1-10/1	Commercial Liability	Granite State (American International Group AIG AM Best Rating A XV)	InterWest Insurance Services, LLC 1357 E. Lassen Ave. Chico, CA 95973	\$2MM/ \$2MM Aggregate; \$1MM/\$1MM Liquor Liability & Abuse/Molestation	\$15,000 per occurrence; \$2M aggregate	ISO 2013 - Broad Form	\$ 233,718	\$ 272,296	\$ 38,578	17%	\$ 272,296	\$ 328,462	\$ 56,166	21%
10/1-10/1	Property/Inland Marine/Boiler	<b>Lexington Insurance Co. - Property</b> (American International Group AIG A XV) Granite State Insurance Co.- Commercial Inline Marine (Americant International Group AIG A XV)	InterWest Insurance Services, LLC 1357 E. Lassen Ave. Chico, CA 95973	Property; Blanket Coverage \$115,778,781; Equipment Breakdown \$100,000,000; BI sublimit \$2M	\$75,000;\$100,000 EQ;\$50,000 Flood Deductible	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%	\$ 298,294	\$ 465,180	\$ 166,886	56%
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	\$5,000 Deductible	Active shooter, malicious attack, additional security measures, counseling, public relations costs, crisis mgt expense	\$ 8,255	\$ 13,790	\$ 5,535	67%	\$ 13,790	\$ 19,267	\$ 5,477	40%
10/1-10/1	Pollution	Beazley Syndicates A XV	InterWest Insurance Services, LLC 1357 E. Lassen Ave. Chico, CA 95973	\$1MM/2MM	\$10,000 deductible (change to \$25,000 deductible in 2022/23 & 3-yr policy totaling \$39,443)	No excess coverage on Pollution	\$ 20,472	\$ 13,148	\$ (7,324)	-36%	\$ 13,148	\$ 13,148	\$ -	0%
10/1-10/1	Business Auto	<b>New Hampshire Insurance Co.</b> (American International Group AIG A XV)	InterWest Insurance Services, LLC 1357 E. Lassen Ave. Chico, CA 95973	\$1MM	\$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%	\$ 68,466	\$ 76,159	\$ 7,693	11%
10/1-10/1	Cyber	Hiscox/At-Bay (Hiscox Ltd. A XV)	InterWest Insurance Services, LLC 1357 E. Lassen Ave. Chico, CA 95973	\$1MM/\$1MM	\$5,000 Deductible	includes coverage for Social Engineering \$100,000 sublimit	\$ 4,949	\$ 8,005	\$ 3,056	62%	\$ 8,005	\$ 8,005	\$ -	0%
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, Employee Liability, Liquor Liability	\$ 169,009	\$ 171,822	\$ 2,813	2%	\$ 171,822	\$ 189,754	\$ 17,932	10%
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%	\$ 114,000	\$ 128,600	\$ 14,600	13%
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 each X of \$5MM	Underlying	Excess liability - Following Form	\$ 107,100	\$ 116,500	\$ 9,400	9%	\$ 116,500	\$ 133,000	\$ 16,500	14%
10/1-10/1	Excess Liability Policy	StarStone (Core Specialty Insurance Holdings, Inc. A- XII)	Interwest Insurance Services, LLC 1357 E. Lassen Ave. Chico, CA 95973	\$10MM each X of \$25MM	Underlying	Excess Liability- Following Form	\$ 46,459	\$ 52,327	\$ 5,868	13%	\$ 52,327	\$ 59,318	\$ 6,991	13%
10/1-10/1	Excess Liability Policy	Westfield Specialty Ins. Co A XV	InterWest Insurance Services, LLC 1357 E. Lassen Ave. Chico, CA 95973	\$10MM each X of \$35MM	Underlying	Excess liability - Following Form	\$ 74,147	\$ 39,750	\$ (34,397)	-46%	\$ 39,750	\$ 44,950	\$ 5,200	13%
10/1-10/1	Excess Liability Policy	Liberty Surplus Ins. Corp A XV	InterWest Insurance Services, LLC 1357 E. Lassen Ave. Chico, CA 95973	\$10MM each X of \$45MM	Underlying	Excess Liability - Following Form	\$ 34,331	\$ 26,800	\$ (7,531)	-22%	\$ 26,800	\$ 30,483	\$ 3,683	14%
10/1-10/1	Crime & Fidelity	Granite State Ins. Co. (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%	\$ 1,041	\$ 1,048	\$ 7	1%
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 exlusions of underlying	\$ 14,895	\$ 16,547	\$ 1,652	11%	\$ 16,547	\$ 16,298	\$ (249)	-2%

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10/1-10/1	Excess Crime	Great American (Great American Insurance Companies A+ XV)	InterWest Insurance Services LLC	\$20MM X of \$5.5MM	Underlying	follow-form to Travelers Excess Crime	\$ 35,453	\$ 38,988	\$ 3,535	10%	\$ 38,988	\$ 38,998	\$ 10	0%
10/1-10/1	D&O / EPLI / Fiduciary	Everest National Insurance Co. (Everest Re Group, LTD. 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 submit for Wage & Hour Shared defense within limits	\$ 72,561	\$ 85,290	\$ 12,729	18%	\$ 85,290	\$ 87,378	\$ 2,088	2%
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 \$5MM	Underlying	Excess liability - Following Form to D&O	\$ 17,800	\$ 11,186	\$ (6,614)	-37%	\$ 11,186	\$ 11,348	\$ 162	1%
10/1-10/1	Excess D&O	Ironshore Specialty Ins. (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%	\$ 46,000	\$ 46,526	\$ 526	1%
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%	\$ 19,160	\$ 19,370	\$ 210	1%
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%	\$ 13,335	\$ 13,481	\$ 146	1%
Property/Casualty Subtotal							\$ 1,293,680	\$ 1,426,745	\$ 133,065	10%	\$ 1,426,745	\$ 1,730,773	\$ 304,028	21%
10/1- 10/1	Workers Compensation	Starstone National Insurance Co (Core Specialty Insurance Holdings, Inc. A-)	Interwest Insurance Services, LLC	\$1MM/\$1MM/\$1MM	Not Applicable	Excludes volunteers	\$ 362,541	\$ 471,483	\$ 108,942	30%	\$ 471,483	\$ 507,652	\$ 36,169	8%
Workers Comp Subtotal							\$ 362,541	\$ 471,483	\$ 108,942	30%	\$ 471,483	\$ 507,652	\$ 36,169	8%
Total Insurance Premiums							\$ 1,656,221	\$ 1,898,228	\$ 242,007	15%	\$ 1,898,228	\$ 2,238,425	\$ 340,197	18%
Interwest Brokers Fee							\$ 47,000	\$ 47,000			\$ 47,000	\$ 51,700	\$ 4,700	10%
<b>TOTAL Property/Casualty &amp; Workers Comp Renewal</b>							<b>\$ 1,703,221</b>	<b>\$ 1,945,228</b>	<b>\$ 242,007</b>	<b>14.2%</b>	<b>\$ 1,945,228</b>	<b>\$ 2,290,125</b>	<b>\$ 344,897</b>	<b>17.7%</b>

Notes:

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