

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

Policy Period	Coverage	Carrier	Broker	Limits	Self Insured Retention/ Deductibles	Coverage Highlights	2022-2023 Renewal Estimated Premium & Applicable tax and fees	2023-2024 Renewal Estimated Premium & Applicable tax and fees	Net Change Over Prior Policy Year	2023-2024 Renewal Estimated Premium & Applicable tax and fees	2024-2025 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	\$1MM Occur./\$2MM Agg.; \$1MM/\$1MM Liquor Liability/ Abuse & Molestation	\$25,000 per occurrence; \$2M aggregate	ISO 2013 - Broad Form	\$ 272,296	\$ 328,462	\$ 56,166 21%	\$ 328,462	\$ 283,268	\$ (45,194) -14%
10/1-10/1	Property/Inland Marine/Boiler	Lexington Insurance Co. -Property (American International Group AIG A XV) Granite State Insurance Co.- Commercial Inland Marine (American International Group AIG A XV)	InterWest Insurance Services, LLC 1357 E. Lassen Ave. Chico, CA 95973	Property; Blanket Coverage \$130,427,080; Equipment Breakdown \$100,000,000; BI sublimit \$2,000,000	\$100,000/\$100,000 EQ;\$100,000 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	\$ 298,294	\$ 465,180	\$ 166,886 56%	\$ 465,180	\$ 547,759	\$ 82,579 18%
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	\$131,869,981 T&S limits & \$2MM BI; \$1MM/ Active shooter/Malicious Attack limit + various sublimits under ea coverage;	\$5,000 Deductible	\$131,869,981 T&S limits; Active shooter, malicious attack, additional security measures, counseling, public relations costs, crisis mgt expense	\$ 13,790	\$ 19,267	\$ 5,477 40%	\$ 19,267	\$ 22,096	\$ 2,829 15%
10/1-10/1	Pollution	Beazley Syndicates (A XV policy term 10/2022 - 10/2025)	InterWest Insurance Services, LLC 1357 E. Lassen Ave. Chico, CA 95973	\$1MM/\$2MM	\$25,000 Deductible (3-year policy term totaling \$34,551.59, paid 10/1/2022)	No excess coverage on Pollution	\$ -	\$ -	\$ - 0%	\$ -	\$ -	\$ - 0%
10/1-10/1	Business Auto	New Hampshire Insurance Co. (American International Group AIG A XV)	InterWest Insurance Services, LLC 1357 E. Lassen Ave. Chico, CA 95973	\$1MM	\$1,000 per vehicle list on file	Liability/UM/UIM Med Pay - Comp/Collision per vehicle on file - Auto Extra Endorsement, Uninsured motorist, Hired & Non-owned Auto	\$ 68,466	\$ 76,159	\$ 7,693 11%	\$ 76,159	\$ 86,994	\$ 10,835 14%
10/1-10/1	Cyber	Hiscox Ins Co (Hiscox Ltd. A V)	InterWest Insurance Services, LLC 1357 E. Lassen Ave. Chico, CA 95973	\$1MM/\$1MM	\$5,000 Deductible	Includes coverage for Social Engineering \$250,000 sub-limit	\$ 8,005	\$ 8,005	\$ - 0%	\$ 8,005	\$ 4,326	\$ (3,679) -46%
10/1-10/1	Prime Umbrella Liability Policy	National Union Fire Ins Co of Pitt (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	\$ 171,822	\$ 189,754	\$ 17,932 10%	\$ 189,754	\$ 171,478	\$ (18,276) -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	\$ 114,000	\$ 128,600	\$ 14,600 13%	\$ 128,600	\$ 116,200	\$ (12,400) -10%
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	\$ 116,500	\$ 133,000	\$ 16,500 14%	\$ 133,000	\$ 126,750	\$ (6,250) -5%
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	\$ 52,327	\$ 59,318	\$ 6,991 13%	\$ 59,318	\$ 56,859	\$ (2,459) -4%
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	\$ 39,750	\$ 44,950	\$ 5,200 13%	\$ 44,950	\$ 43,750	\$ (1,200) -3%
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	\$ 26,800	\$ 30,483	\$ 3,683 14%	\$ 30,483	\$ 29,900	\$ (583) -2%
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	\$ 1,041	\$ 1,048	\$ 7 1%	\$ 1,048	\$ 1,048	\$ - 0%
10/1-10/1	Excess Crime	Travelers Casualty and Surety Company of America (Travelers Group A++ XV)	InterWest Insurance Services LLC	\$5MM X of \$500,000	Underlying	Following-form to Crime & covers exclusions of underlying	\$ 16,547	\$ 16,298	\$ (249) -2%	\$ 16,298	\$ 16,298	\$ - 0%

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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	Following-form to Travelers Excess Crime	\$ 38,988	\$ 38,998	\$ 10	0%	\$ 38,998	\$ 38,998	\$ -	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 sub-limit for Wage & Hour Shared defense within limits	\$ 85,290	\$ 87,378	\$ 2,088	2%	\$ 87,378	\$ 82,192	\$ (5,186)	-6%
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	\$ 11,186	\$ 11,348	\$ 162	1%	\$ 11,348	\$ 20,000	\$ 8,652	76%
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	\$ 46,000	\$ 46,526	\$ 526	1%	\$ 46,526	\$ 46,526	\$ -	0%
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	\$ 19,160	\$ 19,370	\$ 210	1%	\$ 19,370	\$ 14,500	\$ (4,870)	-25%
10/1-10/1	Excess D&O	Houston Specialty (Skyward Specialty Group A- X)	InterWest Insurance Services, LLC 1357 E. Lassen Ave. Chico, CA 95973	\$5MM X of \$25MM	Underlying	Excess liability - Following Form to D&O	\$ 13,335	\$ 13,481	\$ 146	1%	\$ 13,481	\$ 10,000	\$ (3,481)	-26%
Property/Casualty Subtotal							\$ 1,413,597	\$ 1,717,625	\$ 304,028	22%	\$ 1,717,625	\$ 1,718,942	\$ 1,317	0%
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	\$ 471,483	\$ 505,907	\$ 34,424	7%	\$ 505,907	\$ 577,239	\$ 71,332	14%
Workers Comp Subtotal							\$ 471,483	\$ 505,907	\$ 34,424	7%	\$ 505,907	\$ 577,239	\$ 71,332	14%
Total Insurance Premiums							\$ 1,885,080	\$ 2,223,532	\$ 338,452	18%	\$ 2,223,532	\$ 2,296,181	\$ 72,649	3%
Interwest Brokers Fee							\$ 47,000	\$ 51,700	\$ 4,700	10%	\$ 51,700	\$ 51,700	\$ -	0%
TOTAL Property/Casualty & Workers Comp Renewal							\$ 1,932,080	\$ 2,275,232	\$ 343,152	17.8%	\$ 2,275,232	\$ 2,347,881	\$ 72,649	3%

Notes:

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

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	Final - Invoice 10/???
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